Filing at a Glance

Company:	Genworth Life and Annuity Insurance Company
Product Name:	Colony Term Rate Change - 10/12 (GLAIC)
State:	Arkansas
TOI:	L04I Individual Life - Term
Sub-TOI:	L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Filing Type:	Form
Date Submitted:	09/12/2012
SERFF Tr Num:	GEFA-128672625
SERFF Status:	Closed-Accepted For Informational Purposes
State Tr Num:	
State Status:	Closed-Accepted for Informational Purposes
Co Tr Num:	1420 (96)
Implementation Date Requested:	10/12/2012
Author(s):	Brenda Bond, Ronald Jackson
Reviewer(s):	Linda Bird (primary)
Disposition Date:	09/17/2012
Disposition Status:	Accepted For Informational Purposes
Implementation Date:	

State Filing Description:

General Information

Project Name: Colony Term Rate Change - 10/12 (GLAIC)
Project Number: 1420 (96)
Requested Filing Mode: Informational

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

Deemer Date:
Submitted By: Ronald Jackson

Status of Filing in Domicile: Not Filed
Date Approved in Domicile:
Domicile Status Comments: This filing is not required in Virginia, our state of domicile.

Market Type: Individual
Individual Market Type:
Filing Status Changed: 09/17/2012
State Status Changed: 09/17/2012
Created By: Ronald Jackson
Corresponding Filing Tracking Number:

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

Form No. 1420 (96) or 1421 et al Term Life Policy (APPROVED)

New Current Rates for Colony Term 10, 15, and 20 – Level Premium Period Rates and 5 Year Grade-In Rates for all Face Amounts

Actuarial Justification

Dear Commissioner/Director:

We are revising the rates for the Colony Term 10, 15, and 20 year plans for new issues only. Previously, the marketing name for these plans was Colony. The current and guaranteed rates for each plan are enclosed for your information; they replace their previously filed counterparts.

We are also changing the banding for these plans for new issues. We will have five bands for each plan: face amounts of $50,000-$99,999.99, $100,000-$199,999.99, $200,000-$499,999.99, $500,000-$999,999.99 and $1,000,000 and above.

The current rates are level and guaranteed for a period of 10, 15, or 20 years for Colony Term 10, 15, and 20 respectively. There are no changes to any guaranteed rates after the initial level premium guarantee period. These rates are enclosed for your convenience. An actuarial justification is also enclosed.

The text, features, and issue ages remain unchanged from those currently in use in your state for previously approved Form No. 1420 (96) et al.

The rates were not filed in Virginia because the Virginia Insurance Department does not require individual life rate filings.

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

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

Sincerely,

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

Company and Contact

Filing Contact Information

Ronald N. Jackson, Contract Analyst
Product Compliance
P O Box 27601
Richmond, VA 23261-7601

ronald.jackson@genworth.com
804-289-6725 [Phone]
804-281-6916 [FAX]

Filing Company Information

Genworth Life and Annuity Insurance Company
6620 W Broad Street
Richmond, VA 23230
(804) 281-6600 ext. [Phone]

CoCode: 65536
Group Code: 4011
Group Name:
FEIN Number: 54-0283385

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

Filing Fees

Fee Required?	Yes
Fee Amount:	$50.00
Retaliatory?	No
Fee Explanation:	$50 per rate submission.
Per Company:	No

Company	Amount	Date Processed	Transaction #
Genworth Life and Annuity Insurance Company	$50.00	09/12/2012	62634728

State: *Arkansas* **Filing Company:** *Genworth Life and Annuity Insurance Company*
TOI/Sub-TOI: *L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium*
Product Name: *Colony Term Rate Change - 10/12 (GLAIC)*
Project Name/Number: *Colony Term Rate Change - 10/12 (GLAIC)/1420 (96)*

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	09/17/2012	09/17/2012

State: *Arkansas* **Filing Company:** *Genworth Life and Annuity Insurance Company*
TOI/Sub-TOI: *L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium*
Product Name: *Colony Term Rate Change - 10/12 (GLAIC)*
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Disposition

Disposition Date: 09/17/2012
Implementation Date:
Status: Accepted For Informational Purposes
Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Actuarial Justification - GLAIC		No
Rate	Colony Term 10 Current Rates		Yes
Rate	Colony Term 10 Guaranteed Rates		Yes
Rate	Colony Term 15 Current Rates		Yes
Rate	Colony Term 15 Guaranteed Rates		Yes
Rate	Colony Term 20 Current Rates		Yes
Rate	Colony Term 20 Guaranteed Rates		Yes

State: Arkansas **Filing Company:** Genworth Life and Annuity Insurance Company
TOI/Sub-TOI: L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: Colony Term Rate Change - 10/12 (GLAIC)
Project Name/Number: Colony Term Rate Change - 10/12 (GLAIC)/1420 (96)

Rate/Rule Schedule

State: *Arkansas* **Filing Company:** *Genworth Life and Annuity Insurance Company*
TOI/Sub-TOI: *L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium*
Product Name: *Colony Term Rate Change - 10/12 (GLAIC)*
Project Name/Number: *Colony Term Rate Change - 10/12 (GLAIC)/1420 (96)*

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information	Attachments
1		Colony Term 10 Current Rates	1420 (96), et al	New		c10c02b1.pdf c10c02b2.pdf c10c02b3.pdf c10c02b4.pdf c10c02b5.pdf
2		Colony Term 10 Guaranteed Rates	1420 (96), et al	New		c10g02b1.pdf c10g02b2.pdf c10g02b3.pdf c10g02b4.pdf c10g02b5.pdf
3		Colony Term 15 Current Rates	1420 (96), et al	New		c15c02b1.pdf c15c02b2.pdf c15c02b3.pdf c15c02b4.pdf c15c02b5.pdf
4		Colony Term 15 Guaranteed Rates	1420 (96), et al	New		c15g02b1.pdf c15g02b2.pdf c15g02b3.pdf c15g02b4.pdf c15g02b5.pdf
5		Colony Term 20 Current Rates	1420 (96), et al	New		c20c02b1.pdf c20c02b2.pdf c20c02b3.pdf c20c02b4.pdf c20c02b5.pdf

State: *Arkansas* **Filing Company:** *Genworth Life and Annuity Insurance Company*
TOI/Sub-TOI: *L04I Individual Life - Term/L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium*
Product Name: *Colony Term Rate Change - 10/12 (GLAIC)*
Project Name/Number: *Colony Term Rate Change - 10/12 (GLAIC)/1420 (96)*

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information	Attachments
6		Colony Term 20 Guaranteed Rates	1420 (96), et al	New		c20g02b1.pdf c20g02b2.pdf c20g02b3.pdf c20g02b4.pdf c20g02b5.pdf

Genworth Financial
Colony 10, Band 1, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.60	0.73	0.85	0.97	1.10	1.22	
1	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.71	0.91	1.12	1.32	1.53	1.73	
2	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.74	0.98	1.22	1.45	1.69	1.93	
3	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.76	1.02	1.28	1.53	1.79	2.05	
4	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.79	1.07	1.36	1.64	1.92	2.20	
5	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.81	1.10	1.40	1.70	1.99	2.29	
6	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.82	1.12	1.43	1.73	2.03	2.33	
7	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.83	1.13	1.44	1.74	2.05	2.35	
8	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.82	1.12	1.43	1.73	2.03	2.33	
9	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.82	1.11	1.41	1.71	2.00	2.30	
10	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.81	1.09	1.38	1.67	1.95	2.24	
11	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.80	1.06	1.33	1.59	1.86	2.12	
12	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.78	1.03	1.29	1.54	1.79	2.04	
13	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.78	1.01	1.25	1.48	1.72	1.95	
14	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.78	1.00	1.23	1.46	1.68	1.91	
15	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.76	0.98	1.19	1.40	1.62	1.83	0.10
16	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.76	0.96	1.16	1.36	1.56	1.76	0.10
17	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.76	0.95	1.15	1.34	1.53	1.72	0.10
18	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.77	0.96	1.14	1.32	1.51	1.69	0.10
19	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.79	0.97	1.15	1.33	1.51	1.69	0.10
20	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.87	1.04	1.22	1.39	1.56	1.73	0.10
21	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.89	1.08	1.27	1.46	1.65	1.84	0.10
22	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.92	1.13	1.35	1.56	1.78	1.99	0.10
23	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.95	1.20	1.45	1.69	1.94	2.19	0.10
24	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.98	1.26	1.54	1.81	2.09	2.37	0.10
25	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.01	1.33	1.64	1.95	2.27	2.58	0.10
26	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.04	1.36	1.68	2.00	2.32	2.64	0.10
27	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.06	1.39	1.73	2.06	2.40	2.73	0.10
28	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.07	1.41	1.76	2.11	2.45	2.80	0.10
29	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.10	1.47	1.83	2.19	2.56	2.92	0.10
30	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.14	1.52	1.91	2.29	2.68	3.06	0.10
31	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.16	1.57	1.99	2.40	2.81	3.22	0.10
32	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.21	1.65	2.09	2.53	2.97	3.41	0.10
33	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.24	1.71	2.19	2.66	3.13	3.60	0.11
34	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.28	1.78	2.29	2.80	3.30	3.81	0.11
35	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.34	1.87	2.41	2.94	3.48	4.01	0.12
36	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.42	2.02	2.63	3.23	3.83	4.43	0.12
37	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.52	2.19	2.87	3.54	4.22	4.89	0.13
38	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.64	2.39	3.14	3.88	4.63	5.38	0.14
39	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.81	2.66	3.50	4.34	5.19	6.03	0.15
40	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.97	2.90	3.83	4.76	5.69	6.62	0.17
41	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	2.14	3.17	4.20	5.23	6.26	7.29	0.19
42	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.35	3.51	4.68	5.84	7.00	8.16	0.21
43	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	2.58	3.87	5.15	6.43	7.72	9.00	0.24
44	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	2.81	4.27	5.73	7.19	8.65	10.11	0.27
45	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	3.09	4.70	6.32	7.94	9.55	11.17	0.29

46	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	3.37	5.17	6.97	8.77	10.57	12.37	0.31
47	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	3.71	5.75	7.79	9.83	11.87	13.91	0.35
48	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	4.04	6.25	8.46	10.66	12.87	15.08	0.42
49	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	4.42	6.85	9.29	11.73	14.16	16.60	0.51
50	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	4.85	7.54	10.22	12.90	15.59	18.27	0.64
51	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	5.23	8.13	11.04	13.95	16.85	19.76	0.81
52	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	5.73	8.94	12.14	15.34	18.55	21.75	1.01
53	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	6.23	9.69	13.15	16.61	20.07	23.53	1.23
54	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	6.70	10.35	14.01	17.66	21.32	24.97	1.53
55	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	7.23	11.18	15.12	19.06	23.01	26.95	1.93
56	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	7.92	12.25	16.58	20.91	25.24	29.57	
57	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	8.65	13.39	18.13	22.87	27.61	32.35	
58	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	9.57	14.87	20.18	25.48	30.79	36.09	
59	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	10.58	16.52	22.46	28.40	34.34	40.28	
60	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	11.73	18.38	25.04	31.69	38.35	45.00	
61	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	13.16	20.59	28.03	35.47	42.90	50.34	
62	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	14.59	22.95	31.31	39.66	48.02	56.38	
63	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	16.29	25.66	35.03	44.40	53.77	63.14	
64	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	18.14	28.66	39.17	49.68	60.20	70.71	
65	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	20.43	32.17	43.91	55.64	67.38	79.12	
66	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	22.37	35.39	48.40	61.41	74.43	87.44	
67	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	24.27	38.69	53.11	67.52	81.94	96.36	
68	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	26.39	42.31	58.23	74.14	90.06	105.98	
69	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	28.75	46.34	63.93	81.51	99.10	116.69	
70	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	32.64	53.11	73.58	94.04	114.51	134.98	
71	13.89	13.89	13.89	13.89	13.89	13.89	13.89	13.89	13.89	13.89	41.07	68.26	95.44	122.62	149.81	176.99	
72	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	51.68	88.10	124.52	160.94	197.36	233.78	
73	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	59.56	102.49	145.43	188.36	231.29	274.22	
74	18.51	18.51	18.51	18.51	18.51	18.51	18.51	18.51	18.51	18.51	67.13	115.75	164.37	212.99	261.61	310.23	
75	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	79.17	137.33	195.50	253.66	311.83	369.99	
76	29.95	29.95	29.95	29.95	29.95	29.95	29.95	29.95	29.95	29.95	89.48	149.00	208.53	268.06	327.58	387.11	
77	33.89	33.89	33.89	33.89	33.89	33.89	33.89	33.89	33.89	33.89	95.48	157.07	218.67	280.26	341.85	403.44	
78	37.82	37.82	37.82	37.82	37.82	37.82	37.82	37.82	37.82	37.82	101.34	164.87	228.39	291.91	355.44	418.96	
79	41.91	41.91	41.91	41.91	41.91	41.91	41.91	41.91	41.91	41.91	107.19	172.46	237.74	303.02	368.29	433.57	
80	46.50	46.50	46.50	46.50	46.50	46.50	46.50	46.50	46.50	46.50	122.29	198.07	273.86	349.64	425.43	501.21	
																531.80	
																561.28	

Genworth Financial
Colony 10, Band 1, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.73	0.86	0.98	1.10	1.23	1.35	
1	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.83	1.05	1.27	1.48	1.70	1.92	
2	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.88	1.13	1.39	1.64	1.89	2.14	
3	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.91	1.19	1.46	1.73	2.01	2.28	
4	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.95	1.25	1.55	1.84	2.14	2.44	
5	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.97	1.28	1.60	1.91	2.23	2.54	
6	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.97	1.30	1.62	1.94	2.27	2.59	
7	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.98	1.30	1.63	1.96	2.28	2.61	
8	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.97	1.30	1.62	1.94	2.27	2.59	
9	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.98	1.29	1.61	1.93	2.24	2.56	
10	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.97	1.27	1.58	1.88	2.19	2.49	
11	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.94	1.23	1.51	1.79	2.08	2.36	
12	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.93	1.20	1.47	1.73	2.00	2.27	
13	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.91	1.16	1.42	1.67	1.92	2.17	
14	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.90	1.15	1.39	1.63	1.88	2.12	
15	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.89	1.12	1.35	1.57	1.80	2.03	0.10
16	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.88	1.09	1.31	1.53	1.74	1.96	0.10
17	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.87	1.08	1.29	1.49	1.70	1.91	0.10
18	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.88	1.08	1.28	1.48	1.68	1.88	0.10
19	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.90	1.09	1.29	1.49	1.68	1.88	0.10
20	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.08	1.25	1.42	1.58	1.75	1.92	0.10
21	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.10	1.29	1.48	1.66	1.85	2.04	0.10
22	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.13	1.34	1.56	1.78	1.99	2.21	0.10
23	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.16	1.42	1.67	1.92	2.18	2.43	0.10
24	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.20	1.48	1.77	2.06	2.34	2.63	0.10
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.24	1.56	1.89	2.22	2.54	2.87	0.10
26	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.25	1.58	1.92	2.26	2.59	2.93	0.10
27	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.26	1.62	1.97	2.32	2.68	3.03	0.10
28	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.28	1.64	2.01	2.38	2.74	3.11	0.10
29	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.31	1.69	2.08	2.47	2.85	3.24	0.10
30	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.33	1.75	2.16	2.57	2.99	3.40	0.10
31	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.36	1.81	2.25	2.69	3.14	3.58	0.10
32	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.42	1.89	2.37	2.84	3.32	3.79	0.10
33	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.46	1.97	2.48	2.98	3.49	4.00	0.11
34	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.53	2.07	2.61	3.15	3.69	4.23	0.11
35	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.59	2.16	2.74	3.31	3.89	4.46	0.12
36	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.70	2.34	2.99	3.63	4.28	4.92	0.12
37	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.82	2.54	3.27	3.99	4.71	5.43	0.13
38	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.96	2.76	3.57	4.37	5.18	5.98	0.14
39	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.11	3.03	3.95	4.86	5.78	6.70	0.15
40	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	2.32	3.33	4.34	5.34	6.35	7.36	0.17
41	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	2.48	3.61	4.73	5.85	6.98	8.10	0.19
42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	2.70	3.97	5.25	6.52	7.80	9.07	0.21
43	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	2.88	4.31	5.73	7.15	8.58	10.00	0.24
44	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	3.22	4.82	6.43	8.03	9.63	11.23	0.27
45	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	3.54	5.31	7.09	8.86	10.64	12.41	0.29

46	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	3.89	5.86	7.83	9.80	11.77	13.74	0.31
47	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	4.24	6.49	8.73	10.97	13.22	15.46	0.35
48	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	4.66	7.08	9.50	11.91	14.33	16.75	0.42
49	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	5.11	7.77	10.44	13.11	15.77	18.44	0.51
50	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	5.64	8.57	11.51	14.44	17.37	20.30	0.64
51	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	6.08	9.26	12.43	15.60	18.78	21.95	0.81
52	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	6.62	10.13	13.64	17.15	20.66	24.17	1.01
53	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	7.19	10.98	14.77	18.56	22.35	26.14	1.23
54	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	7.68	11.69	15.71	19.72	23.73	27.74	1.53
55	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	8.37	12.68	17.00	21.31	25.63	29.94	1.93
56	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	9.18	13.91	18.65	23.38	28.12	32.85	
57	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	9.99	15.18	20.37	25.56	30.75	35.94	
58	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	11.05	16.86	22.67	28.48	34.29	40.10	
59	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	12.19	18.70	25.22	31.73	38.24	44.75	
60	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	13.67	20.93	28.20	35.47	42.73	50.00	
61	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	15.16	23.31	31.47	39.62	47.78	55.93	
62	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	16.89	26.04	35.19	44.34	53.49	62.64	
63	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	18.83	29.09	39.36	49.63	59.89	70.16	
64	9.49	9.49	9.49	9.49	9.49	9.49	9.49	9.49	9.49	9.49	21.00	32.52	44.03	55.54	67.06	78.57	
65	10.35	10.35	10.35	10.35	10.35	10.35	10.35	10.35	10.35	10.35	23.28	36.20	49.13	62.06	74.98	87.91	
66	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	25.42	39.76	54.11	68.46	82.80	97.15	
67	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	27.72	43.59	59.46	75.33	91.20	107.07	
68	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	30.35	47.83	65.32	82.80	100.28	117.76	
69	13.90	13.90	13.90	13.90	13.90	13.90	13.90	13.90	13.90	13.90	33.19	52.49	71.78	91.07	110.37	129.66	
70	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	37.55	60.03	82.52	105.01	127.49	149.98	
71	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	46.78	76.75	106.73	136.70	166.68	196.65	
72	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	58.63	98.85	139.08	179.31	219.53	259.76	
73	20.13	20.13	20.13	20.13	20.13	20.13	20.13	20.13	20.13	20.13	67.56	114.98	162.41	209.84	257.26	304.69	
74	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	75.98	129.73	183.47	237.21	290.96	344.70	
75	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	89.34	153.69	218.05	282.40	346.75	411.10	
76	33.48	33.48	33.48	33.48	33.48	33.48	33.48	33.48	33.48	33.48	99.59	165.69	231.80	297.91	364.01	430.12	
77	37.66	37.66	37.66	37.66	37.66	37.66	37.66	37.66	37.66	37.66	106.10	174.53	242.97	311.40	379.84	448.27	
78	42.08	42.08	42.08	42.08	42.08	42.08	42.08	42.08	42.08	42.08	112.65	183.22	253.80	324.37	394.94	465.51	
79	47.15	47.15	47.15	47.15	47.15	47.15	47.15	47.15	47.15	47.15	119.58	192.01	264.45	336.88	409.31	481.74	
80	53.68	53.68	53.68	53.68	53.68	53.68	53.68	53.68	53.68	53.68	137.55	221.42	305.29	389.16	473.03	556.90	
																590.89	
																623.64	

Genworth Financial
Colony 10, Band 1, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.87	1.00	1.12	1.24	1.37	1.49	
1	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.97	1.19	1.40	1.61	1.83	2.04	
2	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.03	1.30	1.56	1.82	2.09	2.35	
3	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.07	1.36	1.66	1.95	2.25	2.54	
4	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.08	1.38	1.69	1.99	2.29	2.59	
5	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.09	1.39	1.70	2.01	2.31	2.62	
6	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.09	1.39	1.70	2.01	2.31	2.62	
7	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.09	1.39	1.70	2.01	2.31	2.62	
8	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.09	1.40	1.72	2.03	2.34	2.65	
9	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.11	1.42	1.74	2.05	2.37	2.68	
10	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.12	1.44	1.77	2.09	2.42	2.74	
11	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.10	1.41	1.73	2.04	2.35	2.66	
12	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.10	1.40	1.70	1.99	2.29	2.59	
13	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.08	1.36	1.64	1.91	2.19	2.47	
14	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.07	1.33	1.60	1.87	2.13	2.40	
15	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.05	1.30	1.55	1.80	2.05	2.30	0.10
16	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.04	1.27	1.51	1.75	1.98	2.22	0.10
17	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.03	1.25	1.48	1.71	1.93	2.16	0.10
18	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.06	1.27	1.49	1.70	1.92	2.13	0.10
19	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.13	1.33	1.53	1.72	1.92	2.12	0.10
20	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.22	1.41	1.61	1.80	1.99	2.18	0.10
21	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.25	1.46	1.68	1.89	2.10	2.31	0.10
22	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.29	1.53	1.78	2.03	2.27	2.52	0.10
23	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.34	1.63	1.92	2.20	2.49	2.78	0.10
24	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.38	1.71	2.04	2.36	2.69	3.02	0.10
25	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.44	1.81	2.19	2.56	2.93	3.30	0.10
26	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.48	1.87	2.27	2.66	3.06	3.45	0.10
27	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.51	1.94	2.37	2.79	3.22	3.65	0.10
28	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.54	2.00	2.46	2.91	3.37	3.83	0.10
29	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.58	2.07	2.57	3.07	3.56	4.06	0.10
30	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.62	2.16	2.70	3.23	3.77	4.31	0.10
31	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.67	2.26	2.85	3.43	4.02	4.61	0.10
32	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.73	2.37	3.02	3.66	4.30	4.94	0.10
33	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.80	2.49	3.19	3.88	4.58	5.27	0.11
34	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.87	2.62	3.38	4.13	4.89	5.64	0.11
35	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.93	2.75	3.56	4.37	5.19	6.00	0.12
36	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	2.08	2.99	3.90	4.81	5.72	6.63	0.12
37	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	2.26	3.27	4.29	5.30	6.32	7.33	0.13
38	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	2.42	3.55	4.68	5.81	6.94	8.07	0.14
39	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	2.64	3.92	5.21	6.49	7.77	9.05	0.15
40	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	2.85	4.27	5.69	7.11	8.53	9.95	0.17
41	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	3.08	4.65	6.23	7.81	9.38	10.96	0.19
42	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	3.37	5.15	6.94	8.72	10.51	12.29	0.21
43	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	3.62	5.60	7.59	9.58	11.56	13.55	0.24
44	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	4.10	6.32	8.55	10.77	13.00	15.22	0.27
45	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	4.45	6.92	9.40	11.88	14.35	16.83	0.29

46	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	4.87	7.62	10.38	13.13	15.89	18.64	0.31
47	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	5.35	8.47	11.60	14.72	17.85	20.97	0.35
48	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	5.84	9.22	12.60	15.97	19.35	22.73	0.42
49	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	6.45	10.17	13.89	17.60	21.32	25.04	0.51
50	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	7.10	11.19	15.29	19.38	23.48	27.57	0.64
51	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	7.65	12.09	16.52	20.95	25.39	29.82	0.81
52	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	8.36	13.26	18.15	23.04	27.94	32.83	1.01
53	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	9.06	14.35	19.64	24.93	30.22	35.51	1.23
54	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	9.72	15.31	20.91	26.50	32.10	37.69	1.53
55	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	10.50	16.54	22.58	28.61	34.65	40.69	1.93
56	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	11.38	17.87	24.36	30.85	37.34	43.83	
57	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	12.32	19.27	26.23	33.18	40.13	47.08	
58	5.82	5.82	5.82	5.82	5.82	5.82	5.82	5.82	5.82	5.82	13.44	21.06	28.68	36.29	43.91	51.53	
59	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	14.76	23.09	31.42	39.75	48.08	56.41	
60	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	16.24	25.36	34.47	43.58	52.70	61.81	
61	7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92	17.89	27.87	37.84	47.81	57.79	67.76	
62	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	19.72	30.64	41.57	52.49	63.42	74.34	
63	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	21.88	33.82	45.75	57.68	69.62	81.55	
64	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	24.05	37.11	50.18	63.25	76.31	89.38	
65	11.91	11.91	11.91	11.91	11.91	11.91	11.91	11.91	11.91	11.91	26.23	40.56	54.88	69.20	83.53	97.85	
66	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	28.72	44.36	60.01	75.65	91.29	106.93	
67	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	31.41	48.69	65.96	83.23	100.51	117.78	
68	15.57	15.57	15.57	15.57	15.57	15.57	15.57	15.57	15.57	15.57	34.57	53.56	72.56	91.55	110.55	129.54	
69	16.84	16.84	16.84	16.84	16.84	16.84	16.84	16.84	16.84	16.84	37.81	58.77	79.74	100.70	121.67	142.63	
70	18.15	18.15	18.15	18.15	18.15	18.15	18.15	18.15	18.15	18.15	42.62	67.09	91.57	116.04	140.51	164.98	
71	20.65	20.65	20.65	20.65	20.65	20.65	20.65	20.65	20.65	20.65	53.26	85.87	118.49	151.10	183.71	216.32	
72	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	66.86	110.63	154.41	198.19	241.96	285.74	
73	25.67	25.67	25.67	25.67	25.67	25.67	25.67	25.67	25.67	25.67	77.25	128.83	180.42	232.00	283.58	335.16	
74	28.94	28.94	28.94	28.94	28.94	28.94	28.94	28.94	28.94	28.94	87.31	145.68	204.06	262.43	320.80	379.17	
75	32.58	32.58	32.58	32.58	32.58	32.58	32.58	32.58	32.58	32.58	100.55	168.51	236.48	304.45	372.41	440.38	
76	43.38	43.38	43.38	43.38	43.38	43.38	43.38	43.38	43.38	43.38	114.76	186.15	257.53	328.91	400.30	471.68	
77	49.34	49.34	49.34	49.34	49.34	49.34	49.34	49.34	49.34	49.34	123.28	197.22	271.16	345.09	419.03	492.97	
78	56.19	56.19	56.19	56.19	56.19	56.19	56.19	56.19	56.19	56.19	132.15	208.10	284.06	360.02	435.97	511.93	
79	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	141.70	219.32	296.94	374.55	452.17	529.79	
80	69.94	69.94	69.94	69.94	69.94	69.94	69.94	69.94	69.94	69.94	158.87	247.79	336.72	425.65	514.57	603.50	
																639.01	
																673.15	

Genworth Financial
Colony 10, Band 1, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.09	1.20	1.32	1.43	1.55	1.66	
1	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.16	1.36	1.55	1.74	1.94	2.13	
2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.23	1.48	1.72	1.96	2.21	2.45	
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.28	1.55	1.83	2.10	2.38	2.65	
4	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.29	1.58	1.86	2.14	2.43	2.71	
5	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.30	1.59	1.88	2.16	2.45	2.74	
6	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.30	1.59	1.88	2.16	2.45	2.74	
7	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.30	1.59	1.88	2.16	2.45	2.74	
8	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.31	1.60	1.89	2.18	2.47	2.76	
9	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.33	1.62	1.92	2.21	2.50	2.79	
10	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.34	1.63	1.93	2.23	2.52	2.82	
11	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.36	1.68	2.00	2.32	2.64	2.96	
12	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.35	1.65	1.96	2.27	2.57	2.88	
13	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.32	1.61	1.89	2.17	2.46	2.74	
14	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.31	1.58	1.86	2.13	2.40	2.67	
15	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.29	1.55	1.80	2.05	2.31	2.56	0.10
16	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.28	1.52	1.76	1.99	2.23	2.47	0.10
17	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.27	1.49	1.72	1.95	2.17	2.40	0.10
18	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.27	1.49	1.71	1.93	2.15	2.37	0.10
19	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.30	1.51	1.73	1.94	2.15	2.36	0.10
20	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.47	1.66	1.85	2.04	2.23	2.42	0.10
21	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.51	1.72	1.94	2.15	2.36	2.57	0.10
22	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.56	1.81	2.06	2.30	2.55	2.80	0.10
23	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.62	1.91	2.21	2.50	2.80	3.09	0.10
24	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.67	2.00	2.34	2.68	3.01	3.35	0.10
25	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.72	2.11	2.50	2.89	3.28	3.67	0.10
26	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.75	2.16	2.58	3.00	3.41	3.83	0.10
27	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.79	2.24	2.70	3.15	3.61	4.06	0.10
28	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.82	2.30	2.79	3.28	3.76	4.25	0.10
29	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.86	2.39	2.92	3.45	3.98	4.51	0.10
30	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.93	2.50	3.08	3.65	4.22	4.79	0.10
31	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	2.00	2.63	3.25	3.87	4.50	5.12	0.10
32	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	2.07	2.76	3.44	4.12	4.81	5.49	0.10
33	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	2.14	2.88	3.63	4.37	5.12	5.86	0.11
34	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.21	3.02	3.84	4.65	5.46	6.27	0.11
35	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	2.31	3.18	4.06	4.93	5.80	6.67	0.12
36	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.55	3.51	4.48	5.44	6.41	7.37	0.12
37	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	2.71	3.79	4.88	5.97	7.05	8.14	0.13
38	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	2.86	4.08	5.31	6.53	7.75	8.97	0.14
39	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	3.06	4.46	5.86	7.26	8.66	10.06	0.15
40	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	3.28	4.83	6.39	7.95	9.50	11.06	0.17
41	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	3.54	5.27	7.00	8.72	10.45	12.18	0.19
42	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.90	5.85	7.80	9.75	11.70	13.65	0.21
43	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	4.28	6.43	8.59	10.74	12.90	15.05	0.24
44	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	4.76	7.19	9.62	12.05	14.48	16.91	0.27
45	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	5.28	7.97	10.65	13.33	16.02	18.70	0.29

46	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	5.74	8.74	11.73	14.72	17.72	20.71	0.31
47	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	6.37	9.75	13.14	16.53	19.91	23.30	0.35
48	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	6.98	10.64	14.29	17.94	21.60	25.25	0.42
49	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	7.58	11.63	15.68	19.72	23.77	27.82	0.51
50	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	8.18	12.67	17.16	21.65	26.14	30.63	0.64
51	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	8.86	13.72	18.57	23.42	28.28	33.13	0.81
52	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	9.80	15.13	20.47	25.81	31.14	36.48	1.01
53	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	10.65	16.41	22.18	27.94	33.70	39.46	1.23
54	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	11.51	17.59	23.66	29.73	35.81	41.88	1.53
55	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	12.54	19.08	25.61	32.14	38.68	45.21	1.93
56	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	13.41	20.47	27.53	34.58	41.64	48.70	
57	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	14.29	21.89	29.50	37.10	44.71	52.31	
58	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	15.43	23.79	32.16	40.53	48.89	57.26	
59	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	16.72	25.91	35.11	44.30	53.49	62.68	
60	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	18.13	28.24	38.35	48.46	58.57	68.68	
61	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	20.01	31.06	42.12	53.18	64.23	75.29	
62	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	22.16	34.25	46.34	58.42	70.51	82.60	
63	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	24.46	37.69	50.92	64.15	77.38	90.61	
64	12.40	12.40	12.40	12.40	12.40	12.40	12.40	12.40	12.40	12.40	26.89	41.37	55.86	70.34	84.83	99.31	
65	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	29.38	45.25	61.12	76.98	92.85	108.72	
66	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	31.95	49.32	66.70	84.07	101.44	118.81	
67	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	34.78	53.72	72.66	91.60	110.54	129.48	
68	17.12	17.12	17.12	17.12	17.12	17.12	17.12	17.12	17.12	17.12	37.73	58.34	78.96	99.57	120.18	140.79	
69	18.86	18.86	18.86	18.86	18.86	18.86	18.86	18.86	18.86	18.86	41.26	63.66	86.06	108.45	130.85	153.25	
70	20.69	20.69	20.69	20.69	20.69	20.69	20.69	20.69	20.69	20.69	46.44	72.19	97.95	123.70	149.45	175.20	
71	23.59	23.59	23.59	23.59	23.59	23.59	23.59	23.59	23.59	23.59	57.50	91.41	125.32	159.22	193.13	227.04	
72	26.65	26.65	26.65	26.65	26.65	26.65	26.65	26.65	26.65	26.65	71.60	116.54	161.49	206.44	251.38	296.33	
73	29.87	29.87	29.87	29.87	29.87	29.87	29.87	29.87	29.87	29.87	82.13	134.38	186.64	238.90	291.15	343.41	
74	33.57	33.57	33.57	33.57	33.57	33.57	33.57	33.57	33.57	33.57	91.94	150.31	208.68	267.05	325.42	383.79	
75	37.91	37.91	37.91	37.91	37.91	37.91	37.91	37.91	37.91	37.91	104.99	172.07	239.15	306.22	373.30	440.38	
76	53.74	53.74	53.74	53.74	53.74	53.74	53.74	53.74	53.74	53.74	123.40	193.05	262.71	332.37	402.02	471.68	
77	57.84	57.84	57.84	57.84	57.84	57.84	57.84	57.84	57.84	57.84	130.36	202.88	275.41	347.93	420.45	492.97	
78	62.98	62.98	62.98	62.98	62.98	62.98	62.98	62.98	62.98	62.98	137.81	212.63	287.46	362.28	437.11	511.93	
79	68.92	68.92	68.92	68.92	68.92	68.92	68.92	68.92	68.92	68.92	145.73	222.54	299.36	376.17	452.98	529.79	
80	70.02	70.02	70.02	70.02	70.02	70.02	70.02	70.02	70.02	70.02	158.93	247.85	336.76	425.67	514.59	603.50	
																639.01	
																673.15	

Genworth Financial
Colony 10, Band 1, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	2.01	2.36	2.71	3.05	3.40	3.75	0.10
17	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.99	2.32	2.65	2.98	3.31	3.64	0.10
18	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	2.03	2.34	2.66	2.97	3.29	3.60	0.10
19	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	2.06	2.36	2.67	2.98	3.28	3.59	0.10
20	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.68	2.88	3.08	3.28	3.48	3.68	0.10
21	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.72	2.96	3.20	3.43	3.67	3.91	0.10
22	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.78	3.07	3.37	3.67	3.96	4.26	0.10
23	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.85	3.22	3.59	3.96	4.33	4.70	0.10
24	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.92	3.35	3.79	4.23	4.66	5.10	0.10
25	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	3.01	3.52	4.04	4.55	5.06	5.57	0.10
26	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	3.06	3.60	4.15	4.70	5.24	5.79	0.10
27	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	3.12	3.71	4.31	4.90	5.50	6.09	0.10
28	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	3.17	3.80	4.44	5.08	5.71	6.35	0.10
29	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	3.24	3.93	4.63	5.32	6.01	6.70	0.10
30	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	3.37	4.12	4.86	5.60	6.35	7.09	0.10
31	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	3.46	4.28	5.10	5.91	6.73	7.55	0.10
32	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	3.55	4.46	5.36	6.26	7.17	8.07	0.10
33	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	3.65	4.63	5.62	6.61	7.59	8.58	0.11
34	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	3.75	4.83	5.91	6.99	8.07	9.15	0.11
35	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	3.89	5.06	6.22	7.38	8.55	9.71	0.12
36	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	4.11	5.41	6.72	8.02	9.32	10.62	0.12
37	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	4.35	5.80	7.26	8.71	10.17	11.62	0.13
38	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	4.57	6.19	7.82	9.44	11.06	12.68	0.14
39	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	4.90	6.73	8.57	10.41	12.24	14.08	0.15
40	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	5.32	7.32	9.33	11.33	13.33	15.33	0.17
41	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	5.95	8.11	10.26	12.41	14.57	16.72	0.19
42	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	6.69	9.06	11.44	13.81	16.19	18.56	0.21
43	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	7.36	9.94	12.53	15.11	17.69	20.27	0.24
44	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	8.16	11.05	13.93	16.81	19.70	22.58	0.27
45	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	8.92	12.09	15.25	18.41	21.58	24.74	0.29

46	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	9.72	13.26	16.79	20.32	23.86	27.39	0.31
47	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	10.50	14.56	18.63	22.69	26.76	30.82	0.35
48	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	11.30	15.72	20.14	24.56	28.98	33.40	0.42
49	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	12.37	17.25	22.14	27.03	31.91	36.80	0.51
50	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	13.56	18.95	24.34	29.73	35.12	40.51	0.64
51	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	14.84	20.64	26.43	32.22	38.02	43.81	0.81
52	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	16.28	22.68	29.07	35.46	41.86	48.25	1.01
53	10.27	10.27	10.27	10.27	10.27	10.27	10.27	10.27	10.27	10.27	17.26	24.24	31.23	38.22	45.20	52.19	1.23
54	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	18.25	25.67	33.10	40.53	47.95	55.38	1.53
55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	19.59	27.63	35.67	43.71	51.75	59.79	1.93
56	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	21.15	29.80	38.46	47.11	55.76	64.41	
57	13.22	13.22	13.22	13.22	13.22	13.22	13.22	13.22	13.22	13.22	22.55	31.87	41.20	50.53	59.85	69.18	
58	14.04	14.04	14.04	14.04	14.04	14.04	14.04	14.04	14.04	14.04	24.32	34.60	44.89	55.17	65.45	75.73	
59	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	26.26	37.58	48.91	60.24	71.56	82.89	
60	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	28.42	40.90	53.38	65.86	78.34	90.82	
61	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	30.88	44.61	58.35	72.09	85.82	99.56	
62	18.22	18.22	18.22	18.22	18.22	18.22	18.22	18.22	18.22	18.22	33.39	48.56	63.73	78.90	94.07	109.24	
63	20.01	20.01	20.01	20.01	20.01	20.01	20.01	20.01	20.01	20.01	36.65	53.28	69.92	86.55	103.19	119.82	
64	21.73	21.73	21.73	21.73	21.73	21.73	21.73	21.73	21.73	21.73	40.00	58.26	76.53	94.80	113.06	131.33	
65	23.67	23.67	23.67	23.67	23.67	23.67	23.67	23.67	23.67	23.67	43.69	63.70	83.72	103.73	123.75	143.76	
66	25.67	25.67	25.67	25.67	25.67	25.67	25.67	25.67	25.67	25.67	47.34	69.01	90.68	112.35	134.02	155.69	
67	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	51.29	74.67	98.04	121.41	144.79	168.16	
68	30.45	30.45	30.45	30.45	30.45	30.45	30.45	30.45	30.45	30.45	55.58	80.71	105.85	130.98	156.11	181.24	
69	33.30	33.30	33.30	33.30	33.30	33.30	33.30	33.30	33.30	33.30	60.34	87.38	114.42	141.46	168.50	195.54	
70	36.53	36.53	36.53	36.53	36.53	36.53	36.53	36.53	36.53	36.53	67.38	98.22	129.07	159.92	190.76	221.61	
71	41.17	41.17	41.17	41.17	41.17	41.17	41.17	41.17	41.17	41.17	81.76	122.35	162.94	203.52	244.11	284.70	
72	46.95	46.95	46.95	46.95	46.95	46.95	46.95	46.95	46.95	46.95	100.53	154.11	207.69	261.26	314.84	368.42	
73	53.65	53.65	53.65	53.65	53.65	53.65	53.65	53.65	53.65	53.65	114.50	175.35	236.20	297.04	357.89	418.74	
74	60.51	60.51	60.51	60.51	60.51	60.51	60.51	60.51	60.51	60.51	124.27	188.02	251.78	315.53	379.29	443.04	
75	66.65	66.65	66.65	66.65	66.65	66.65	66.65	66.65	66.65	66.65	133.44	200.23	267.02	333.80	400.59	467.38	
76	72.71	72.71	72.71	72.71	72.71	72.71	72.71	72.71	72.71	72.71	142.63	212.55	282.48	352.40	422.32	492.24	
77	76.56	76.56	76.56	76.56	76.56	76.56	76.56	76.56	76.56	76.56	150.24	223.93	297.61	371.29	444.98	518.66	
78	80.98	80.98	80.98	80.98	80.98	80.98	80.98	80.98	80.98	80.98	159.58	238.19	316.79	395.39	474.00	552.60	
79	86.01	86.01	86.01	86.01	86.01	86.01	86.01	86.01	86.01	86.01	171.06	256.11	341.16	426.20	511.25	596.30	
80	94.52	94.52	94.52	94.52	94.52	94.52	94.52	94.52	94.52	94.52	188.75	282.99	377.22	471.45	565.69	659.92	
																769.10	
																816.34	

Genworth Financial
Colony 10, Band 1, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.58	2.89	3.20	3.51	3.82	4.13	0.10
17	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.56	2.85	3.14	3.43	3.72	4.01	0.10
18	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.55	2.83	3.12	3.40	3.68	3.96	0.10
19	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.55	2.83	3.11	3.39	3.67	3.95	0.10
20	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.31	3.46	3.61	3.75	3.90	4.05	0.10
21	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.36	3.55	3.74	3.93	4.12	4.31	0.10
22	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.43	3.68	3.94	4.20	4.45	4.71	0.10
23	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.52	3.85	4.19	4.53	4.86	5.20	0.10
24	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.60	4.01	4.42	4.83	5.24	5.65	0.10
25	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.69	4.19	4.69	5.18	5.68	6.18	0.10
26	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.78	4.32	4.86	5.39	5.93	6.47	0.10
27	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.85	4.45	5.05	5.65	6.25	6.85	0.10
28	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.92	4.58	5.23	5.88	6.54	7.19	0.10
29	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	4.01	4.73	5.46	6.18	6.91	7.63	0.10
30	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	4.09	4.89	5.70	6.50	7.31	8.11	0.10
31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	4.21	5.10	6.00	6.89	7.79	8.68	0.10
32	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	4.34	5.33	6.33	7.32	8.32	9.31	0.10
33	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	4.46	5.56	6.66	7.75	8.85	9.95	0.11
34	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	4.58	5.79	7.01	8.22	9.43	10.64	0.11
35	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	4.79	6.10	7.41	8.71	10.02	11.33	0.12
36	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	5.06	6.55	8.05	9.54	11.03	12.52	0.12
37	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	5.32	7.02	8.73	10.43	12.13	13.83	0.13
38	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	5.75	7.65	9.55	11.45	13.35	15.25	0.14
39	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	6.25	8.42	10.59	12.76	14.93	17.10	0.15
40	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	6.94	9.31	11.69	14.06	16.44	18.81	0.17
41	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	7.59	10.21	12.84	15.46	18.09	20.71	0.19
42	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	8.44	11.39	14.35	17.31	20.26	23.22	0.21
43	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	9.33	12.59	15.84	19.09	22.35	25.60	0.24
44	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	10.48	14.14	17.81	21.47	25.13	28.79	0.27
45	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	11.57	15.62	19.68	23.73	27.78	31.83	0.29

46	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	13.06	17.50	21.94	26.37	30.81	35.25	0.31
47	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	14.44	19.48	24.53	29.58	34.62	39.67	0.35
48	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	15.34	20.87	26.41	31.94	37.47	43.00	0.42
49	10.25	10.25	10.25	10.25	10.25	10.25	10.25	10.25	10.25	10.25	16.44	22.63	28.82	35.00	41.19	47.38	0.51
50	10.78	10.78	10.78	10.78	10.78	10.78	10.78	10.78	10.78	10.78	17.68	24.57	31.47	38.37	45.26	52.16	0.64
51	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	18.93	26.43	33.93	41.42	48.92	56.42	0.81
52	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	20.33	28.69	37.06	45.42	53.78	62.14	1.01
53	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	21.79	30.87	39.96	49.05	58.13	67.22	1.23
54	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	23.07	32.72	42.38	52.03	61.69	71.34	1.53
55	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	24.68	35.14	45.61	56.08	66.54	77.01	1.93
56	15.10	15.10	15.10	15.10	15.10	15.10	15.10	15.10	15.10	15.10	26.41	37.72	49.04	60.35	71.66	82.97	
57	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	28.19	40.38	52.57	64.75	76.94	89.13	
58	16.91	16.91	16.91	16.91	16.91	16.91	16.91	16.91	16.91	16.91	30.35	43.79	57.24	70.68	84.12	97.56	
59	17.91	17.91	17.91	17.91	17.91	17.91	17.91	17.91	17.91	17.91	32.73	47.54	62.36	77.17	91.99	106.80	
60	19.15	19.15	19.15	19.15	19.15	19.15	19.15	19.15	19.15	19.15	35.46	51.77	68.09	84.40	100.71	117.02	
61	20.93	20.93	20.93	20.93	20.93	20.93	20.93	20.93	20.93	20.93	38.82	56.72	74.61	92.50	110.40	128.29	
62	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	42.11	61.84	81.57	101.30	121.03	140.76	
63	24.05	24.05	24.05	24.05	24.05	24.05	24.05	24.05	24.05	24.05	45.78	67.50	89.23	110.95	132.68	154.40	
64	26.20	26.20	26.20	26.20	26.20	26.20	26.20	26.20	26.20	26.20	50.04	73.88	97.72	121.55	145.39	169.23	
65	28.67	28.67	28.67	28.67	28.67	28.67	28.67	28.67	28.67	28.67	54.77	80.87	106.97	133.07	159.17	185.27	
66	31.57	31.57	31.57	31.57	31.57	31.57	31.57	31.57	31.57	31.57	60.05	88.54	117.02	145.50	173.99	202.47	
67	34.17	34.17	34.17	34.17	34.17	34.17	34.17	34.17	34.17	34.17	65.25	96.33	127.42	158.50	189.58	220.66	
68	37.82	37.82	37.82	37.82	37.82	37.82	37.82	37.82	37.82	37.82	71.51	105.20	138.89	172.57	206.26	239.95	
69	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	78.78	115.26	151.74	188.22	224.70	261.18	
70	47.30	47.30	47.30	47.30	47.30	47.30	47.30	47.30	47.30	47.30	89.18	131.07	172.95	214.83	256.72	298.60	
71	56.07	56.07	56.07	56.07	56.07	56.07	56.07	56.07	56.07	56.07	108.65	161.23	213.82	266.40	318.98	371.56	
72	65.61	65.61	65.61	65.61	65.61	65.61	65.61	65.61	65.61	65.61	120.36	175.11	229.87	284.62	339.37	394.12	
73	68.63	68.63	68.63	68.63	68.63	68.63	68.63	68.63	68.63	68.63	126.98	185.33	243.69	302.04	360.39	418.74	
74	75.68	75.68	75.68	75.68	75.68	75.68	75.68	75.68	75.68	75.68	136.91	198.13	259.36	320.59	381.81	443.04	
75	84.22	84.22	84.22	84.22	84.22	84.22	84.22	84.22	84.22	84.22	148.08	211.94	275.80	339.66	403.52	467.38	
76	88.55	88.55	88.55	88.55	88.55	88.55	88.55	88.55	88.55	88.55	155.83	223.11	290.40	357.68	424.96	492.24	
77	99.38	99.38	99.38	99.38	99.38	99.38	99.38	99.38	99.38	99.38	169.26	239.14	309.02	378.90	448.78	518.66	
78	106.71	106.71	106.71	106.71	106.71	106.71	106.71	106.71	106.71	106.71	181.03	255.34	329.66	403.97	478.29	552.60	
79	111.71	111.71	111.71	111.71	111.71	111.71	111.71	111.71	111.71	111.71	192.48	273.24	354.01	434.77	515.54	596.30	
80	114.20	114.20	114.20	114.20	114.20	114.20	114.20	114.20	114.20	114.20	205.15	296.11	387.06	478.01	568.97	659.92	
																769.10	
																816.34	

Genworth Financial
Colony 10, Band 1, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.48	0.52	0.57	0.62	0.66	0.71	
1	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.50	0.55	0.61	0.66	0.72	0.77	
2	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.52	0.58	0.65	0.71	0.78	0.84	
3	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.52	0.59	0.67	0.74	0.81	0.88	
4	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.53	0.61	0.69	0.76	0.84	0.92	
5	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.53	0.62	0.70	0.78	0.87	0.95	
6	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.54	0.62	0.71	0.79	0.88	0.96	
7	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.54	0.63	0.72	0.80	0.89	0.98	
8	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.55	0.63	0.72	0.81	0.89	0.98	
9	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.55	0.63	0.72	0.81	0.89	0.98	
10	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.55	0.63	0.72	0.81	0.89	0.98	
11	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.54	0.63	0.71	0.79	0.88	0.96	
12	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.54	0.63	0.71	0.79	0.88	0.96	
13	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.54	0.62	0.71	0.79	0.87	0.95	
14	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.54	0.63	0.71	0.79	0.88	0.96	
15	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.54	0.63	0.71	0.79	0.88	0.96	0.10
16	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.55	0.63	0.72	0.81	0.89	0.98	0.10
17	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.55	0.64	0.74	0.83	0.92	1.01	0.10
18	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.57	0.66	0.76	0.85	0.95	1.04	0.10
19	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.58	0.68	0.79	0.89	1.00	1.10	0.10
20	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.73	0.82	0.92	1.01	1.10	1.19	0.10
21	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.77	0.88	0.99	1.09	1.20	1.31	0.10
22	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.80	0.94	1.08	1.21	1.35	1.49	0.10
23	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.83	1.00	1.18	1.35	1.52	1.69	0.10
24	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.87	1.08	1.29	1.49	1.70	1.91	0.10
25	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.92	1.17	1.42	1.66	1.91	2.16	0.10
26	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.94	1.20	1.47	1.74	2.00	2.27	0.10
27	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.96	1.25	1.53	1.81	2.10	2.38	0.10
28	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.97	1.27	1.56	1.85	2.15	2.44	0.10
29	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.00	1.30	1.60	1.89	2.19	2.49	0.10
30	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.01	1.32	1.63	1.94	2.25	2.56	0.10
31	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.02	1.34	1.66	1.98	2.30	2.62	0.10
32	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.03	1.36	1.69	2.01	2.34	2.67	0.10
33	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.05	1.39	1.73	2.06	2.40	2.74	0.11
34	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.07	1.41	1.76	2.11	2.45	2.80	0.11
35	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.09	1.45	1.81	2.16	2.52	2.88	0.12
36	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.14	1.53	1.93	2.32	2.72	3.11	0.12
37	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.23	1.65	2.08	2.51	2.93	3.36	0.13
38	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.32	1.78	2.25	2.72	3.18	3.65	0.14
39	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.39	1.92	2.45	2.98	3.51	4.04	0.15
40	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.47	2.05	2.64	3.23	3.81	4.40	0.17
41	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.56	2.20	2.85	3.50	4.14	4.79	0.19
42	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.72	2.43	3.15	3.87	4.58	5.30	0.21
43	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.90	2.67	3.45	4.23	5.00	5.78	0.24
44	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	2.09	2.96	3.82	4.68	5.55	6.41	0.27
45	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	2.20	3.15	4.11	5.06	6.01	6.96	0.29

46	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	2.40	3.43	4.46	5.48	6.51	7.54	0.31
47	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	2.59	3.73	4.88	6.02	7.17	8.31	0.35
48	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	2.76	3.97	5.19	6.40	7.62	8.83	0.42
49	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	2.97	4.28	5.60	6.92	8.23	9.55	0.51
50	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	3.20	4.62	6.05	7.48	8.90	10.33	0.64
51	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	3.39	4.91	6.44	7.96	9.48	11.00	0.81
52	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	3.64	5.30	6.96	8.61	10.27	11.93	1.01
53	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	3.90	5.66	7.43	9.19	10.95	12.71	1.23
54	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	4.17	6.00	7.83	9.65	11.48	13.31	1.53
55	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	4.49	6.44	8.39	10.33	12.28	14.23	1.93
56	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	4.85	6.99	9.14	11.28	13.42	15.56	
57	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	5.22	7.59	9.97	12.35	14.72	17.10	
58	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	5.69	8.40	11.12	13.84	16.55	19.27	
59	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	6.24	9.36	12.48	15.59	18.71	21.83	
60	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	6.95	10.54	14.12	17.70	21.29	24.87	
61	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	7.82	11.94	16.07	20.19	24.31	28.43	
62	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	8.84	13.59	18.35	23.11	27.86	32.62	
63	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	10.03	15.53	21.02	26.51	32.01	37.50	
64	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	11.38	17.73	24.09	30.44	36.79	43.14	
65	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	12.96	20.28	27.61	34.93	42.26	49.58	
66	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	14.56	22.90	31.23	39.56	47.90	56.23	
67	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	16.32	25.77	35.23	44.69	54.14	63.60	
68	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	18.33	29.00	39.68	50.36	61.03	71.71	
69	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	20.48	32.50	44.52	56.54	68.56	80.58	
70	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	23.47	37.72	51.98	66.24	80.49	94.75	
71	10.27	10.27	10.27	10.27	10.27	10.27	10.27	10.27	10.27	10.27	29.54	48.82	68.09	87.36	106.64	125.91	
72	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	37.43	63.56	89.70	115.83	141.96	168.09	
73	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	43.70	74.73	105.75	136.77	167.80	198.82	
74	14.12	14.12	14.12	14.12	14.12	14.12	14.12	14.12	14.12	14.12	49.55	84.97	120.40	155.83	191.25	226.68	
75	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	58.75	101.52	144.30	187.08	229.85	272.63	
76	20.05	20.05	20.05	20.05	20.05	20.05	20.05	20.05	20.05	20.05	64.67	109.29	153.91	198.52	243.14	287.76	
77	22.17	22.17	22.17	22.17	22.17	22.17	22.17	22.17	22.17	22.17	68.91	115.66	162.40	209.14	255.89	302.63	
78	25.12	25.12	25.12	25.12	25.12	25.12	25.12	25.12	25.12	25.12	73.80	122.47	171.15	219.83	268.50	317.18	
79	28.54	28.54	28.54	28.54	28.54	28.54	28.54	28.54	28.54	28.54	79.00	129.46	179.92	230.37	280.83	331.29	
80	32.28	32.28	32.28	32.28	32.28	32.28	32.28	32.28	32.28	32.28	94.32	156.36	218.41	280.45	342.49	404.53	
																440.89	
																476.78	

Genworth Financial
Colony 10, Band 1, Current Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.57	0.62	0.66	0.70	0.75	0.79	
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.60	0.65	0.71	0.76	0.81	0.86	
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.61	0.68	0.74	0.80	0.87	0.93	
3	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.63	0.70	0.77	0.84	0.91	0.98	
4	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.64	0.71	0.79	0.87	0.94	1.02	
5	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.64	0.72	0.81	0.89	0.97	1.05	
6	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.73	0.82	0.90	0.99	1.07	
7	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.74	0.83	0.91	1.00	1.09	
8	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.74	0.83	0.91	1.00	1.09	
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.66	0.74	0.83	0.92	1.00	1.09	
10	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.66	0.74	0.83	0.92	1.00	1.09	
11	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.65	0.74	0.82	0.90	0.99	1.07	
12	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.65	0.74	0.82	0.90	0.99	1.07	
13	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.65	0.73	0.81	0.89	0.97	1.05	
14	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.65	0.74	0.82	0.90	0.99	1.07	
15	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.65	0.74	0.82	0.90	0.99	1.07	0.10
16	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.67	0.75	0.84	0.92	1.01	1.09	0.10
17	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.67	0.76	0.85	0.94	1.03	1.12	0.10
18	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.69	0.78	0.88	0.97	1.07	1.16	0.10
19	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.70	0.80	0.91	1.01	1.12	1.22	0.10
20	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.92	1.00	1.08	1.16	1.24	1.32	0.10
21	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.96	1.06	1.16	1.25	1.35	1.45	0.10
22	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.99	1.12	1.26	1.39	1.52	1.65	0.10
23	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.03	1.20	1.37	1.54	1.71	1.88	0.10
24	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.07	1.28	1.49	1.70	1.91	2.12	0.10
25	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.13	1.39	1.64	1.89	2.15	2.40	0.10
26	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.16	1.43	1.71	1.98	2.25	2.52	0.10
27	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.18	1.47	1.77	2.06	2.35	2.64	0.10
28	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.19	1.50	1.80	2.10	2.41	2.71	0.10
29	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.20	1.52	1.83	2.14	2.46	2.77	0.10
30	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.22	1.54	1.87	2.19	2.52	2.84	0.10
31	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.24	1.57	1.91	2.24	2.58	2.91	0.10
32	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.25	1.60	1.94	2.28	2.63	2.97	0.10
33	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.27	1.62	1.98	2.33	2.69	3.04	0.11
34	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.28	1.64	2.01	2.38	2.74	3.11	0.11
35	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.29	1.67	2.06	2.44	2.82	3.20	0.12
36	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.34	1.77	2.19	2.61	3.04	3.46	0.12
37	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.45	1.90	2.36	2.82	3.27	3.73	0.13
38	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.54	2.05	2.55	3.05	3.56	4.06	0.14
39	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.65	2.22	2.79	3.35	3.92	4.49	0.15
40	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.72	2.36	2.99	3.62	4.26	4.89	0.17
41	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.85	2.55	3.24	3.93	4.63	5.32	0.19
42	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	2.05	2.82	3.59	4.35	5.12	5.89	0.21
43	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	2.23	3.07	3.91	4.74	5.58	6.42	0.24
44	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	2.46	3.39	4.33	5.26	6.19	7.12	0.27
45	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	2.65	3.66	4.68	5.70	6.71	7.73	0.29

46	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	2.78	3.90	5.02	6.14	7.26	8.38	0.31
47	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	2.95	4.20	5.46	6.72	7.97	9.23	0.35
48	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	3.10	4.44	5.79	7.13	8.47	9.81	0.42
49	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	3.32	4.78	6.24	7.69	9.15	10.61	0.51
50	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	3.76	5.30	6.85	8.39	9.94	11.48	0.64
51	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	3.92	5.58	7.24	8.90	10.56	12.22	0.81
52	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	4.27	6.06	7.86	9.66	11.45	13.25	1.01
53	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	4.55	6.46	8.38	10.29	12.21	14.12	1.23
54	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	4.83	6.82	8.82	10.81	12.80	14.79	1.53
55	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	5.19	7.32	9.44	11.56	13.69	15.81	1.93
56	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	5.61	7.94	10.28	12.62	14.95	17.29	
57	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	6.04	8.63	11.23	13.82	16.41	19.00	
58	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	6.61	9.57	12.53	15.49	18.45	21.41	
59	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	7.28	10.67	14.07	17.47	20.86	24.26	
60	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	8.12	12.02	15.93	19.83	23.73	27.63	
61	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	9.12	13.62	18.11	22.60	27.10	31.59	
62	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	10.22	15.42	20.63	25.83	31.04	36.24	
63	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	11.52	17.55	23.58	29.61	35.64	41.67	
64	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	13.01	20.00	26.98	33.96	40.95	47.93	
65	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	14.77	22.84	30.90	38.96	47.03	55.09	
66	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	16.39	25.61	34.83	44.04	53.26	62.48	
67	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	18.18	28.68	39.18	49.67	60.17	70.67	
68	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	20.36	32.22	44.09	55.95	67.82	79.68	
69	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	22.76	36.11	49.47	62.82	76.18	89.53	
70	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	25.83	41.72	57.61	73.50	89.39	105.28	
71	11.84	11.84	11.84	11.84	11.84	11.84	11.84	11.84	11.84	11.84	33.18	54.53	75.87	97.21	118.56	139.90	
72	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	42.00	70.96	99.91	128.86	157.82	186.77	
73	14.56	14.56	14.56	14.56	14.56	14.56	14.56	14.56	14.56	14.56	48.95	83.34	117.74	152.13	186.52	220.91	
74	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	55.43	94.72	134.01	173.29	212.58	251.87	
75	18.29	18.29	18.29	18.29	18.29	18.29	18.29	18.29	18.29	18.29	65.73	113.17	160.61	208.04	255.48	302.92	
76	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	72.70	122.10	171.51	220.92	270.32	319.73	
77	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	79.38	130.75	182.13	233.51	284.88	336.26	
78	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	86.06	139.33	192.61	245.88	299.15	352.42	
79	38.09	38.09	38.09	38.09	38.09	38.09	38.09	38.09	38.09	38.09	93.09	148.09	203.10	258.10	313.10	368.10	
80	44.21	44.21	44.21	44.21	44.21	44.21	44.21	44.21	44.21	44.21	111.76	179.30	246.85	314.39	381.94	449.48	
																489.88	
																529.76	

Genworth Financial
Colony 10, Band 1, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.70	0.73	0.77	0.80	0.84	0.87	
1	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.71	0.76	0.81	0.85	0.90	0.95	
2	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.73	0.79	0.85	0.90	0.96	1.02	
3	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.74	0.81	0.88	0.94	1.01	1.08	
4	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.75	0.82	0.90	0.97	1.05	1.12	
5	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.75	0.83	0.92	1.00	1.08	1.16	
6	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.76	0.84	0.93	1.01	1.10	1.18	
7	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.76	0.85	0.94	1.02	1.11	1.20	
8	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.76	0.85	0.94	1.02	1.11	1.20	
9	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.77	0.85	0.94	1.03	1.11	1.20	
10	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.77	0.85	0.94	1.03	1.11	1.20	
11	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.76	0.85	0.93	1.01	1.10	1.18	
12	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.76	0.85	0.93	1.01	1.10	1.18	
13	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.76	0.84	0.92	1.00	1.08	1.16	
14	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.76	0.85	0.93	1.01	1.10	1.18	
15	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.76	0.85	0.93	1.01	1.10	1.18	0.10
16	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.77	0.85	0.94	1.03	1.11	1.20	0.10
17	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.77	0.86	0.96	1.05	1.14	1.23	0.10
18	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.78	0.88	0.98	1.08	1.18	1.28	0.10
19	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.80	0.91	1.02	1.12	1.23	1.34	0.10
20	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.01	1.10	1.19	1.28	1.37	1.46	0.10
21	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.05	1.16	1.28	1.39	1.51	1.62	0.10
22	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.08	1.24	1.39	1.54	1.70	1.85	0.10
23	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.15	1.34	1.54	1.74	1.93	2.13	0.10
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.24	1.47	1.71	1.94	2.18	2.41	0.10
25	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.31	1.60	1.89	2.17	2.46	2.75	0.10
26	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.34	1.66	1.99	2.31	2.63	2.95	0.10
27	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.38	1.74	2.10	2.46	2.82	3.18	0.10
28	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.40	1.79	2.17	2.55	2.94	3.32	0.10
29	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.43	1.83	2.24	2.65	3.05	3.46	0.10
30	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.46	1.88	2.31	2.74	3.16	3.59	0.10
31	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.48	1.93	2.38	2.83	3.28	3.73	0.10
32	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.51	1.98	2.45	2.92	3.39	3.86	0.10
33	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.54	2.03	2.52	3.01	3.50	3.99	0.11
34	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.57	2.08	2.60	3.11	3.62	4.13	0.11
35	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.61	2.14	2.68	3.22	3.75	4.29	0.12
36	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.67	2.27	2.86	3.45	4.05	4.64	0.12
37	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.74	2.40	3.05	3.70	4.36	5.01	0.13
38	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.88	2.59	3.31	4.02	4.74	5.45	0.14
39	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	2.06	2.86	3.66	4.45	5.25	6.05	0.15
40	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	2.22	3.09	3.97	4.84	5.72	6.59	0.17
41	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	2.35	3.31	4.28	5.24	6.21	7.17	0.19
42	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	2.52	3.61	4.70	5.78	6.87	7.96	0.21
43	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	2.72	3.91	5.11	6.30	7.49	8.68	0.24
44	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	3.01	4.33	5.66	6.98	8.30	9.62	0.27
45	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	3.27	4.70	6.14	7.58	9.01	10.45	0.29

46	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	3.45	5.03	6.61	8.18	9.76	11.34	0.31
47	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	3.68	5.45	7.21	8.97	10.74	12.50	0.35
48	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.84	5.73	7.62	9.51	11.40	13.29	0.42
49	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	4.12	6.17	8.22	10.27	12.32	14.37	0.51
50	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	4.62	6.81	9.00	11.18	13.37	15.56	0.64
51	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	4.84	7.19	9.53	11.87	14.22	16.56	0.81
52	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	5.20	7.75	10.31	12.86	15.41	17.96	1.01
53	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	5.61	8.32	11.03	13.73	16.44	19.15	1.23
54	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	5.98	8.79	11.61	14.43	17.24	20.06	1.53
55	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	6.44	9.45	12.45	15.45	18.46	21.46	1.93
56	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	6.84	10.08	13.32	16.56	19.80	23.04	
57	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	7.33	10.83	14.34	17.85	21.35	24.86	
58	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	7.96	11.87	15.78	19.68	23.59	27.50	
59	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	8.72	13.09	17.46	21.82	26.19	30.56	
60	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	9.77	14.64	19.52	24.39	29.26	34.13	
61	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	10.86	16.34	21.82	27.29	32.77	38.25	
62	5.97	5.97	5.97	5.97	5.97	5.97	5.97	5.97	5.97	5.97	12.14	18.31	24.48	30.64	36.81	42.98	
63	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	13.61	20.57	27.53	34.48	41.44	48.40	
64	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	15.22	23.07	30.93	38.79	46.64	54.50	
65	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	16.98	25.84	34.71	43.57	52.43	61.29	
66	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	19.03	28.97	38.92	48.86	58.81	68.75	
67	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	21.17	32.48	43.80	55.11	66.43	77.74	
68	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	23.33	36.20	49.06	61.92	74.79	87.65	
69	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	25.81	40.34	54.88	69.41	83.95	98.48	
70	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	30.04	47.19	64.35	81.50	98.66	115.81	
71	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	37.34	60.65	83.96	107.27	130.58	153.89	
72	15.52	15.52	15.52	15.52	15.52	15.52	15.52	15.52	15.52	15.52	47.18	78.83	110.49	142.14	173.80	205.45	
73	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	55.13	92.70	130.28	167.85	205.43	243.00	
74	20.29	20.29	20.29	20.29	20.29	20.29	20.29	20.29	20.29	20.29	63.09	105.88	148.68	191.47	234.27	277.06	
75	23.40	23.40	23.40	23.40	23.40	23.40	23.40	23.40	23.40	23.40	75.01	126.62	178.24	229.85	281.46	333.07	
76	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	83.70	137.27	190.85	244.43	298.00	351.58	
77	34.39	34.39	34.39	34.39	34.39	34.39	34.39	34.39	34.39	34.39	90.29	146.18	202.08	257.98	313.87	369.77	
78	37.71	37.71	37.71	37.71	37.71	37.71	37.71	37.71	37.71	37.71	96.02	154.32	212.63	270.93	329.24	387.54	
79	43.34	43.34	43.34	43.34	43.34	43.34	43.34	43.34	43.34	43.34	103.58	163.82	224.06	284.30	344.54	404.78	
80	49.85	49.85	49.85	49.85	49.85	49.85	49.85	49.85	49.85	49.85	122.44	195.03	267.62	340.20	412.79	485.38	
																527.31	
																582.74	

Genworth Financial
Colony 10, Band 1, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.81	0.83	0.86	0.88	0.90	0.92	
1	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.83	0.87	0.91	0.94	0.98	1.02	
2	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.85	0.90	0.96	1.01	1.06	1.11	
3	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.87	0.93	1.00	1.06	1.12	1.18	
4	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.89	0.95	1.02	1.09	1.15	1.22	
5	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.90	0.97	1.05	1.12	1.20	1.27	
6	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.90	0.98	1.06	1.13	1.21	1.29	
7	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.90	0.98	1.07	1.15	1.23	1.31	
8	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.91	0.99	1.07	1.15	1.23	1.31	
9	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.91	0.99	1.07	1.15	1.23	1.31	
10	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.91	0.99	1.07	1.15	1.23	1.31	
11	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.91	0.98	1.06	1.14	1.21	1.29	
12	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.91	0.98	1.06	1.14	1.21	1.29	
13	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.90	0.98	1.05	1.12	1.20	1.27	
14	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.91	0.98	1.06	1.14	1.21	1.29	
15	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.92	1.00	1.07	1.14	1.22	1.29	0.10
16	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.93	1.01	1.09	1.16	1.24	1.32	0.10
17	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.94	1.02	1.11	1.19	1.28	1.36	0.10
18	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.95	1.05	1.14	1.23	1.33	1.42	0.10
19	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.97	1.07	1.18	1.28	1.39	1.49	0.10
20	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.28	1.35	1.42	1.48	1.55	1.62	0.10
21	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.33	1.43	1.52	1.61	1.71	1.80	0.10
22	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.39	1.52	1.66	1.79	1.93	2.06	0.10
23	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.45	1.63	1.82	2.00	2.19	2.37	0.10
24	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.50	1.73	1.97	2.21	2.44	2.68	0.10
25	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.56	1.86	2.16	2.45	2.75	3.05	0.10
26	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.61	1.94	2.28	2.61	2.95	3.28	0.10
27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.65	2.02	2.40	2.78	3.15	3.53	0.10
28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.68	2.08	2.49	2.89	3.29	3.69	0.10
29	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.71	2.13	2.56	2.99	3.41	3.84	0.10
30	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.74	2.19	2.64	3.09	3.54	3.99	0.10
31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.78	2.25	2.73	3.20	3.67	4.14	0.10
32	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.81	2.30	2.80	3.30	3.79	4.29	0.10
33	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.84	2.36	2.88	3.39	3.91	4.43	0.11
34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.88	2.42	2.97	3.51	4.05	4.59	0.11
35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.92	2.49	3.06	3.63	4.20	4.77	0.12
36	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	2.00	2.63	3.27	3.90	4.53	5.16	0.12
37	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.10	2.79	3.49	4.18	4.88	5.57	0.13
38	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	2.20	2.97	3.75	4.52	5.29	6.06	0.14
39	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.36	3.23	4.11	4.98	5.85	6.72	0.15
40	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.55	3.50	4.46	5.41	6.37	7.32	0.17
41	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	2.73	3.78	4.83	5.87	6.92	7.97	0.19
42	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	2.97	4.14	5.32	6.49	7.67	8.84	0.21
43	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	3.19	4.48	5.77	7.06	8.35	9.64	0.24
44	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	3.49	4.93	6.37	7.81	9.25	10.69	0.27
45	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	3.77	5.34	6.91	8.47	10.04	11.61	0.29

46	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	4.00	5.72	7.44	9.16	10.88	12.60	0.31
47	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	4.29	6.21	8.13	10.05	11.97	13.89	0.35
48	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	4.50	6.56	8.61	10.66	12.72	14.77	0.42
49	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	4.80	7.04	9.27	11.50	13.74	15.97	0.51
50	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	5.12	7.55	9.99	12.42	14.86	17.29	0.64
51	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	5.48	8.06	10.65	13.23	15.82	18.40	0.81
52	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	5.94	8.74	11.55	14.35	17.16	19.96	1.01
53	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	6.34	9.33	12.32	15.30	18.29	21.28	1.23
54	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	6.73	9.84	12.96	16.07	19.18	22.29	1.53
55	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	7.23	10.55	13.88	17.20	20.52	23.84	1.93
56	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	7.85	11.40	14.95	18.50	22.05	25.60	
57	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	8.54	12.35	16.17	19.99	23.80	27.62	
58	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	9.45	13.67	17.89	22.11	26.33	30.55	
59	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	10.34	15.06	19.79	24.51	29.24	33.96	
60	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	11.25	16.59	21.92	27.25	32.59	37.92	
61	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	12.45	18.46	24.47	30.48	36.49	42.50	
62	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	13.79	20.58	27.38	34.17	40.97	47.76	
63	7.66	7.66	7.66	7.66	7.66	7.66	7.66	7.66	7.66	7.66	15.35	23.03	30.72	38.41	46.09	53.78	
64	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	17.15	25.83	34.52	43.20	51.88	60.56	
65	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	19.01	28.83	38.65	48.46	58.28	68.10	
66	10.13	10.13	10.13	10.13	10.13	10.13	10.13	10.13	10.13	10.13	21.17	32.22	43.26	54.30	65.35	76.39	
67	10.73	10.73	10.73	10.73	10.73	10.73	10.73	10.73	10.73	10.73	23.18	35.63	48.09	60.54	72.99	85.44	
68	11.56	11.56	11.56	11.56	11.56	11.56	11.56	11.56	11.56	11.56	25.51	39.45	53.40	67.35	81.29	95.24	
69	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	28.15	43.68	59.21	74.74	90.27	105.80	
70	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	32.02	50.21	68.41	86.60	104.79	122.98	
71	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	39.75	64.10	88.45	112.79	137.14	161.49	
72	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	50.03	82.63	115.23	147.83	180.43	213.03	
73	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	58.07	96.25	134.43	172.60	210.78	248.96	
74	22.41	22.41	22.41	22.41	22.41	22.41	22.41	22.41	22.41	22.41	65.41	108.41	151.41	194.40	237.40	280.40	
75	26.01	26.01	26.01	26.01	26.01	26.01	26.01	26.01	26.01	26.01	77.19	128.36	179.54	230.72	281.89	333.07	
76	35.89	35.89	35.89	35.89	35.89	35.89	35.89	35.89	35.89	35.89	88.51	141.12	193.74	246.35	298.97	351.58	
77	43.57	43.57	43.57	43.57	43.57	43.57	43.57	43.57	43.57	43.57	97.94	152.30	206.67	261.04	315.40	369.77	
78	46.87	46.87	46.87	46.87	46.87	46.87	46.87	46.87	46.87	46.87	103.65	160.43	217.21	273.98	330.76	387.54	
79	50.36	50.36	50.36	50.36	50.36	50.36	50.36	50.36	50.36	50.36	109.43	168.50	227.57	286.64	345.71	404.78	
80	54.23	54.23	54.23	54.23	54.23	54.23	54.23	54.23	54.23	54.23	126.09	197.95	269.81	341.66	413.52	485.38	
																527.31	
																588.65	

Genworth Financial
Colony 10, Band 1, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.44	1.55	1.67	1.79	1.90	2.02	0.10
17	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.45	1.57	1.70	1.83	1.95	2.08	0.10
18	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.46	1.60	1.74	1.88	2.02	2.16	0.10
19	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.48	1.64	1.80	1.95	2.11	2.27	0.10
20	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.96	2.06	2.17	2.27	2.38	2.48	0.10
21	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	2.02	2.16	2.31	2.45	2.60	2.74	0.10
22	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	2.08	2.29	2.51	2.72	2.93	3.14	0.10
23	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	2.16	2.45	2.74	3.02	3.31	3.60	0.10
24	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	2.24	2.61	2.98	3.34	3.71	4.08	0.10
25	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	2.33	2.79	3.26	3.72	4.18	4.64	0.10
26	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	2.41	2.92	3.43	3.94	4.45	4.96	0.10
27	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	2.52	3.08	3.63	4.18	4.74	5.29	0.10
28	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.59	3.17	3.76	4.34	4.93	5.51	0.10
29	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.66	3.27	3.88	4.48	5.09	5.70	0.10
30	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.70	3.34	3.98	4.62	5.26	5.90	0.10
31	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.75	3.42	4.10	4.77	5.44	6.11	0.10
32	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.79	3.49	4.20	4.90	5.60	6.30	0.10
33	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.85	3.58	4.31	5.03	5.76	6.49	0.11
34	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.90	3.66	4.42	5.18	5.94	6.70	0.11
35	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.96	3.76	4.56	5.35	6.15	6.95	0.12
36	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	3.15	4.00	4.86	5.72	6.57	7.43	0.12
37	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	3.31	4.24	5.17	6.09	7.02	7.95	0.13
38	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	3.55	4.55	5.56	6.56	7.57	8.57	0.14
39	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	3.83	4.95	6.06	7.17	8.29	9.40	0.15
40	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	4.12	5.32	6.53	7.74	8.94	10.15	0.17
41	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	4.43	5.74	7.04	8.34	9.65	10.95	0.19
42	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	4.88	6.31	7.74	9.17	10.60	12.03	0.21
43	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	5.26	6.80	8.35	9.90	11.44	12.99	0.24
44	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	5.59	7.32	9.06	10.80	12.53	14.27	0.27
45	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	5.96	7.84	9.73	11.61	13.49	15.37	0.29

46	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	6.36	8.42	10.49	12.55	14.61	16.67	0.31
47	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	6.85	9.15	11.46	13.77	16.07	18.38	0.35
48	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	7.33	9.77	12.21	14.65	17.09	19.53	0.42
49	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	7.87	10.52	13.18	15.83	18.48	21.13	0.51
50	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	8.48	11.36	14.24	17.11	19.99	22.87	0.64
51	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	9.12	12.16	15.21	18.25	21.30	24.34	0.81
52	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	9.92	13.21	16.51	19.81	23.10	26.40	1.01
53	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	10.52	14.04	17.57	21.10	24.62	28.15	1.23
54	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	11.01	14.70	18.40	22.09	25.79	29.48	1.53
55	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	11.68	15.65	19.63	23.60	27.57	31.54	1.93
56	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	12.57	16.83	21.09	25.34	29.60	33.86	
57	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	13.39	18.02	22.65	27.27	31.90	36.53	
58	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	14.85	19.96	25.07	30.18	35.29	40.40	
59	10.86	10.86	10.86	10.86	10.86	10.86	10.86	10.86	10.86	10.86	16.54	22.21	27.89	33.56	39.24	44.91	
60	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	18.18	24.58	30.97	37.36	43.76	50.15	
61	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	19.89	27.15	34.42	41.68	48.94	56.20	
62	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	21.59	29.90	38.22	46.53	54.85	63.16	
63	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	23.47	33.00	42.54	52.07	61.60	71.13	
64	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	25.75	36.62	47.49	58.35	69.22	80.09	
65	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	28.11	40.50	52.89	65.27	77.66	90.05	
66	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	30.37	44.32	58.27	72.21	86.16	100.11	
67	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	33.09	48.67	64.24	79.81	95.39	110.96	
68	19.26	19.26	19.26	19.26	19.26	19.26	19.26	19.26	19.26	19.26	36.48	53.71	70.93	88.15	105.38	122.60	
69	20.95	20.95	20.95	20.95	20.95	20.95	20.95	20.95	20.95	20.95	39.96	58.97	77.98	96.98	115.99	135.00	
70	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	44.73	66.90	89.06	111.22	133.39	155.55	
71	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	55.78	85.12	114.47	143.81	173.16	202.50	
72	29.92	29.92	29.92	29.92	29.92	29.92	29.92	29.92	29.92	29.92	69.07	108.23	147.38	186.53	225.69	264.84	
73	33.76	33.76	33.76	33.76	33.76	33.76	33.76	33.76	33.76	33.76	79.28	124.81	170.33	215.85	261.38	306.90	
74	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	88.76	139.56	190.36	241.15	291.95	342.75	
75	42.49	42.49	42.49	42.49	42.49	42.49	42.49	42.49	42.49	42.49	101.08	159.67	218.26	276.84	335.43	394.02	
76	54.02	54.02	54.02	54.02	54.02	54.02	54.02	54.02	54.02	54.02	116.04	178.07	240.09	302.11	364.14	426.16	
77	62.25	62.25	62.25	62.25	62.25	62.25	62.25	62.25	62.25	62.25	126.58	190.90	255.23	319.56	383.88	448.21	
78	67.44	67.44	67.44	67.44	67.44	67.44	67.44	67.44	67.44	67.44	134.49	201.55	268.60	335.65	402.71	469.76	
79	72.66	72.66	72.66	72.66	72.66	72.66	72.66	72.66	72.66	72.66	142.33	212.00	281.67	351.33	421.00	490.67	
80	80.65	80.65	80.65	80.65	80.65	80.65	80.65	80.65	80.65	80.65	167.06	253.48	339.89	426.30	512.72	599.13	
																653.01	
																706.21	

Genworth Financial
Colony 10, Band 1, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.97	2.01	2.06	2.10	2.15	2.19	0.10
17	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.98	2.03	2.09	2.14	2.20	2.25	0.10
18	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.99	2.06	2.13	2.20	2.27	2.34	0.10
19	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	2.01	2.10	2.19	2.28	2.37	2.46	0.10
20	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.67	2.67	2.68	2.69	2.69	2.70	0.10
21	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.72	2.77	2.83	2.89	2.94	3.00	0.10
22	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.79	2.92	3.06	3.19	3.32	3.45	0.10
23	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.88	3.09	3.31	3.53	3.74	3.96	0.10
24	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.97	3.27	3.58	3.89	4.19	4.50	0.10
25	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	3.08	3.49	3.90	4.31	4.72	5.13	0.10
26	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	3.16	3.63	4.11	4.58	5.06	5.53	0.10
27	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	3.23	3.78	4.32	4.86	5.41	5.95	0.10
28	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	3.29	3.88	4.47	5.05	5.64	6.23	0.10
29	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	3.35	3.97	4.60	5.23	5.85	6.48	0.10
30	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	3.39	4.06	4.73	5.40	6.07	6.74	0.10
31	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	3.44	4.15	4.87	5.58	6.30	7.01	0.10
32	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	3.49	4.24	5.00	5.75	6.51	7.26	0.10
33	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	3.53	4.32	5.12	5.92	6.71	7.51	0.11
34	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	3.59	4.42	5.26	6.10	6.93	7.77	0.11
35	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	3.65	4.54	5.43	6.31	7.20	8.09	0.12
36	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	3.82	4.80	5.79	6.77	7.76	8.74	0.12
37	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	4.07	5.14	6.22	7.30	8.37	9.45	0.13
38	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	4.37	5.55	6.74	7.92	9.11	10.29	0.14
39	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	4.74	6.08	7.41	8.74	10.08	11.41	0.15
40	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	5.13	6.59	8.06	9.52	10.98	12.44	0.17
41	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	5.66	7.24	8.82	10.39	11.97	13.55	0.19
42	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	6.23	7.99	9.75	11.51	13.27	15.03	0.21
43	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	6.86	8.76	10.67	12.58	14.48	16.39	0.24
44	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	7.51	9.64	11.78	13.91	16.05	18.18	0.27
45	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	8.10	10.43	12.76	15.09	17.42	19.75	0.29

46	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	8.80	11.33	13.86	16.38	18.91	21.44	0.31
47	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	9.50	12.32	15.15	17.98	20.80	23.63	0.35
48	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	10.05	13.07	16.08	19.09	22.11	25.12	0.42
49	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	10.74	14.03	17.32	20.60	23.89	27.18	0.51
50	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	11.60	15.16	18.73	22.30	25.86	29.43	0.64
51	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	12.16	16.00	19.83	23.66	27.50	31.33	0.81
52	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	13.05	17.23	21.42	25.61	29.79	33.98	1.01
53	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	13.91	18.37	22.84	27.30	31.77	36.23	1.23
54	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	14.61	19.28	23.95	28.61	33.28	37.95	1.53
55	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	15.28	20.35	25.41	30.47	35.54	40.60	1.93
56	10.85	10.85	10.85	10.85	10.85	10.85	10.85	10.85	10.85	10.85	16.31	21.77	27.23	32.68	38.14	43.60	
57	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	17.20	23.16	29.13	35.10	41.06	47.03	
58	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	18.82	25.46	32.10	38.74	45.38	52.02	
59	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	20.44	27.92	35.40	42.88	50.36	57.84	
60	13.74	13.74	13.74	13.74	13.74	13.74	13.74	13.74	13.74	13.74	22.22	30.69	39.17	47.64	56.12	64.59	
61	15.49	15.49	15.49	15.49	15.49	15.49	15.49	15.49	15.49	15.49	24.97	34.46	43.94	53.42	62.91	72.39	
62	16.37	16.37	16.37	16.37	16.37	16.37	16.37	16.37	16.37	16.37	27.20	38.04	48.87	59.70	70.54	81.37	
63	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	30.04	42.36	54.68	66.99	79.31	91.63	
64	18.75	18.75	18.75	18.75	18.75	18.75	18.75	18.75	18.75	18.75	32.82	46.90	60.97	75.04	89.12	103.19	
65	19.36	19.36	19.36	19.36	19.36	19.36	19.36	19.36	19.36	19.36	35.47	51.58	67.70	83.81	99.92	116.03	
66	20.53	20.53	20.53	20.53	20.53	20.53	20.53	20.53	20.53	20.53	38.80	57.07	75.35	93.62	111.89	130.16	
67	22.02	22.02	22.02	22.02	22.02	22.02	22.02	22.02	22.02	22.02	42.62	63.21	83.81	104.40	125.00	145.59	
68	24.24	24.24	24.24	24.24	24.24	24.24	24.24	24.24	24.24	24.24	47.25	70.26	93.27	116.28	139.29	162.30	
69	27.09	27.09	27.09	27.09	27.09	27.09	27.09	27.09	27.09	27.09	52.63	78.16	103.70	129.23	154.77	180.30	
70	29.36	29.36	29.36	29.36	29.36	29.36	29.36	29.36	29.36	29.36	59.40	89.43	119.47	149.50	179.54	209.57	
71	33.39	33.39	33.39	33.39	33.39	33.39	33.39	33.39	33.39	33.39	73.69	113.99	154.30	194.60	234.90	275.20	
72	39.09	39.09	39.09	39.09	39.09	39.09	39.09	39.09	39.09	39.09	83.47	127.84	172.22	216.59	260.97	305.34	
73	45.73	45.73	45.73	45.73	45.73	45.73	45.73	45.73	45.73	45.73	93.85	141.97	190.10	238.22	286.34	334.46	
74	52.69	52.69	52.69	52.69	52.69	52.69	52.69	52.69	52.69	52.69	104.27	155.84	207.42	258.99	310.57	362.14	
75	61.02	61.02	61.02	61.02	61.02	61.02	61.02	61.02	61.02	61.02	116.52	172.02	227.52	283.02	338.52	394.02	
76	73.21	73.21	73.21	73.21	73.21	73.21	73.21	73.21	73.21	73.21	132.34	191.47	250.61	309.74	368.87	428.00	
77	78.24	78.24	78.24	78.24	78.24	78.24	78.24	78.24	78.24	78.24	142.71	207.19	271.66	336.13	400.61	465.08	
78	85.40	85.40	85.40	85.40	85.40	85.40	85.40	85.40	85.40	85.40	155.68	225.97	296.25	366.53	436.82	507.10	
79	91.70	91.70	91.70	91.70	91.70	91.70	91.70	91.70	91.70	91.70	169.52	247.34	325.16	402.98	480.80	558.62	
80	103.43	103.43	103.43	103.43	103.43	103.43	103.43	103.43	103.43	103.43	191.97	280.50	369.04	457.57	546.11	634.64	
																710.73	
																776.85	

Genworth Financial
Colony 10, Band 2, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.52	0.66	0.80	0.94	1.08	1.22	
1	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.61	0.83	1.06	1.28	1.51	1.73	
2	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.65	0.90	1.16	1.42	1.67	1.93	
3	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.67	0.94	1.22	1.50	1.77	2.05	
4	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.69	0.99	1.30	1.60	1.90	2.20	
5	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.72	1.03	1.35	1.66	1.98	2.29	
6	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.72	1.04	1.37	1.69	2.01	2.33	
7	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.73	1.05	1.38	1.70	2.03	2.35	
8	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.72	1.04	1.37	1.69	2.01	2.33	
9	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.72	1.03	1.35	1.67	1.98	2.30	
10	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.71	1.01	1.32	1.63	1.93	2.24	
11	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.70	0.98	1.27	1.55	1.84	2.12	
12	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.68	0.95	1.23	1.50	1.77	2.04	
13	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.67	0.92	1.18	1.44	1.69	1.95	
14	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.67	0.92	1.17	1.41	1.66	1.91	
15	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.66	0.89	1.13	1.36	1.60	1.83	0.10
16	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.64	0.87	1.09	1.31	1.54	1.76	0.10
17	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.65	0.86	1.08	1.29	1.51	1.72	0.10
18	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.65	0.86	1.07	1.27	1.48	1.69	0.10
19	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.66	0.86	1.07	1.28	1.48	1.69	0.10
20	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.70	0.90	1.11	1.32	1.52	1.73	0.10
21	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.72	0.94	1.17	1.39	1.62	1.84	0.10
22	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.74	0.99	1.24	1.49	1.74	1.99	0.10
23	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.77	1.06	1.34	1.62	1.91	2.19	0.10
24	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.80	1.12	1.43	1.74	2.06	2.37	0.10
25	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.85	1.19	1.54	1.89	2.23	2.58	0.10
26	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.87	1.22	1.58	1.93	2.29	2.64	0.10
27	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.88	1.25	1.62	1.99	2.36	2.73	0.10
28	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.89	1.27	1.66	2.04	2.42	2.80	0.10
29	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.91	1.31	1.72	2.12	2.52	2.92	0.10
30	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.94	1.37	1.79	2.21	2.64	3.06	0.10
31	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.97	1.42	1.87	2.32	2.77	3.22	0.10
32	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.01	1.49	1.97	2.45	2.93	3.41	0.10
33	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.04	1.55	2.07	2.58	3.09	3.60	0.11
34	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.08	1.62	2.17	2.72	3.26	3.81	0.11
35	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.12	1.70	2.28	2.85	3.43	4.01	0.12
36	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.21	1.86	2.50	3.14	3.79	4.43	0.12
37	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.30	2.02	2.74	3.45	4.17	4.89	0.13
38	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.41	2.21	3.00	3.79	4.59	5.38	0.14
39	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.56	2.46	3.35	4.24	5.14	6.03	0.15
40	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.70	2.68	3.67	4.65	5.64	6.62	0.17
41	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.86	2.94	4.03	5.12	6.20	7.29	0.19
42	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.05	3.27	4.50	5.72	6.94	8.16	0.21
43	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.26	3.61	4.96	6.30	7.65	9.00	0.24
44	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.49	4.01	5.54	7.06	8.59	10.11	0.27
45	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.75	4.43	6.12	7.80	9.49	11.17	0.29

46	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	3.01	4.88	6.76	8.63	10.50	12.37	0.31
47	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	3.34	5.45	7.57	9.68	11.80	13.91	0.35
48	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	3.63	5.92	8.21	10.50	12.79	15.08	0.42
49	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	3.98	6.50	9.03	11.55	14.08	16.60	0.51
50	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	4.36	7.14	9.93	12.71	15.49	18.27	0.64
51	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	4.74	7.74	10.75	13.75	16.76	19.76	0.81
52	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	5.21	8.52	11.83	15.13	18.44	21.75	1.01
53	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	5.66	9.24	12.81	16.38	19.96	23.53	1.23
54	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	6.09	9.86	13.64	17.42	21.19	24.97	1.53
55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	6.62	10.68	14.75	18.82	22.88	26.95	1.93
56	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	7.25	11.72	16.18	20.64	25.11	29.57	
57	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	7.93	12.82	17.70	22.58	27.47	32.35	
58	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	8.81	14.26	19.72	25.18	30.63	36.09	
59	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	9.76	15.87	21.97	28.07	34.18	40.28	
60	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	10.85	17.68	24.51	31.34	38.17	45.00	
61	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	12.11	19.75	27.40	35.05	42.69	50.34	
62	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	13.50	22.07	30.65	39.23	47.80	56.38	
63	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	15.08	24.69	34.31	43.92	53.53	63.14	
64	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	16.86	27.63	38.40	49.17	59.94	70.71	
65	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	18.90	30.94	42.99	55.03	67.08	79.12	
66	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	20.77	34.10	47.44	60.77	74.11	87.44	
67	7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92	22.66	37.40	52.14	66.88	81.62	96.36	
68	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	24.77	41.01	57.26	73.50	89.74	105.98	
69	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	27.14	45.05	62.96	80.87	98.78	116.69	
70	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	31.02	51.81	72.61	93.40	114.19	134.98	
71	11.96	11.96	11.96	11.96	11.96	11.96	11.96	11.96	11.96	11.96	39.47	66.97	94.48	121.98	149.49	176.99	
72	13.33	13.33	13.33	13.33	13.33	13.33	13.33	13.33	13.33	13.33	50.07	86.81	123.56	160.30	197.04	233.78	
73	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	57.95	101.20	144.46	187.71	230.97	274.22	
74	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	65.52	114.46	163.41	212.35	261.29	310.23	
75	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	77.56	136.04	194.53	253.02	311.50	369.99	
76	28.03	28.03	28.03	28.03	28.03	28.03	28.03	28.03	28.03	28.03	87.88	147.72	207.57	267.42	327.26	387.11	
77	31.97	31.97	31.97	31.97	31.97	31.97	31.97	31.97	31.97	31.97	93.88	155.79	217.71	279.62	341.53	403.44	
78	35.91	35.91	35.91	35.91	35.91	35.91	35.91	35.91	35.91	35.91	99.75	163.59	227.44	291.28	355.12	418.96	
79	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	105.60	171.19	236.79	302.38	367.98	433.57	
80	44.60	44.60	44.60	44.60	44.60	44.60	44.60	44.60	44.60	44.60	120.70	196.80	272.91	349.01	425.11	501.21	
																531.80	
																561.28	

Genworth Financial
Colony 10, Band 2, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.63	0.78	0.92	1.06	1.21	1.35	
1	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.73	0.97	1.21	1.44	1.68	1.92	
2	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.77	1.05	1.32	1.59	1.87	2.14	
3	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.80	1.09	1.39	1.69	1.98	2.28	
4	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.83	1.15	1.48	1.80	2.12	2.44	
5	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.85	1.19	1.53	1.86	2.20	2.54	
6	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.86	1.20	1.55	1.90	2.24	2.59	
7	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.86	1.21	1.56	1.91	2.26	2.61	
8	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.86	1.20	1.55	1.90	2.24	2.59	
9	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.85	1.19	1.54	1.88	2.22	2.56	
10	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.84	1.17	1.50	1.83	2.16	2.49	
11	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.82	1.13	1.44	1.74	2.05	2.36	
12	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.80	1.10	1.39	1.68	1.98	2.27	
13	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.79	1.06	1.34	1.62	1.89	2.17	
14	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.78	1.05	1.32	1.58	1.85	2.12	
15	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.76	1.02	1.27	1.52	1.78	2.03	0.10
16	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.75	0.99	1.24	1.48	1.72	1.96	0.10
17	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.74	0.98	1.21	1.44	1.68	1.91	0.10
18	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.76	0.98	1.21	1.43	1.66	1.88	0.10
19	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.76	0.98	1.21	1.43	1.66	1.88	0.10
20	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.85	1.07	1.28	1.49	1.71	1.92	0.10
21	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.87	1.11	1.34	1.57	1.81	2.04	0.10
22	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.90	1.16	1.43	1.69	1.95	2.21	0.10
23	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.94	1.24	1.54	1.83	2.13	2.43	0.10
24	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.97	1.30	1.64	1.97	2.30	2.63	0.10
25	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.01	1.38	1.76	2.13	2.50	2.87	0.10
26	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.02	1.40	1.79	2.17	2.55	2.93	0.10
27	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.04	1.44	1.84	2.23	2.63	3.03	0.10
28	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.05	1.46	1.88	2.29	2.70	3.11	0.10
29	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.08	1.51	1.95	2.38	2.81	3.24	0.10
30	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.11	1.57	2.03	2.48	2.94	3.40	0.10
31	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.14	1.63	2.12	2.60	3.09	3.58	0.10
32	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.18	1.70	2.23	2.75	3.27	3.79	0.10
33	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.22	1.77	2.33	2.89	3.44	4.00	0.11
34	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.27	1.86	2.46	3.05	3.64	4.23	0.11
35	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.33	1.95	2.58	3.21	3.83	4.46	0.12
36	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.43	2.13	2.83	3.52	4.22	4.92	0.12
37	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.54	2.32	3.10	3.87	4.65	5.43	0.13
38	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.67	2.53	3.40	4.26	5.12	5.98	0.14
39	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.82	2.79	3.77	4.75	5.72	6.70	0.15
40	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.99	3.07	4.14	5.21	6.29	7.36	0.17
41	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.16	3.35	4.54	5.72	6.91	8.10	0.19
42	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	2.37	3.71	5.05	6.39	7.73	9.07	0.21
43	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.56	4.05	5.54	7.02	8.51	10.00	0.24
44	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.86	4.54	6.21	7.88	9.56	11.23	0.27
45	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.14	5.00	6.85	8.70	10.56	12.41	0.29

46	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	3.47	5.52	7.58	9.63	11.69	13.74	0.31
47	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	3.82	6.15	8.48	10.80	13.13	15.46	0.35
48	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	4.18	6.69	9.21	11.72	14.24	16.75	0.42
49	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	4.60	7.37	10.14	12.90	15.67	18.44	0.51
50	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	5.07	8.11	11.16	14.21	17.25	20.30	0.64
51	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	5.48	8.78	12.07	15.36	18.66	21.95	0.81
52	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	6.00	9.64	13.27	16.90	20.54	24.17	1.01
53	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	6.53	10.45	14.38	18.30	22.22	26.14	1.23
54	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	7.00	11.15	15.30	19.44	23.59	27.74	1.53
55	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	7.59	12.06	16.53	21.00	25.47	29.94	1.93
56	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	8.34	13.24	18.15	23.05	27.95	32.85	
57	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	9.12	14.48	19.85	25.21	30.58	35.94	
58	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	10.09	16.09	22.10	28.10	34.10	40.10	
59	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	11.18	17.90	24.61	31.32	38.04	44.75	
60	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	12.44	19.95	27.47	34.98	42.49	50.00	
61	5.45	5.45	5.45	5.45	5.45	5.45	5.45	5.45	5.45	5.45	13.86	22.28	30.69	39.10	47.52	55.93	
62	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	15.49	24.92	34.35	43.78	53.21	62.64	
63	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	17.34	27.90	38.47	49.03	59.60	70.16	
64	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	19.39	31.22	43.06	54.90	66.73	78.57	
65	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	21.66	34.91	48.16	61.41	74.66	87.91	
66	9.13	9.13	9.13	9.13	9.13	9.13	9.13	9.13	9.13	9.13	23.80	38.47	53.14	67.81	82.48	97.15	
67	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	26.10	42.30	58.49	74.68	90.88	107.07	
68	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	28.74	46.54	64.35	82.15	99.96	117.76	
69	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	31.59	51.20	70.82	90.43	110.05	129.66	
70	13.13	13.13	13.13	13.13	13.13	13.13	13.13	13.13	13.13	13.13	35.94	58.75	81.56	104.36	127.17	149.98	
71	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	45.17	75.46	105.76	136.06	166.35	196.65	
72	16.47	16.47	16.47	16.47	16.47	16.47	16.47	16.47	16.47	16.47	57.02	97.57	138.12	178.66	219.21	259.76	
73	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	65.95	113.70	161.45	209.19	256.94	304.69	
74	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	74.38	128.45	182.51	236.57	290.64	344.70	
75	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	87.73	152.41	217.08	281.75	346.43	411.10	
76	31.57	31.57	31.57	31.57	31.57	31.57	31.57	31.57	31.57	31.57	98.00	164.42	230.85	297.27	363.70	430.12	
77	35.75	35.75	35.75	35.75	35.75	35.75	35.75	35.75	35.75	35.75	104.50	173.26	242.01	310.76	379.52	448.27	
78	40.17	40.17	40.17	40.17	40.17	40.17	40.17	40.17	40.17	40.17	111.06	181.95	252.84	323.73	394.62	465.51	
79	45.25	45.25	45.25	45.25	45.25	45.25	45.25	45.25	45.25	45.25	118.00	190.75	263.50	336.24	408.99	481.74	
80	51.79	51.79	51.79	51.79	51.79	51.79	51.79	51.79	51.79	51.79	135.98	220.16	304.35	388.53	472.72	556.90	
																590.89	
																623.64	

Genworth Financial
Colony 10, Band 2, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.78	0.92	1.07	1.21	1.35	1.49	
1	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.87	1.11	1.34	1.57	1.81	2.04	
2	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.93	1.22	1.50	1.78	2.07	2.35	
3	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.97	1.29	1.60	1.91	2.23	2.54	
4	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.99	1.31	1.63	1.95	2.27	2.59	
5	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.00	1.32	1.65	1.97	2.30	2.62	
6	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.00	1.32	1.65	1.97	2.30	2.62	
7	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.00	1.32	1.65	1.97	2.30	2.62	
8	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.00	1.33	1.66	1.99	2.32	2.65	
9	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.01	1.34	1.68	2.01	2.35	2.68	
10	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.02	1.36	1.71	2.05	2.40	2.74	
11	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.00	1.33	1.67	2.00	2.33	2.66	
12	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.99	1.31	1.63	1.95	2.27	2.59	
13	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.98	1.28	1.58	1.87	2.17	2.47	
14	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.97	1.25	1.54	1.83	2.11	2.40	
15	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.95	1.22	1.49	1.76	2.03	2.30	0.10
16	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.94	1.19	1.45	1.71	1.96	2.22	0.10
17	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.93	1.17	1.42	1.67	1.91	2.16	0.10
18	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.94	1.18	1.42	1.65	1.89	2.13	0.10
19	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.97	1.20	1.43	1.66	1.89	2.12	0.10
20	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.03	1.26	1.49	1.72	1.95	2.18	0.10
21	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.05	1.30	1.56	1.81	2.06	2.31	0.10
22	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.09	1.37	1.66	1.95	2.23	2.52	0.10
23	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.13	1.46	1.79	2.12	2.45	2.78	0.10
24	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.18	1.55	1.92	2.28	2.65	3.02	0.10
25	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.23	1.65	2.06	2.47	2.89	3.30	0.10
26	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.26	1.70	2.14	2.57	3.01	3.45	0.10
27	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.29	1.76	2.24	2.71	3.18	3.65	0.10
28	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.32	1.82	2.33	2.83	3.33	3.83	0.10
29	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.36	1.90	2.44	2.98	3.52	4.06	0.10
30	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.40	1.98	2.57	3.15	3.73	4.31	0.10
31	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.45	2.08	2.72	3.35	3.98	4.61	0.10
32	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.52	2.20	2.89	3.57	4.26	4.94	0.10
33	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.58	2.32	3.06	3.79	4.53	5.27	0.11
34	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.65	2.45	3.25	4.04	4.84	5.64	0.11
35	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.71	2.57	3.43	4.28	5.14	6.00	0.12
36	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.86	2.81	3.77	4.72	5.68	6.63	0.12
37	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.01	3.08	4.14	5.20	6.27	7.33	0.13
38	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.19	3.36	4.54	5.72	6.89	8.07	0.14
39	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.41	3.74	5.07	6.39	7.72	9.05	0.15
40	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	2.61	4.08	5.55	7.01	8.48	9.95	0.17
41	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	2.84	4.47	6.09	7.71	9.34	10.96	0.19
42	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	3.13	4.96	6.80	8.63	10.46	12.29	0.21
43	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	3.42	5.44	7.47	9.50	11.52	13.55	0.24
44	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	3.84	6.11	8.39	10.67	12.94	15.22	0.27
45	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	4.20	6.72	9.25	11.78	14.30	16.83	0.29

46	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	4.60	7.41	10.22	13.02	15.83	18.64	0.31
47	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	5.08	8.26	11.44	14.61	17.79	20.97	0.35
48	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	5.52	8.96	12.41	15.85	19.29	22.73	0.42
49	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	6.07	9.87	13.66	17.45	21.25	25.04	0.51
50	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	6.67	10.85	15.03	19.21	23.39	27.57	0.64
51	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	7.21	11.73	16.26	20.78	25.30	29.82	0.81
52	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	7.91	12.89	17.88	22.86	27.85	32.83	1.01
53	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	8.59	13.97	19.36	24.74	30.13	35.51	1.23
54	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	9.21	14.90	20.60	26.30	31.99	37.69	1.53
55	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	9.98	16.12	22.27	28.41	34.55	40.69	1.93
56	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	10.80	17.40	24.01	30.62	37.22	43.83	
57	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	11.67	18.75	25.84	32.92	40.00	47.08	
58	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	12.77	20.52	28.28	36.03	43.78	51.53	
59	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	13.99	22.48	30.96	39.44	47.93	56.41	
60	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	15.34	24.64	33.93	43.22	52.52	61.81	
61	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	16.86	27.04	37.22	47.40	57.58	67.76	
62	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	18.55	29.71	40.87	52.02	63.18	74.34	
63	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	20.48	32.69	44.91	57.12	69.34	81.55	
64	9.17	9.17	9.17	9.17	9.17	9.17	9.17	9.17	9.17	9.17	22.54	35.91	49.28	62.64	76.01	89.38	
65	9.98	9.98	9.98	9.98	9.98	9.98	9.98	9.98	9.98	9.98	24.63	39.27	53.92	68.56	83.21	97.85	
66	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	27.11	43.08	59.04	75.00	90.97	106.93	
67	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	29.86	47.45	65.03	82.61	100.20	117.78	
68	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	32.95	52.27	71.59	90.90	110.22	129.54	
69	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	36.20	57.48	78.77	100.06	121.34	142.63	
70	16.22	16.22	16.22	16.22	16.22	16.22	16.22	16.22	16.22	16.22	41.01	65.81	90.60	115.39	140.19	164.98	
71	18.72	18.72	18.72	18.72	18.72	18.72	18.72	18.72	18.72	18.72	51.65	84.59	117.52	150.45	183.39	216.32	
72	21.15	21.15	21.15	21.15	21.15	21.15	21.15	21.15	21.15	21.15	65.25	109.35	153.45	197.54	241.64	285.74	
73	23.75	23.75	23.75	23.75	23.75	23.75	23.75	23.75	23.75	23.75	75.65	127.55	179.46	231.36	283.26	335.16	
74	27.02	27.02	27.02	27.02	27.02	27.02	27.02	27.02	27.02	27.02	85.71	144.40	203.10	261.79	320.48	379.17	
75	30.67	30.67	30.67	30.67	30.67	30.67	30.67	30.67	30.67	30.67	98.96	167.24	235.53	303.81	372.10	440.38	
76	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	113.17	184.87	256.58	328.28	399.98	471.68	
77	47.44	47.44	47.44	47.44	47.44	47.44	47.44	47.44	47.44	47.44	121.70	195.95	270.21	344.46	418.72	492.97	
78	54.30	54.30	54.30	54.30	54.30	54.30	54.30	54.30	54.30	54.30	130.57	206.84	283.12	359.39	435.66	511.93	
79	62.19	62.19	62.19	62.19	62.19	62.19	62.19	62.19	62.19	62.19	140.12	218.06	295.99	373.92	451.86	529.79	
80	68.98	68.98	68.98	68.98	68.98	68.98	68.98	68.98	68.98	68.98	158.07	247.15	336.24	425.33	514.41	603.50	
																639.01	
																673.15	

Genworth Financial
Colony 10, Band 2, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.95	1.09	1.24	1.38	1.52	1.66	
1	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.03	1.25	1.47	1.69	1.91	2.13	
2	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.09	1.36	1.64	1.91	2.18	2.45	
3	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.13	1.44	1.74	2.04	2.35	2.65	
4	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.15	1.46	1.78	2.09	2.40	2.71	
5	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.16	1.47	1.79	2.11	2.42	2.74	
6	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.16	1.47	1.79	2.11	2.42	2.74	
7	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.16	1.47	1.79	2.11	2.42	2.74	
8	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.16	1.48	1.80	2.12	2.44	2.76	
9	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.17	1.50	1.82	2.14	2.47	2.79	
10	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.18	1.51	1.84	2.16	2.49	2.82	
11	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.20	1.55	1.91	2.26	2.61	2.96	
12	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.19	1.53	1.87	2.20	2.54	2.88	
13	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.17	1.49	1.80	2.11	2.43	2.74	
14	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.16	1.46	1.77	2.07	2.37	2.67	
15	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.14	1.43	1.71	1.99	2.28	2.56	0.10
16	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.13	1.40	1.67	1.93	2.20	2.47	0.10
17	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.12	1.37	1.63	1.89	2.14	2.40	0.10
18	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.10	1.36	1.61	1.86	2.12	2.37	0.10
19	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.13	1.37	1.62	1.87	2.11	2.36	0.10
20	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.21	1.45	1.70	1.94	2.18	2.42	0.10
21	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	1.25	1.51	1.78	2.04	2.31	2.57	0.10
22	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.29	1.59	1.90	2.20	2.50	2.80	0.10
23	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.34	1.69	2.04	2.39	2.74	3.09	0.10
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.39	1.78	2.18	2.57	2.96	3.35	0.10
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.45	1.89	2.34	2.78	3.23	3.67	0.10
26	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.47	1.94	2.42	2.89	3.36	3.83	0.10
27	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.51	2.02	2.53	3.04	3.55	4.06	0.10
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.54	2.08	2.63	3.17	3.71	4.25	0.10
29	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.59	2.17	2.76	3.34	3.93	4.51	0.10
30	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.65	2.28	2.91	3.53	4.16	4.79	0.10
31	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.71	2.39	3.08	3.76	4.44	5.12	0.10
32	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.79	2.53	3.27	4.01	4.75	5.49	0.10
33	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.85	2.65	3.46	4.26	5.06	5.86	0.11
34	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.92	2.79	3.66	4.53	5.40	6.27	0.11
35	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	2.02	2.95	3.88	4.81	5.74	6.67	0.12
36	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.22	3.25	4.28	5.31	6.34	7.37	0.12
37	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	2.37	3.52	4.68	5.83	6.99	8.14	0.13
38	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	2.53	3.82	5.11	6.39	7.68	8.97	0.14
39	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	2.74	4.21	5.67	7.13	8.60	10.06	0.15
40	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	2.95	4.57	6.20	7.82	9.44	11.06	0.17
41	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	3.21	5.01	6.80	8.59	10.39	12.18	0.19
42	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.57	5.58	7.60	9.62	11.63	13.65	0.21
43	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	3.91	6.14	8.37	10.59	12.82	15.05	0.24
44	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	4.36	6.87	9.38	11.89	14.40	16.91	0.27
45	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	4.82	7.59	10.37	13.15	15.92	18.70	0.29

46	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	5.28	8.36	11.45	14.54	17.62	20.71	0.31
47	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	5.86	9.35	12.84	16.32	19.81	23.30	0.35
48	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	6.39	10.16	13.94	17.71	21.48	25.25	0.42
49	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	6.99	11.15	15.32	19.49	23.65	27.82	0.51
50	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	7.59	12.20	16.81	21.41	26.02	30.63	0.64
51	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	8.24	13.22	18.20	23.17	28.15	33.13	0.81
52	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	9.07	14.55	20.04	25.52	31.00	36.48	1.01
53	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	9.84	15.77	21.69	27.61	33.54	39.46	1.23
54	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	10.60	16.85	23.11	29.37	35.62	41.88	1.53
55	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	11.54	18.27	25.01	31.74	38.48	45.21	1.93
56	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	12.39	19.65	26.92	34.18	41.44	48.70	
57	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	13.29	21.10	28.90	36.70	44.51	52.31	
58	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	14.45	23.01	31.58	40.14	48.70	57.26	
59	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	15.75	25.13	34.52	43.91	53.29	62.68	
60	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	17.17	27.47	37.78	48.08	58.38	68.68	
61	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	18.91	30.18	41.46	52.74	64.01	75.29	
62	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	20.88	33.22	45.57	57.91	70.26	82.60	
63	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	23.00	36.52	50.05	63.57	77.09	90.61	
64	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	25.31	40.11	54.91	69.71	84.51	99.31	
65	11.57	11.57	11.57	11.57	11.57	11.57	11.57	11.57	11.57	11.57	27.76	43.95	60.15	76.34	92.53	108.72	
66	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	30.34	48.04	65.73	83.42	101.12	118.81	
67	13.90	13.90	13.90	13.90	13.90	13.90	13.90	13.90	13.90	13.90	33.16	52.43	71.69	90.95	110.22	129.48	
68	15.19	15.19	15.19	15.19	15.19	15.19	15.19	15.19	15.19	15.19	36.12	57.06	77.99	98.92	119.86	140.79	
69	16.93	16.93	16.93	16.93	16.93	16.93	16.93	16.93	16.93	16.93	39.65	62.37	85.09	107.81	130.53	153.25	
70	18.76	18.76	18.76	18.76	18.76	18.76	18.76	18.76	18.76	18.76	44.83	70.91	96.98	123.05	149.13	175.20	
71	21.67	21.67	21.67	21.67	21.67	21.67	21.67	21.67	21.67	21.67	55.90	90.13	124.36	158.58	192.81	227.04	
72	24.73	24.73	24.73	24.73	24.73	24.73	24.73	24.73	24.73	24.73	70.00	115.26	160.53	205.80	251.06	296.33	
73	27.95	27.95	27.95	27.95	27.95	27.95	27.95	27.95	27.95	27.95	80.53	133.10	185.68	238.26	290.83	343.41	
74	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	90.34	149.03	207.72	266.41	325.10	383.79	
75	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	103.40	170.79	238.19	305.59	372.98	440.38	
76	52.68	52.68	52.68	52.68	52.68	52.68	52.68	52.68	52.68	52.68	122.51	192.35	262.18	332.01	401.85	471.68	
77	56.92	56.92	56.92	56.92	56.92	56.92	56.92	56.92	56.92	56.92	129.60	202.27	274.95	347.62	420.30	492.97	
78	62.04	62.04	62.04	62.04	62.04	62.04	62.04	62.04	62.04	62.04	137.02	212.00	286.99	361.97	436.95	511.93	
79	67.97	67.97	67.97	67.97	67.97	67.97	67.97	67.97	67.97	67.97	144.94	221.91	298.88	375.85	452.82	529.79	
80	69.06	69.06	69.06	69.06	69.06	69.06	69.06	69.06	69.06	69.06	158.13	247.21	336.28	425.35	514.43	603.50	
																639.01	
																673.15	

Genworth Financial
Colony 10, Band 2, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.82	2.20	2.59	2.98	3.36	3.75	0.10
17	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.80	2.17	2.54	2.90	3.27	3.64	0.10
18	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.81	2.17	2.53	2.88	3.24	3.60	0.10
19	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.82	2.17	2.53	2.88	3.24	3.59	0.10
20	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.13	2.44	2.75	3.06	3.37	3.68	0.10
21	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.17	2.52	2.87	3.21	3.56	3.91	0.10
22	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.23	2.63	3.04	3.45	3.85	4.26	0.10
23	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.30	2.78	3.26	3.74	4.22	4.70	0.10
24	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.37	2.91	3.46	4.01	4.55	5.10	0.10
25	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	2.46	3.08	3.71	4.33	4.95	5.57	0.10
26	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	2.51	3.16	3.82	4.48	5.13	5.79	0.10
27	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	2.57	3.27	3.98	4.68	5.39	6.09	0.10
28	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	2.63	3.37	4.12	4.86	5.61	6.35	0.10
29	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	2.70	3.50	4.30	5.10	5.90	6.70	0.10
30	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	2.81	3.66	4.52	5.38	6.23	7.09	0.10
31	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	2.90	3.83	4.76	5.69	6.62	7.55	0.10
32	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	3.00	4.01	5.03	6.04	7.06	8.07	0.10
33	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	3.09	4.19	5.29	6.38	7.48	8.58	0.11
34	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	3.21	4.40	5.59	6.77	7.96	9.15	0.11
35	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	3.32	4.60	5.88	7.15	8.43	9.71	0.12
36	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	3.58	4.99	6.40	7.80	9.21	10.62	0.12
37	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	3.86	5.41	6.97	8.52	10.07	11.62	0.13
38	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	4.14	5.85	7.56	9.26	10.97	12.68	0.14
39	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	4.50	6.41	8.33	10.25	12.16	14.08	0.15
40	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	4.88	6.97	9.06	11.15	13.24	15.33	0.17
41	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	5.36	7.63	9.91	12.18	14.45	16.72	0.19
42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	5.94	8.47	10.99	13.51	16.04	18.56	0.21
43	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	6.48	9.24	12.00	14.75	17.51	20.27	0.24
44	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	7.14	10.23	13.32	16.40	19.49	22.58	0.27
45	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	7.82	11.20	14.59	17.97	21.36	24.74	0.29

46	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	8.56	12.32	16.09	19.86	23.62	27.39	0.31
47	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	9.43	13.71	17.99	22.26	26.54	30.82	0.35
48	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	10.23	14.86	19.50	24.13	28.77	33.40	0.42
49	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	11.22	16.33	21.45	26.57	31.68	36.80	0.51
50	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	12.28	17.92	23.57	29.22	34.86	40.51	0.64
51	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	13.39	19.48	25.56	31.64	37.73	43.81	0.81
52	7.96	7.96	7.96	7.96	7.96	7.96	7.96	7.96	7.96	7.96	14.68	21.39	28.11	34.82	41.54	48.25	1.01
53	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	15.64	22.95	30.26	37.57	44.88	52.19	1.23
54	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	16.63	24.38	32.13	39.88	47.63	55.38	1.53
55	9.61	9.61	9.61	9.61	9.61	9.61	9.61	9.61	9.61	9.61	17.97	26.34	34.70	43.06	51.43	59.79	1.93
56	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	19.54	28.52	37.49	46.46	55.44	64.41	
57	11.28	11.28	11.28	11.28	11.28	11.28	11.28	11.28	11.28	11.28	20.93	30.58	40.23	49.88	59.53	69.18	
58	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	22.71	33.32	43.92	54.52	65.13	75.73	
59	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	24.64	36.29	47.94	59.59	71.24	82.89	
60	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	26.80	39.61	52.41	65.21	78.02	90.82	
61	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	29.27	43.33	57.39	71.44	85.50	99.56	
62	16.54	16.54	16.54	16.54	16.54	16.54	16.54	16.54	16.54	16.54	31.99	47.44	62.89	78.34	93.79	109.24	
63	18.09	18.09	18.09	18.09	18.09	18.09	18.09	18.09	18.09	18.09	35.05	52.00	68.96	85.91	102.87	119.82	
64	19.80	19.80	19.80	19.80	19.80	19.80	19.80	19.80	19.80	19.80	38.39	56.98	75.57	94.15	112.74	131.33	
65	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	42.08	62.41	82.75	103.09	123.42	143.76	
66	23.75	23.75	23.75	23.75	23.75	23.75	23.75	23.75	23.75	23.75	45.74	67.73	89.72	111.71	133.70	155.69	
67	26.00	26.00	26.00	26.00	26.00	26.00	26.00	26.00	26.00	26.00	49.69	73.39	97.08	120.77	144.47	168.16	
68	28.54	28.54	28.54	28.54	28.54	28.54	28.54	28.54	28.54	28.54	53.99	79.44	104.89	130.34	155.79	181.24	
69	31.39	31.39	31.39	31.39	31.39	31.39	31.39	31.39	31.39	31.39	58.75	86.11	113.47	140.82	168.18	195.54	
70	34.61	34.61	34.61	34.61	34.61	34.61	34.61	34.61	34.61	34.61	65.78	96.94	128.11	159.28	190.44	221.61	
71	39.27	39.27	39.27	39.27	39.27	39.27	39.27	39.27	39.27	39.27	80.18	121.08	161.99	202.89	243.80	284.70	
72	45.05	45.05	45.05	45.05	45.05	45.05	45.05	45.05	45.05	45.05	98.95	152.84	206.74	260.63	314.53	368.42	
73	51.76	51.76	51.76	51.76	51.76	51.76	51.76	51.76	51.76	51.76	112.92	174.09	235.25	296.41	357.58	418.74	
74	58.62	58.62	58.62	58.62	58.62	58.62	58.62	58.62	58.62	58.62	122.69	186.76	250.83	314.90	378.97	443.04	
75	64.77	64.77	64.77	64.77	64.77	64.77	64.77	64.77	64.77	64.77	131.87	198.97	266.08	333.18	400.28	467.38	
76	71.75	71.75	71.75	71.75	71.75	71.75	71.75	71.75	71.75	71.75	141.83	211.91	282.00	352.08	422.16	492.24	
77	75.58	75.58	75.58	75.58	75.58	75.58	75.58	75.58	75.58	75.58	149.43	223.27	297.12	370.97	444.81	518.66	
78	79.99	79.99	79.99	79.99	79.99	79.99	79.99	79.99	79.99	79.99	158.76	237.53	316.30	395.06	473.83	552.60	
79	85.01	85.01	85.01	85.01	85.01	85.01	85.01	85.01	85.01	85.01	170.23	255.44	340.66	425.87	511.09	596.30	
80	93.50	93.50	93.50	93.50	93.50	93.50	93.50	93.50	93.50	93.50	187.90	282.31	376.71	471.11	565.52	659.92	
																769.10	
																816.34	

Genworth Financial
Colony 10, Band 2, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	2.33	2.69	3.05	3.41	3.77	4.13	0.10
17	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	2.31	2.65	2.99	3.33	3.67	4.01	0.10
18	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	2.30	2.63	2.97	3.30	3.63	3.96	0.10
19	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	2.30	2.63	2.96	3.29	3.62	3.95	0.10
20	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.67	2.94	3.22	3.50	3.77	4.05	0.10
21	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.72	3.04	3.36	3.67	3.99	4.31	0.10
22	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.79	3.17	3.56	3.94	4.33	4.71	0.10
23	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.88	3.34	3.81	4.27	4.74	5.20	0.10
24	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.96	3.50	4.04	4.57	5.11	5.65	0.10
25	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	3.06	3.68	4.31	4.93	5.56	6.18	0.10
26	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	3.13	3.80	4.47	5.13	5.80	6.47	0.10
27	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	3.21	3.94	4.67	5.39	6.12	6.85	0.10
28	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	3.28	4.06	4.85	5.63	6.41	7.19	0.10
29	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	3.36	4.22	5.07	5.92	6.78	7.63	0.10
30	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	3.44	4.38	5.31	6.24	7.18	8.11	0.10
31	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	3.56	4.59	5.61	6.63	7.66	8.68	0.10
32	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	3.69	4.82	5.94	7.06	8.19	9.31	0.10
33	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	3.83	5.06	6.28	7.50	8.73	9.95	0.11
34	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	3.97	5.31	6.64	7.97	9.31	10.64	0.11
35	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	4.16	5.60	7.03	8.46	9.90	11.33	0.12
36	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	4.45	6.07	7.68	9.29	10.91	12.52	0.12
37	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	4.76	6.57	8.39	10.20	12.02	13.83	0.13
38	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	5.16	7.18	9.20	11.21	13.23	15.25	0.14
39	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	5.65	7.94	10.23	12.52	14.81	17.10	0.15
40	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	6.23	8.74	11.26	13.78	16.29	18.81	0.17
41	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	6.85	9.62	12.40	15.17	17.94	20.71	0.19
42	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	7.63	10.75	13.87	16.98	20.10	23.22	0.21
43	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	8.42	11.85	15.29	18.73	22.16	25.60	0.24
44	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	9.40	13.28	17.16	21.03	24.91	28.79	0.27
45	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	10.33	14.63	18.93	23.23	27.53	31.83	0.29

46	6.84	6.84	6.84	6.84	6.84	6.84	6.84	6.84	6.84	6.84	11.58	16.31	21.05	25.78	30.52	35.25	0.31
47	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	12.82	18.19	23.56	28.93	34.30	39.67	0.35
48	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	13.73	19.58	25.44	31.29	37.15	43.00	0.42
49	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	14.82	21.33	27.85	34.36	40.87	47.38	0.51
50	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	16.06	23.28	30.50	37.72	44.94	52.16	0.64
51	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	17.32	25.14	32.96	40.78	48.60	56.42	0.81
52	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	18.72	27.41	36.09	44.77	53.46	62.14	1.01
53	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	20.18	29.59	39.00	48.40	57.81	67.22	1.23
54	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	21.46	31.43	41.41	51.39	61.36	71.34	1.53
55	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	23.07	33.86	44.65	55.43	66.22	77.01	1.93
56	13.17	13.17	13.17	13.17	13.17	13.17	13.17	13.17	13.17	13.17	24.80	36.44	48.07	59.70	71.34	82.97	
57	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	26.58	39.09	51.60	64.11	76.62	89.13	
58	14.97	14.97	14.97	14.97	14.97	14.97	14.97	14.97	14.97	14.97	28.74	42.50	56.27	70.03	83.80	97.56	
59	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	31.12	46.25	61.39	76.53	91.66	106.80	
60	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	33.85	50.49	67.12	83.75	100.39	117.02	
61	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	37.22	55.43	73.65	91.86	110.08	128.29	
62	20.45	20.45	20.45	20.45	20.45	20.45	20.45	20.45	20.45	20.45	40.50	60.55	80.61	100.66	120.71	140.76	
63	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	44.17	66.21	88.26	110.31	132.35	154.40	
64	24.28	24.28	24.28	24.28	24.28	24.28	24.28	24.28	24.28	24.28	48.44	72.60	96.76	120.91	145.07	169.23	
65	26.75	26.75	26.75	26.75	26.75	26.75	26.75	26.75	26.75	26.75	53.17	79.59	106.01	132.43	158.85	185.27	
66	29.65	29.65	29.65	29.65	29.65	29.65	29.65	29.65	29.65	29.65	58.45	87.26	116.06	144.86	173.67	202.47	
67	32.26	32.26	32.26	32.26	32.26	32.26	32.26	32.26	32.26	32.26	63.66	95.06	126.46	157.86	189.26	220.66	
68	35.91	35.91	35.91	35.91	35.91	35.91	35.91	35.91	35.91	35.91	69.92	103.92	137.93	171.94	205.94	239.95	
69	40.39	40.39	40.39	40.39	40.39	40.39	40.39	40.39	40.39	40.39	77.19	113.99	150.79	187.58	224.38	261.18	
70	45.40	45.40	45.40	45.40	45.40	45.40	45.40	45.40	45.40	45.40	87.60	129.80	172.00	214.20	256.40	298.60	
71	54.18	54.18	54.18	54.18	54.18	54.18	54.18	54.18	54.18	54.18	107.08	159.97	212.87	265.77	318.66	371.56	
72	63.73	63.73	63.73	63.73	63.73	63.73	63.73	63.73	63.73	63.73	118.80	173.86	228.93	283.99	339.06	394.12	
73	67.68	67.68	67.68	67.68	67.68	67.68	67.68	67.68	67.68	67.68	126.19	184.70	243.21	301.72	360.23	418.74	
74	74.71	74.71	74.71	74.71	74.71	74.71	74.71	74.71	74.71	74.71	136.10	197.49	258.88	320.26	381.65	443.04	
75	83.22	83.22	83.22	83.22	83.22	83.22	83.22	83.22	83.22	83.22	147.25	211.27	275.30	339.33	403.35	467.38	
76	87.54	87.54	87.54	87.54	87.54	87.54	87.54	87.54	87.54	87.54	154.99	222.44	289.89	357.34	424.79	492.24	
77	98.35	98.35	98.35	98.35	98.35	98.35	98.35	98.35	98.35	98.35	168.40	238.45	308.51	378.56	448.61	518.66	
78	105.66	105.66	105.66	105.66	105.66	105.66	105.66	105.66	105.66	105.66	180.15	254.64	329.13	403.62	478.11	552.60	
79	110.65	110.65	110.65	110.65	110.65	110.65	110.65	110.65	110.65	110.65	191.59	272.53	353.48	434.42	515.36	596.30	
80	113.13	113.13	113.13	113.13	113.13	113.13	113.13	113.13	113.13	113.13	204.26	295.39	386.53	477.66	568.79	659.92	
																769.10	
																816.34	

Genworth Financial
Colony 10, Band 2, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.39	0.46	0.52	0.58	0.65	0.71	
1	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.40	0.48	0.55	0.62	0.70	0.77	
2	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.42	0.51	0.59	0.67	0.76	0.84	
3	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.43	0.52	0.61	0.70	0.79	0.88	
4	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.44	0.53	0.63	0.73	0.82	0.92	
5	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.44	0.54	0.65	0.75	0.85	0.95	
6	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.44	0.55	0.65	0.75	0.86	0.96	
7	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.45	0.55	0.66	0.77	0.87	0.98	
8	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.46	0.56	0.67	0.77	0.88	0.98	
9	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.46	0.56	0.67	0.77	0.88	0.98	
10	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.46	0.56	0.67	0.77	0.88	0.98	
11	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.45	0.55	0.66	0.76	0.86	0.96	
12	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.45	0.55	0.66	0.76	0.86	0.96	
13	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.45	0.55	0.65	0.75	0.85	0.95	
14	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.45	0.55	0.66	0.76	0.86	0.96	
15	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.45	0.55	0.66	0.76	0.86	0.96	0.10
16	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.46	0.56	0.67	0.77	0.88	0.98	0.10
17	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.46	0.57	0.68	0.79	0.90	1.01	0.10
18	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.47	0.58	0.70	0.81	0.93	1.04	0.10
19	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.48	0.60	0.73	0.85	0.98	1.10	0.10
20	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.56	0.68	0.81	0.94	1.06	1.19	0.10
21	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.59	0.73	0.88	1.02	1.17	1.31	0.10
22	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.62	0.79	0.97	1.14	1.32	1.49	0.10
23	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.65	0.86	1.07	1.27	1.48	1.69	0.10
24	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.69	0.93	1.18	1.42	1.67	1.91	0.10
25	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.74	1.02	1.31	1.59	1.88	2.16	0.10
26	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.75	1.06	1.36	1.66	1.97	2.27	0.10
27	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.77	1.09	1.42	1.74	2.06	2.38	0.10
28	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.79	1.12	1.45	1.78	2.11	2.44	0.10
29	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.81	1.14	1.48	1.82	2.15	2.49	0.10
30	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.82	1.17	1.52	1.86	2.21	2.56	0.10
31	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.83	1.19	1.55	1.90	2.26	2.62	0.10
32	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.84	1.20	1.57	1.94	2.30	2.67	0.10
33	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.85	1.23	1.61	1.98	2.36	2.74	0.11
34	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.87	1.25	1.64	2.03	2.41	2.80	0.11
35	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.89	1.29	1.69	2.08	2.48	2.88	0.12
36	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.94	1.38	1.81	2.24	2.68	3.11	0.12
37	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.01	1.48	1.95	2.42	2.89	3.36	0.13
38	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.09	1.60	2.12	2.63	3.14	3.65	0.14
39	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.17	1.74	2.32	2.89	3.47	4.04	0.15
40	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.25	1.88	2.51	3.14	3.77	4.40	0.17
41	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.35	2.04	2.73	3.41	4.10	4.79	0.19
42	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.48	2.24	3.01	3.77	4.54	5.30	0.21
43	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.63	2.46	3.29	4.12	4.95	5.78	0.24
44	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.79	2.72	3.64	4.56	5.49	6.41	0.27
45	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.93	2.93	3.94	4.95	5.95	6.96	0.29

46	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.09	3.18	4.27	5.36	6.45	7.54	0.31
47	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.28	3.48	4.69	5.90	7.10	8.31	0.35
48	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	2.43	3.71	4.99	6.27	7.55	8.83	0.42
49	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	2.63	4.02	5.40	6.78	8.17	9.55	0.51
50	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	2.84	4.34	5.84	7.33	8.83	10.33	0.64
51	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	3.03	4.62	6.22	7.81	9.41	11.00	0.81
52	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	3.26	5.00	6.73	8.46	10.20	11.93	1.01
53	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	3.49	5.34	7.18	9.02	10.87	12.71	1.23
54	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	3.71	5.63	7.55	9.47	11.39	13.31	1.53
55	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	3.98	6.03	8.08	10.13	12.18	14.23	1.93
56	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	4.33	6.57	8.82	11.07	13.31	15.56	
57	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	4.69	7.17	9.66	12.14	14.62	17.10	
58	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	5.16	7.98	10.81	13.63	16.45	19.27	
59	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	5.72	8.94	12.17	15.39	18.61	21.83	
60	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	6.39	10.08	13.78	17.48	21.17	24.87	
61	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	7.20	11.44	15.69	19.94	24.18	28.43	
62	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	8.15	13.05	17.94	22.83	27.73	32.62	
63	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	9.25	14.90	20.55	26.20	31.85	37.50	
64	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	10.52	17.04	23.57	30.09	36.62	43.14	
65	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	11.95	19.47	27.00	34.53	42.05	49.58	
66	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	13.42	21.98	30.55	39.11	47.67	56.23	
67	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	15.05	24.76	34.47	44.18	53.89	63.60	
68	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	16.89	27.86	38.82	49.78	60.75	71.71	
69	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	18.91	31.24	43.58	55.91	68.25	80.58	
70	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	22.03	36.57	51.12	65.66	80.21	94.75	
71	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	27.93	47.52	67.12	86.72	106.31	125.91	
72	9.37	9.37	9.37	9.37	9.37	9.37	9.37	9.37	9.37	9.37	35.82	62.28	88.73	115.18	141.64	168.09	
73	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	42.09	73.43	104.78	136.13	167.47	198.82	
74	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	47.93	83.68	119.43	155.18	190.93	226.68	
75	14.04	14.04	14.04	14.04	14.04	14.04	14.04	14.04	14.04	14.04	57.14	100.24	143.34	186.43	229.53	272.63	
76	19.28	19.28	19.28	19.28	19.28	19.28	19.28	19.28	19.28	19.28	64.03	108.77	153.52	198.27	243.01	287.76	
77	21.90	21.90	21.90	21.90	21.90	21.90	21.90	21.90	21.90	21.90	68.69	115.48	162.27	209.05	255.84	302.63	
78	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	73.70	122.39	171.09	219.79	268.48	317.18	
79	28.44	28.44	28.44	28.44	28.44	28.44	28.44	28.44	28.44	28.44	78.92	129.39	179.87	230.34	280.82	331.29	
80	32.28	32.28	32.28	32.28	32.28	32.28	32.28	32.28	32.28	32.28	94.32	156.36	218.41	280.45	342.49	404.53	
																440.89	
																476.78	

Genworth Financial
Colony 10, Band 2, Current Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.47	0.54	0.60	0.66	0.73	0.79	
1	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.49	0.57	0.64	0.71	0.79	0.86	
2	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.51	0.59	0.68	0.76	0.85	0.93	
3	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.52	0.61	0.71	0.80	0.89	0.98	
4	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.53	0.63	0.73	0.82	0.92	1.02	
5	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.53	0.64	0.74	0.84	0.95	1.05	
6	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.54	0.64	0.75	0.86	0.96	1.07	
7	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.54	0.65	0.76	0.87	0.98	1.09	
8	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.54	0.65	0.76	0.87	0.98	1.09	
9	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.55	0.66	0.77	0.87	0.98	1.09	
10	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.55	0.66	0.77	0.87	0.98	1.09	
11	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.55	0.65	0.76	0.86	0.97	1.07	
12	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.55	0.65	0.76	0.86	0.97	1.07	
13	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.54	0.64	0.75	0.85	0.95	1.05	
14	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.55	0.65	0.76	0.86	0.97	1.07	
15	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.55	0.65	0.76	0.86	0.97	1.07	0.10
16	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.55	0.66	0.77	0.87	0.98	1.09	0.10
17	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.55	0.67	0.78	0.89	1.01	1.12	0.10
18	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.57	0.69	0.81	0.92	1.04	1.16	0.10
19	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.58	0.71	0.84	0.96	1.09	1.22	0.10
20	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.70	0.82	0.95	1.07	1.20	1.32	0.10
21	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.73	0.87	1.02	1.16	1.31	1.45	0.10
22	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.76	0.94	1.12	1.29	1.47	1.65	0.10
23	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.80	1.01	1.23	1.45	1.66	1.88	0.10
24	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.84	1.09	1.35	1.61	1.86	2.12	0.10
25	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.89	1.19	1.50	1.80	2.10	2.40	0.10
26	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.92	1.24	1.56	1.88	2.20	2.52	0.10
27	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.94	1.28	1.62	1.96	2.30	2.64	0.10
28	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.95	1.30	1.66	2.01	2.36	2.71	0.10
29	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.96	1.32	1.69	2.05	2.41	2.77	0.10
30	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.97	1.35	1.72	2.09	2.47	2.84	0.10
31	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.99	1.38	1.76	2.14	2.53	2.91	0.10
32	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.02	1.41	1.80	2.19	2.58	2.97	0.10
33	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.03	1.43	1.84	2.24	2.64	3.04	0.11
34	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.04	1.46	1.87	2.28	2.70	3.11	0.11
35	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.06	1.49	1.92	2.34	2.77	3.20	0.12
36	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.12	1.59	2.06	2.52	2.99	3.46	0.12
37	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.21	1.71	2.22	2.72	3.23	3.73	0.13
38	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.29	1.84	2.40	2.95	3.51	4.06	0.14
39	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.38	2.00	2.63	3.25	3.87	4.49	0.15
40	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.47	2.15	2.84	3.52	4.21	4.89	0.17
41	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.60	2.34	3.09	3.83	4.58	5.32	0.19
42	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.76	2.58	3.41	4.24	5.06	5.89	0.21
43	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.92	2.82	3.72	4.62	5.52	6.42	0.24
44	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	2.12	3.12	4.12	5.12	6.12	7.12	0.27
45	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	2.29	3.38	4.47	5.55	6.64	7.73	0.29

46	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	2.42	3.61	4.81	6.00	7.19	8.38	0.31
47	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	2.60	3.92	5.25	6.58	7.90	9.23	0.35
48	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	2.76	4.17	5.58	6.99	8.40	9.81	0.42
49	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	2.96	4.49	6.02	7.55	9.08	10.61	0.51
50	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	3.29	4.93	6.57	8.20	9.84	11.48	0.64
51	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	3.48	5.23	6.98	8.72	10.47	12.22	0.81
52	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	3.79	5.68	7.58	9.47	11.36	13.25	1.01
53	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	4.05	6.07	8.08	10.09	12.11	14.12	1.23
54	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	4.29	6.39	8.49	10.59	12.69	14.79	1.53
55	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	4.60	6.84	9.09	11.33	13.57	15.81	1.93
56	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	4.98	7.44	9.91	12.37	14.83	17.29	
57	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	5.41	8.13	10.85	13.56	16.28	19.00	
58	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	5.98	9.06	12.15	15.24	18.32	21.41	
59	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	6.62	10.15	13.68	17.20	20.73	24.26	
60	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	7.37	11.42	15.48	19.53	23.58	27.63	
61	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	8.31	12.96	17.62	22.28	26.93	31.59	
62	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	9.37	14.74	20.12	25.49	30.87	36.24	
63	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	10.61	16.82	23.04	29.25	35.46	41.67	
64	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	12.02	19.20	26.39	33.57	40.75	47.93	
65	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	13.62	21.91	30.21	38.50	46.80	55.09	
66	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	15.21	24.67	34.12	43.57	53.03	62.48	
67	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	16.96	27.70	38.45	49.19	59.93	70.67	
68	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	19.00	31.13	43.27	55.41	67.54	79.68	
69	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	21.25	34.90	48.56	62.22	75.87	89.53	
70	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	24.66	40.79	56.91	73.03	89.16	105.28	
71	9.90	9.90	9.90	9.90	9.90	9.90	9.90	9.90	9.90	9.90	31.57	53.23	74.90	96.57	118.23	139.90	
72	11.11	11.11	11.11	11.11	11.11	11.11	11.11	11.11	11.11	11.11	40.39	69.66	98.94	128.22	157.49	186.77	
73	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	47.34	82.06	116.77	151.48	186.20	220.91	
74	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	53.82	93.43	133.04	172.65	212.26	251.87	
75	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	64.12	111.88	159.64	207.40	255.16	302.92	
76	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	72.70	122.10	171.51	220.92	270.32	319.73	
77	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	79.38	130.75	182.13	233.51	284.88	336.26	
78	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	86.06	139.33	192.61	245.88	299.15	352.42	
79	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	93.08	148.08	203.09	258.09	313.10	368.10	
80	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	111.72	179.27	246.83	314.38	381.93	449.48	
																489.88	
																529.76	

Genworth Financial
Colony 10, Band 2, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.60	0.65	0.71	0.76	0.82	0.87	
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.62	0.68	0.75	0.82	0.88	0.95	
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.63	0.71	0.79	0.86	0.94	1.02	
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.64	0.73	0.82	0.90	0.99	1.08	
4	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.75	0.84	0.93	1.03	1.12	
5	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.66	0.76	0.86	0.96	1.06	1.16	
6	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.66	0.77	0.87	0.97	1.08	1.18	
7	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.67	0.77	0.88	0.99	1.09	1.20	
8	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.67	0.77	0.88	0.99	1.09	1.20	
9	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.67	0.77	0.88	0.99	1.09	1.20	
10	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.67	0.77	0.88	0.99	1.09	1.20	
11	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.66	0.77	0.87	0.97	1.08	1.18	
12	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.66	0.77	0.87	0.97	1.08	1.18	
13	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.66	0.76	0.86	0.96	1.06	1.16	
14	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.66	0.77	0.87	0.97	1.08	1.18	
15	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.66	0.77	0.87	0.97	1.08	1.18	0.10
16	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.67	0.77	0.88	0.99	1.09	1.20	0.10
17	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.67	0.78	0.90	1.01	1.12	1.23	0.10
18	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.68	0.80	0.92	1.04	1.16	1.28	0.10
19	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.69	0.82	0.95	1.08	1.21	1.34	0.10
20	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.80	0.93	1.07	1.20	1.33	1.46	0.10
21	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.84	0.99	1.15	1.31	1.46	1.62	0.10
22	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.88	1.07	1.27	1.46	1.66	1.85	0.10
23	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.93	1.17	1.41	1.65	1.89	2.13	0.10
24	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.00	1.28	1.57	1.85	2.13	2.41	0.10
25	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.07	1.40	1.74	2.08	2.41	2.75	0.10
26	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.10	1.47	1.84	2.21	2.58	2.95	0.10
27	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.14	1.55	1.96	2.36	2.77	3.18	0.10
28	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.16	1.59	2.03	2.46	2.89	3.32	0.10
29	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.19	1.64	2.10	2.55	3.01	3.46	0.10
30	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.21	1.68	2.16	2.64	3.11	3.59	0.10
31	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.24	1.74	2.24	2.73	3.23	3.73	0.10
32	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.27	1.79	2.31	2.82	3.34	3.86	0.10
33	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.30	1.84	2.38	2.91	3.45	3.99	0.11
34	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.33	1.89	2.45	3.01	3.57	4.13	0.11
35	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.37	1.95	2.54	3.12	3.71	4.29	0.12
36	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.44	2.08	2.72	3.36	4.00	4.64	0.12
37	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.52	2.22	2.92	3.61	4.31	5.01	0.13
38	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.63	2.40	3.16	3.92	4.69	5.45	0.14
39	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.79	2.64	3.50	4.35	5.20	6.05	0.15
40	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.94	2.87	3.80	4.73	5.66	6.59	0.17
41	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.10	3.11	4.13	5.14	6.16	7.17	0.19
42	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	2.29	3.42	4.56	5.69	6.83	7.96	0.21
43	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	2.48	3.72	4.96	6.20	7.44	8.68	0.24
44	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	2.74	4.11	5.49	6.87	8.24	9.62	0.27
45	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.97	4.46	5.96	7.46	8.95	10.45	0.29

46	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.18	4.81	6.45	8.08	9.71	11.34	0.31
47	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	3.44	5.25	7.07	8.88	10.69	12.50	0.35
48	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	3.62	5.56	7.49	9.42	11.36	13.29	0.42
49	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	3.90	5.99	8.09	10.18	12.28	14.37	0.51
50	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	4.27	6.53	8.79	11.04	13.30	15.56	0.64
51	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	4.52	6.93	9.34	11.74	14.15	16.56	0.81
52	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	4.87	7.49	10.11	12.72	15.34	17.96	1.01
53	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	5.22	8.00	10.79	13.58	16.36	19.15	1.23
54	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	5.53	8.43	11.34	14.25	17.15	20.06	1.53
55	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	5.94	9.04	12.15	15.25	18.36	21.46	1.93
56	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	6.34	9.68	13.02	16.36	19.70	23.04	
57	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	6.82	10.43	14.04	17.64	21.25	24.86	
58	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	7.43	11.45	15.46	19.47	23.49	27.50	
59	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	8.16	12.64	17.12	21.60	26.08	30.56	
60	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	9.03	14.05	19.07	24.09	29.11	34.13	
61	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	10.06	15.70	21.34	26.97	32.61	38.25	
62	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	11.23	17.58	23.93	30.28	36.63	42.98	
63	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	12.57	19.73	26.90	34.07	41.23	48.40	
64	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	14.08	22.17	30.25	38.33	46.42	54.50	
65	6.60	6.60	6.60	6.60	6.60	6.60	6.60	6.60	6.60	6.60	15.72	24.83	33.95	43.06	52.18	61.29	
66	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	17.55	27.79	38.03	48.27	58.51	68.75	
67	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	19.55	31.19	42.83	54.46	66.10	77.74	
68	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	21.73	34.91	48.10	61.28	74.47	87.65	
69	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	24.19	39.05	53.91	68.76	83.62	98.48	
70	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	28.43	45.90	63.38	80.86	98.33	115.81	
71	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	35.73	59.36	83.00	106.63	130.26	153.89	
72	13.58	13.58	13.58	13.58	13.58	13.58	13.58	13.58	13.58	13.58	45.56	77.54	109.52	141.49	173.47	205.45	
73	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	53.52	91.41	129.31	167.21	205.10	243.00	
74	18.36	18.36	18.36	18.36	18.36	18.36	18.36	18.36	18.36	18.36	61.48	104.59	147.71	190.83	233.94	277.06	
75	21.48	21.48	21.48	21.48	21.48	21.48	21.48	21.48	21.48	21.48	73.41	125.34	177.28	229.21	281.14	333.07	
76	28.21	28.21	28.21	28.21	28.21	28.21	28.21	28.21	28.21	28.21	82.11	136.00	189.90	243.79	297.69	351.58	
77	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	89.17	145.29	201.41	257.53	313.65	369.77	
78	37.50	37.50	37.50	37.50	37.50	37.50	37.50	37.50	37.50	37.50	95.84	154.18	212.52	270.86	329.20	387.54	
79	43.30	43.30	43.30	43.30	43.30	43.30	43.30	43.30	43.30	43.30	103.55	163.79	224.04	284.29	344.53	404.78	
80	49.55	49.55	49.55	49.55	49.55	49.55	49.55	49.55	49.55	49.55	122.19	194.83	267.47	340.10	412.74	485.38	
																527.31	
																582.74	

Genworth Financial
Colony 10, Band 2, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.70	0.74	0.79	0.83	0.88	0.92	
1	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.72	0.78	0.84	0.90	0.96	1.02	
2	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.74	0.81	0.89	0.96	1.04	1.11	
3	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.76	0.84	0.93	1.01	1.10	1.18	
4	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.76	0.85	0.95	1.04	1.13	1.22	
5	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.77	0.87	0.97	1.07	1.17	1.27	
6	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.77	0.88	0.98	1.08	1.19	1.29	
7	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.79	0.89	1.00	1.10	1.21	1.31	
8	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.79	0.89	1.00	1.10	1.21	1.31	
9	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.79	0.89	1.00	1.10	1.21	1.31	
10	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.79	0.89	1.00	1.10	1.21	1.31	
11	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.78	0.88	0.99	1.09	1.19	1.29	
12	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.78	0.88	0.99	1.09	1.19	1.29	
13	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.78	0.88	0.98	1.07	1.17	1.27	
14	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.78	0.88	0.99	1.09	1.19	1.29	
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.79	0.89	0.99	1.09	1.19	1.29	0.10
16	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.80	0.90	1.01	1.11	1.22	1.32	0.10
17	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.80	0.91	1.03	1.14	1.25	1.36	0.10
18	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.81	0.93	1.06	1.18	1.30	1.42	0.10
19	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.83	0.96	1.10	1.23	1.36	1.49	0.10
20	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.00	1.12	1.25	1.37	1.50	1.62	0.10
21	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.03	1.19	1.34	1.49	1.65	1.80	0.10
22	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.08	1.27	1.47	1.67	1.86	2.06	0.10
23	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.14	1.38	1.63	1.88	2.12	2.37	0.10
24	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.19	1.49	1.79	2.08	2.38	2.68	0.10
25	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.25	1.61	1.97	2.33	2.69	3.05	0.10
26	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.30	1.69	2.09	2.49	2.88	3.28	0.10
27	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.34	1.78	2.22	2.65	3.09	3.53	0.10
28	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.37	1.83	2.30	2.76	3.23	3.69	0.10
29	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.39	1.88	2.37	2.86	3.35	3.84	0.10
30	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.42	1.94	2.45	2.96	3.48	3.99	0.10
31	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.47	2.00	2.54	3.07	3.61	4.14	0.10
32	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.50	2.06	2.62	3.17	3.73	4.29	0.10
33	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.53	2.11	2.69	3.27	3.85	4.43	0.11
34	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.57	2.18	2.78	3.38	3.99	4.59	0.11
35	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	1.61	2.24	2.88	3.51	4.14	4.77	0.12
36	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.70	2.39	3.09	3.78	4.47	5.16	0.12
37	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.80	2.55	3.31	4.06	4.82	5.57	0.13
38	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.91	2.74	3.57	4.40	5.23	6.06	0.14
39	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	2.06	2.99	3.93	4.86	5.79	6.72	0.15
40	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	2.24	3.25	4.27	5.29	6.30	7.32	0.17
41	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	2.41	3.52	4.64	5.75	6.86	7.97	0.19
42	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	2.63	3.87	5.12	6.36	7.60	8.84	0.21
43	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	2.84	4.20	5.56	6.92	8.28	9.64	0.24
44	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	3.11	4.62	6.14	7.66	9.17	10.69	0.27
45	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	3.37	5.02	6.67	8.31	9.96	11.61	0.29

46	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	3.61	5.41	7.21	9.00	10.80	12.60	0.31
47	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	3.91	5.90	7.90	9.90	11.89	13.89	0.35
48	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	4.14	6.26	8.39	10.52	12.64	14.77	0.42
49	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	4.44	6.74	9.05	11.36	13.66	15.97	0.51
50	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	4.77	7.27	9.78	12.28	14.79	17.29	0.64
51	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	5.10	7.76	10.42	13.08	15.74	18.40	0.81
52	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	5.52	8.41	11.30	14.18	17.07	19.96	1.01
53	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	5.90	8.97	12.05	15.13	18.20	21.28	1.23
54	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	6.25	9.46	12.67	15.87	19.08	22.29	1.53
55	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	6.70	10.13	13.56	16.98	20.41	23.84	1.93
56	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	7.23	10.90	14.58	18.25	21.93	25.60	
57	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	7.80	11.77	15.73	19.69	23.66	27.62	
58	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	8.57	12.96	17.36	21.76	26.15	30.55	
59	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	9.41	14.32	19.23	24.14	29.05	33.96	
60	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	10.30	15.83	21.35	26.87	32.40	37.92	
61	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	11.47	17.67	23.88	30.09	36.29	42.50	
62	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	12.74	19.75	26.75	33.75	40.76	47.76	
63	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	14.16	22.09	30.01	37.93	45.86	53.78	
64	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	15.81	24.76	33.71	42.66	51.61	60.56	
65	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	17.58	27.68	37.79	47.89	58.00	68.10	
66	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	19.56	30.92	42.29	53.66	65.02	76.39	
67	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	21.57	34.35	47.12	59.89	72.67	85.44	
68	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	23.90	38.17	52.44	66.70	80.97	95.24	
69	10.68	10.68	10.68	10.68	10.68	10.68	10.68	10.68	10.68	10.68	26.53	42.39	58.24	74.09	89.95	105.80	
70	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	30.41	48.92	67.44	85.95	104.47	122.98	
71	13.47	13.47	13.47	13.47	13.47	13.47	13.47	13.47	13.47	13.47	38.14	62.81	87.48	112.15	136.82	161.49	
72	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	48.42	81.34	114.27	147.19	180.11	213.03	
73	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	56.46	94.96	133.46	171.96	210.46	248.96	
74	20.49	20.49	20.49	20.49	20.49	20.49	20.49	20.49	20.49	20.49	63.81	107.13	150.45	193.76	237.08	280.40	
75	24.11	24.11	24.11	24.11	24.11	24.11	24.11	24.11	24.11	24.11	75.60	127.10	178.59	230.08	281.58	333.07	
76	35.64	35.64	35.64	35.64	35.64	35.64	35.64	35.64	35.64	35.64	88.30	140.95	193.61	246.27	298.92	351.58	
77	42.68	42.68	42.68	42.68	42.68	42.68	42.68	42.68	42.68	42.68	97.20	151.71	206.23	260.74	315.26	369.77	
78	45.98	45.98	45.98	45.98	45.98	45.98	45.98	45.98	45.98	45.98	102.91	159.83	216.76	273.69	330.61	387.54	
79	49.46	49.46	49.46	49.46	49.46	49.46	49.46	49.46	49.46	49.46	108.68	167.90	227.12	286.34	345.56	404.78	
80	53.32	53.32	53.32	53.32	53.32	53.32	53.32	53.32	53.32	53.32	125.33	197.34	269.35	341.36	413.37	485.38	
																527.31	
																588.65	

Genworth Financial
Colony 10, Band 2, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.28	1.43	1.58	1.72	1.87	2.02	0.10
17	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.29	1.45	1.61	1.76	1.92	2.08	0.10
18	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.30	1.47	1.65	1.82	1.99	2.16	0.10
19	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.32	1.51	1.70	1.89	2.08	2.27	0.10
20	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.59	1.77	1.95	2.12	2.30	2.48	0.10
21	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.64	1.86	2.08	2.30	2.52	2.74	0.10
22	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.71	1.99	2.28	2.57	2.85	3.14	0.10
23	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.78	2.15	2.51	2.87	3.24	3.60	0.10
24	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.86	2.31	2.75	3.19	3.64	4.08	0.10
25	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.96	2.49	3.03	3.57	4.10	4.64	0.10
26	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	2.03	2.61	3.20	3.79	4.37	4.96	0.10
27	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.11	2.74	3.38	4.02	4.65	5.29	0.10
28	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	2.15	2.82	3.50	4.17	4.84	5.51	0.10
29	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	2.21	2.91	3.61	4.30	5.00	5.70	0.10
30	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	2.25	2.98	3.71	4.44	5.17	5.90	0.10
31	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	2.31	3.07	3.83	4.59	5.35	6.11	0.10
32	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	2.35	3.14	3.93	4.72	5.51	6.30	0.10
33	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.40	3.22	4.04	4.85	5.67	6.49	0.11
34	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	2.47	3.31	4.16	5.01	5.85	6.70	0.11
35	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	2.53	3.41	4.30	5.18	6.07	6.95	0.12
36	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	2.70	3.64	4.59	5.54	6.48	7.43	0.12
37	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	2.88	3.89	4.91	5.92	6.94	7.95	0.13
38	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	3.10	4.19	5.29	6.38	7.48	8.57	0.14
39	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	3.37	4.57	5.78	6.99	8.19	9.40	0.15
40	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	3.61	4.92	6.23	7.53	8.84	10.15	0.17
41	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	3.89	5.30	6.72	8.13	9.54	10.95	0.19
42	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	4.26	5.81	7.37	8.92	10.48	12.03	0.21
43	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	4.62	6.29	7.97	9.64	11.32	12.99	0.24
44	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	5.00	6.86	8.71	10.56	12.42	14.27	0.27
45	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	5.40	7.40	9.39	11.38	13.38	15.37	0.29

46	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	5.84	8.00	10.17	12.34	14.50	16.67	0.31
47	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	6.32	8.73	11.15	13.56	15.97	18.38	0.35
48	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	6.76	9.32	11.87	14.42	16.98	19.53	0.42
49	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	7.28	10.05	12.82	15.59	18.36	21.13	0.51
50	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	7.85	10.86	13.86	16.86	19.87	22.87	0.64
51	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	8.39	11.58	14.77	17.96	21.15	24.34	0.81
52	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	9.08	12.55	16.01	19.47	22.94	26.40	1.01
53	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	9.68	13.38	17.07	20.76	24.46	28.15	1.23
54	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	10.16	14.03	17.89	21.75	25.62	29.48	1.53
55	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	10.77	14.92	19.08	23.23	27.39	31.54	1.93
56	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	11.61	16.06	20.51	24.96	29.41	33.86	
57	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	12.41	17.23	22.06	26.88	31.71	36.53	
58	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	13.75	19.08	24.41	29.74	35.07	40.40	
59	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	15.12	21.08	27.04	32.99	38.95	44.91	
60	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	16.66	23.36	30.06	36.75	43.45	50.15	
61	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	18.28	25.86	33.45	41.03	48.62	56.20	
62	11.33	11.33	11.33	11.33	11.33	11.33	11.33	11.33	11.33	11.33	19.97	28.61	37.25	45.88	54.52	63.16	
63	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	21.86	31.71	41.57	51.42	61.28	71.13	
64	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	24.14	35.33	46.52	57.71	68.90	80.09	
65	13.78	13.78	13.78	13.78	13.78	13.78	13.78	13.78	13.78	13.78	26.49	39.20	51.92	64.63	77.34	90.05	
66	14.89	14.89	14.89	14.89	14.89	14.89	14.89	14.89	14.89	14.89	29.09	43.30	57.50	71.70	85.91	100.11	
67	16.06	16.06	16.06	16.06	16.06	16.06	16.06	16.06	16.06	16.06	31.88	47.69	63.51	79.33	95.14	110.96	
68	17.80	17.80	17.80	17.80	17.80	17.80	17.80	17.80	17.80	17.80	35.27	52.73	70.20	87.67	105.13	122.60	
69	19.03	19.03	19.03	19.03	19.03	19.03	19.03	19.03	19.03	19.03	38.36	57.69	77.02	96.34	115.67	135.00	
70	20.65	20.65	20.65	20.65	20.65	20.65	20.65	20.65	20.65	20.65	43.13	65.62	88.10	110.58	133.07	155.55	
71	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	54.18	83.84	113.51	143.17	172.84	202.50	
72	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	67.47	106.95	146.42	185.89	225.37	264.84	
73	31.84	31.84	31.84	31.84	31.84	31.84	31.84	31.84	31.84	31.84	77.68	123.53	169.37	215.21	261.06	306.90	
74	36.05	36.05	36.05	36.05	36.05	36.05	36.05	36.05	36.05	36.05	87.17	138.28	189.40	240.52	291.63	342.75	
75	40.58	40.58	40.58	40.58	40.58	40.58	40.58	40.58	40.58	40.58	99.49	158.39	217.30	276.21	335.11	394.02	
76	52.13	52.13	52.13	52.13	52.13	52.13	52.13	52.13	52.13	52.13	114.47	176.81	239.15	301.48	363.82	426.16	
77	60.36	60.36	60.36	60.36	60.36	60.36	60.36	60.36	60.36	60.36	125.00	189.64	254.29	318.93	383.57	448.21	
78	66.60	66.60	66.60	66.60	66.60	66.60	66.60	66.60	66.60	66.60	133.79	200.99	268.18	335.37	402.57	469.76	
79	71.69	71.69	71.69	71.69	71.69	71.69	71.69	71.69	71.69	71.69	141.52	211.35	281.18	351.01	420.84	490.67	
80	79.67	79.67	79.67	79.67	79.67	79.67	79.67	79.67	79.67	79.67	166.25	252.82	339.40	425.98	512.55	599.13	
																653.01	
																706.21	

Genworth Financial
Colony 10, Band 2, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.69	1.79	1.89	1.99	2.09	2.19	0.10
17	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.70	1.81	1.92	2.03	2.14	2.25	0.10
18	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.72	1.84	1.97	2.09	2.22	2.34	0.10
19	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.74	1.88	2.03	2.17	2.32	2.46	0.10
20	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	2.08	2.20	2.33	2.45	2.58	2.70	0.10
21	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	2.13	2.30	2.48	2.65	2.83	3.00	0.10
22	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	2.20	2.45	2.70	2.95	3.20	3.45	0.10
23	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	2.29	2.62	2.96	3.29	3.63	3.96	0.10
24	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	2.38	2.80	3.23	3.65	4.08	4.50	0.10
25	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	2.51	3.03	3.56	4.08	4.61	5.13	0.10
26	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.59	3.18	3.77	4.35	4.94	5.53	0.10
27	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.66	3.32	3.98	4.63	5.29	5.95	0.10
28	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.72	3.42	4.13	4.83	5.53	6.23	0.10
29	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.80	3.53	4.27	5.01	5.74	6.48	0.10
30	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.84	3.62	4.40	5.18	5.96	6.74	0.10
31	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.89	3.71	4.54	5.36	6.19	7.01	0.10
32	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.93	3.79	4.66	5.53	6.39	7.26	0.10
33	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.98	3.88	4.79	5.70	6.60	7.51	0.11
34	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	3.05	3.99	4.94	5.88	6.83	7.77	0.11
35	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	3.12	4.11	5.11	6.10	7.10	8.09	0.12
36	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	3.32	4.40	5.49	6.57	7.66	8.74	0.12
37	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	3.56	4.74	5.92	7.09	8.27	9.45	0.13
38	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	3.83	5.12	6.42	7.71	9.00	10.29	0.14
39	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	4.18	5.62	7.07	8.52	9.96	11.41	0.15
40	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	4.52	6.11	7.69	9.27	10.86	12.44	0.17
41	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	4.98	6.70	8.41	10.12	11.84	13.55	0.19
42	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	5.48	7.39	9.30	11.21	13.12	15.03	0.21
43	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	6.00	8.08	10.16	12.23	14.31	16.39	0.24
44	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	6.59	8.91	11.23	13.54	15.86	18.18	0.27
45	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	7.11	9.64	12.17	14.69	17.22	19.75	0.29

46	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	7.78	10.51	13.25	15.98	18.71	21.44	0.31
47	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	8.46	11.50	14.53	17.56	20.60	23.63	0.35
48	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	9.03	12.25	15.47	18.68	21.90	25.12	0.42
49	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	9.72	13.21	16.71	20.20	23.69	27.18	0.51
50	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	10.47	14.26	18.06	21.85	25.64	29.43	0.64
51	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	11.12	15.16	19.21	23.25	27.29	31.33	0.81
52	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	11.96	16.37	20.77	25.17	29.58	33.98	1.01
53	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	12.78	17.47	22.16	26.85	31.54	36.23	1.23
54	8.58	8.58	8.58	8.58	8.58	8.58	8.58	8.58	8.58	8.58	13.48	18.37	23.27	28.16	33.06	37.95	1.53
55	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	14.32	19.57	24.83	30.09	35.34	40.60	1.93
56	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	15.31	20.97	26.63	32.28	37.94	43.60	
57	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	16.21	22.37	28.54	34.70	40.87	47.03	
58	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	17.78	24.63	31.48	38.32	45.17	52.02	
59	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	19.38	27.07	34.77	42.46	50.15	57.84	
60	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	21.14	29.83	38.52	47.21	55.90	64.59	
61	13.56	13.56	13.56	13.56	13.56	13.56	13.56	13.56	13.56	13.56	23.37	33.17	42.98	52.78	62.59	72.39	
62	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	25.60	36.75	47.91	59.06	70.22	81.37	
63	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	28.43	41.07	53.71	66.35	78.99	91.63	
64	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	31.47	45.82	60.16	74.50	88.85	103.19	
65	17.90	17.90	17.90	17.90	17.90	17.90	17.90	17.90	17.90	17.90	34.26	50.61	66.97	83.32	99.68	116.03	
66	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	37.58	56.09	74.61	93.13	111.64	130.16	
67	20.54	20.54	20.54	20.54	20.54	20.54	20.54	20.54	20.54	20.54	41.38	62.22	83.07	103.91	124.75	145.59	
68	22.75	22.75	22.75	22.75	22.75	22.75	22.75	22.75	22.75	22.75	46.01	69.27	92.53	115.78	139.04	162.30	
69	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17	51.03	76.88	102.74	128.59	154.45	180.30	
70	27.44	27.44	27.44	27.44	27.44	27.44	27.44	27.44	27.44	27.44	57.80	88.15	118.51	148.86	179.22	209.57	
71	31.48	31.48	31.48	31.48	31.48	31.48	31.48	31.48	31.48	31.48	72.10	112.72	153.34	193.96	234.58	275.20	
72	37.18	37.18	37.18	37.18	37.18	37.18	37.18	37.18	37.18	37.18	81.87	126.57	171.26	215.95	260.65	305.34	
73	43.83	43.83	43.83	43.83	43.83	43.83	43.83	43.83	43.83	43.83	92.27	140.71	189.15	237.58	286.02	334.46	
74	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	102.69	154.58	206.47	258.36	310.25	362.14	
75	59.13	59.13	59.13	59.13	59.13	59.13	59.13	59.13	59.13	59.13	114.95	170.76	226.58	282.39	338.21	394.02	
76	72.25	72.25	72.25	72.25	72.25	72.25	72.25	72.25	72.25	72.25	131.54	190.83	250.13	309.42	368.71	428.00	
77	77.26	77.26	77.26	77.26	77.26	77.26	77.26	77.26	77.26	77.26	141.90	206.53	271.17	335.81	400.44	465.08	
78	84.41	84.41	84.41	84.41	84.41	84.41	84.41	84.41	84.41	84.41	154.86	225.31	295.76	366.20	436.65	507.10	
79	90.69	90.69	90.69	90.69	90.69	90.69	90.69	90.69	90.69	90.69	168.68	246.67	324.66	402.64	480.63	558.62	
80	102.39	102.39	102.39	102.39	102.39	102.39	102.39	102.39	102.39	102.39	191.10	279.81	368.52	457.22	545.93	634.64	
																710.73	
																776.85	

Genworth Financial
Colony 10, Band 3, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.46	0.61	0.77	0.92	1.07	1.22	
1	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.55	0.78	1.02	1.26	1.49	1.73	
2	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.58	0.85	1.12	1.39	1.66	1.93	
3	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.61	0.90	1.19	1.47	1.76	2.05	
4	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.63	0.95	1.26	1.57	1.89	2.20	
5	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.65	0.98	1.31	1.63	1.96	2.29	
6	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.66	0.99	1.33	1.66	2.00	2.33	
7	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.67	1.00	1.34	1.68	2.01	2.35	
8	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.66	1.00	1.33	1.66	2.00	2.33	
9	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.66	0.99	1.32	1.64	1.97	2.30	
10	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.65	0.97	1.29	1.60	1.92	2.24	
11	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.63	0.93	1.23	1.52	1.82	2.12	
12	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.62	0.90	1.19	1.47	1.76	2.04	
13	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.60	0.87	1.14	1.41	1.68	1.95	
14	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.59	0.86	1.12	1.38	1.65	1.91	
15	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.58	0.83	1.08	1.33	1.58	1.83	0.10
16	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.57	0.81	1.05	1.28	1.52	1.76	0.10
17	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.56	0.79	1.03	1.26	1.49	1.72	0.10
18	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.56	0.78	1.01	1.24	1.46	1.69	0.10
19	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.57	0.79	1.02	1.24	1.47	1.69	0.10
20	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.58	0.81	1.04	1.27	1.50	1.73	0.10
21	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.60	0.85	1.10	1.34	1.59	1.84	0.10
22	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.62	0.90	1.17	1.44	1.72	1.99	0.10
23	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.66	0.96	1.27	1.58	1.88	2.19	0.10
24	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.69	1.02	1.36	1.70	2.03	2.37	0.10
25	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.72	1.09	1.47	1.84	2.21	2.58	0.10
26	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.73	1.11	1.50	1.88	2.26	2.64	0.10
27	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.75	1.14	1.54	1.94	2.33	2.73	0.10
28	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.76	1.17	1.58	1.98	2.39	2.80	0.10
29	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.80	1.22	1.65	2.07	2.50	2.92	0.10
30	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.82	1.27	1.72	2.16	2.61	3.06	0.10
31	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.85	1.32	1.80	2.27	2.75	3.22	0.10
32	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.88	1.38	1.89	2.40	2.90	3.41	0.10
33	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.92	1.45	1.99	2.53	3.06	3.60	0.11
34	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.95	1.52	2.10	2.67	3.24	3.81	0.11
35	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.99	1.60	2.20	2.80	3.41	4.01	0.12
36	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.08	1.75	2.42	3.09	3.76	4.43	0.12
37	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.17	1.91	2.66	3.40	4.15	4.89	0.13
38	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.27	2.09	2.92	3.74	4.56	5.38	0.14
39	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.41	2.33	3.26	4.18	5.11	6.03	0.15
40	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.52	2.54	3.56	4.58	5.60	6.62	0.17
41	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.67	2.79	3.92	5.04	6.17	7.29	0.19
42	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.85	3.11	4.38	5.64	6.90	8.16	0.21
43	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.03	3.43	4.82	6.21	7.61	9.00	0.24
44	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.27	3.84	5.41	6.97	8.54	10.11	0.27
45	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	2.50	4.24	5.97	7.70	9.44	11.17	0.29

46	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.75	4.67	6.60	8.52	10.45	12.37	0.31
47	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	3.05	5.22	7.40	9.57	11.74	13.91	0.35
48	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	3.31	5.66	8.02	10.37	12.73	15.08	0.42
49	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.63	6.22	8.82	11.41	14.01	16.60	0.51
50	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	3.96	6.82	9.69	12.55	15.41	18.27	0.64
51	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	4.33	7.41	10.50	13.59	16.67	19.76	0.81
52	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	4.78	8.18	11.57	14.96	18.36	21.75	1.01
53	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	5.21	8.88	12.54	16.20	19.87	23.53	1.23
54	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	5.60	9.48	13.35	17.22	21.10	24.97	1.53
55	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	6.12	10.28	14.45	18.62	22.78	26.95	1.93
56	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	6.72	11.29	15.86	20.43	25.00	29.57	
57	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	7.37	12.36	17.36	22.36	27.35	32.35	
58	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	8.20	13.78	19.36	24.93	30.51	36.09	
59	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	9.11	15.35	21.58	27.81	34.05	40.28	
60	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	10.14	17.11	24.09	31.06	38.03	45.00	
61	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	11.38	19.17	26.97	34.76	42.55	50.34	
62	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	12.78	21.50	30.22	38.94	47.66	56.38	
63	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	14.34	24.10	33.86	43.62	53.38	63.14	
64	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	15.94	26.89	37.85	48.80	59.76	70.71	
65	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	17.98	30.21	42.44	54.66	66.89	79.12	
66	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	19.92	33.42	46.93	60.43	73.94	87.44	
67	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	22.01	36.88	51.75	66.62	81.49	96.36	
68	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	24.13	40.50	56.87	73.24	89.61	105.98	
69	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	26.49	44.53	62.57	80.61	98.65	116.69	
70	9.46	9.46	9.46	9.46	9.46	9.46	9.46	9.46	9.46	9.46	30.38	51.30	72.22	93.14	114.06	134.98	
71	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	38.82	66.45	94.09	121.72	149.36	176.99	
72	12.55	12.55	12.55	12.55	12.55	12.55	12.55	12.55	12.55	12.55	49.42	86.29	123.17	160.04	196.91	233.78	
73	13.92	13.92	13.92	13.92	13.92	13.92	13.92	13.92	13.92	13.92	57.30	100.69	144.07	187.45	230.84	274.22	
74	15.80	15.80	15.80	15.80	15.80	15.80	15.80	15.80	15.80	15.80	64.87	113.94	163.02	212.09	261.16	310.23	
75	18.30	18.30	18.30	18.30	18.30	18.30	18.30	18.30	18.30	18.30	76.92	135.53	194.15	252.76	311.38	369.99	
76	27.26	27.26	27.26	27.26	27.26	27.26	27.26	27.26	27.26	27.26	87.24	147.21	207.19	267.16	327.14	387.11	
77	31.21	31.21	31.21	31.21	31.21	31.21	31.21	31.21	31.21	31.21	93.25	155.29	217.33	279.36	341.40	403.44	
78	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	99.12	163.09	227.06	291.02	354.99	418.96	
79	39.24	39.24	39.24	39.24	39.24	39.24	39.24	39.24	39.24	39.24	104.96	170.68	236.41	302.13	367.85	433.57	
80	43.84	43.84	43.84	43.84	43.84	43.84	43.84	43.84	43.84	43.84	120.07	196.30	272.53	348.75	424.98	501.21	
																531.80	
																561.28	

Genworth Financial
Colony 10, Band 3, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.56	0.72	0.88	1.03	1.19	1.35	
1	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.65	0.91	1.16	1.41	1.67	1.92	
2	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.70	0.99	1.28	1.56	1.85	2.14	
3	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.73	1.04	1.35	1.66	1.97	2.28	
4	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.76	1.09	1.43	1.77	2.10	2.44	
5	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.77	1.13	1.48	1.83	2.19	2.54	
6	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.78	1.14	1.51	1.87	2.23	2.59	
7	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.79	1.15	1.52	1.88	2.25	2.61	
8	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.78	1.14	1.51	1.87	2.23	2.59	
9	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.78	1.13	1.49	1.85	2.20	2.56	
10	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.77	1.11	1.46	1.80	2.15	2.49	
11	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.74	1.07	1.39	1.71	2.04	2.36	
12	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.73	1.04	1.35	1.65	1.96	2.27	
13	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.71	1.00	1.30	1.59	1.88	2.17	
14	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.70	0.99	1.27	1.55	1.84	2.12	
15	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.69	0.96	1.23	1.49	1.76	2.03	0.10
16	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.69	0.94	1.20	1.45	1.71	1.96	0.10
17	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.68	0.92	1.17	1.42	1.66	1.91	0.10
18	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.67	0.91	1.16	1.40	1.64	1.88	0.10
19	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.67	0.91	1.16	1.40	1.64	1.88	0.10
20	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.69	0.93	1.18	1.43	1.67	1.92	0.10
21	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.71	0.97	1.24	1.51	1.77	2.04	0.10
22	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.74	1.03	1.33	1.62	1.92	2.21	0.10
23	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.77	1.10	1.44	1.77	2.10	2.43	0.10
24	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.81	1.17	1.54	1.90	2.27	2.63	0.10
25	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.85	1.25	1.66	2.06	2.47	2.87	0.10
26	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.86	1.27	1.69	2.10	2.52	2.93	0.10
27	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.87	1.30	1.74	2.17	2.60	3.03	0.10
28	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.89	1.33	1.78	2.22	2.67	3.11	0.10
29	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.91	1.37	1.84	2.31	2.77	3.24	0.10
30	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.93	1.43	1.92	2.41	2.91	3.40	0.10
31	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.96	1.49	2.01	2.53	3.06	3.58	0.10
32	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.01	1.56	2.12	2.68	3.23	3.79	0.10
33	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.06	1.65	2.24	2.82	3.41	4.00	0.11
34	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.11	1.73	2.36	2.98	3.61	4.23	0.11
35	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.15	1.81	2.48	3.14	3.80	4.46	0.12
36	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.25	1.98	2.72	3.45	4.19	4.92	0.12
37	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.35	2.16	2.98	3.80	4.61	5.43	0.13
38	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.46	2.37	3.27	4.17	5.08	5.98	0.14
39	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.61	2.63	3.65	4.66	5.68	6.70	0.15
40	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.75	2.87	4.00	5.12	6.24	7.36	0.17
41	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.92	3.15	4.39	5.63	6.86	8.10	0.19
42	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	2.15	3.53	4.92	6.30	7.69	9.07	0.21
43	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.35	3.88	5.41	6.94	8.47	10.00	0.24
44	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.61	4.34	6.06	7.78	9.51	11.23	0.27
45	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	2.89	4.80	6.70	8.60	10.51	12.41	0.29

46	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	3.18	5.29	7.41	9.52	11.63	13.74	0.31
47	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	3.54	5.93	8.31	10.69	13.08	15.46	0.35
48	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.83	6.42	9.00	11.58	14.17	16.75	0.42
49	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	4.20	7.05	9.90	12.74	15.59	18.44	0.51
50	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	4.61	7.75	10.89	14.02	17.16	20.30	0.64
51	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	5.00	8.39	11.78	15.17	18.56	21.95	0.81
52	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	5.50	9.23	12.97	16.70	20.44	24.17	1.01
53	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	5.97	10.00	14.04	18.07	22.11	26.14	1.23
54	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	6.38	10.65	14.93	19.20	23.47	27.74	1.53
55	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	6.92	11.52	16.13	20.73	25.34	29.94	1.93
56	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	7.56	12.62	17.68	22.73	27.79	32.85	
57	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	8.28	13.81	19.35	24.88	30.41	35.94	
58	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	9.24	15.41	21.59	27.76	33.93	40.10	
59	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	10.33	17.21	24.10	30.98	37.87	44.75	
60	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	11.53	19.23	26.92	34.61	42.31	50.00	
61	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	12.90	21.50	30.11	38.72	47.32	55.93	
62	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	14.42	24.07	33.71	43.35	53.00	62.64	
63	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	16.15	26.95	37.76	48.56	59.36	70.16	
64	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	18.11	30.20	42.30	54.39	66.48	78.57	
65	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	20.32	33.84	47.36	60.87	74.39	87.91	
66	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	22.52	37.44	52.37	67.30	82.22	97.15	
67	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	24.91	41.34	57.78	74.21	90.64	107.07	
68	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	27.52	45.57	63.62	81.66	99.71	117.76	
69	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	30.42	50.27	70.12	89.96	109.81	129.66	
70	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	35.01	58.01	81.00	103.99	126.99	149.98	
71	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	44.28	74.76	105.23	135.70	166.18	196.65	
72	15.70	15.70	15.70	15.70	15.70	15.70	15.70	15.70	15.70	15.70	56.38	97.05	137.73	178.41	219.08	259.76	
73	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	65.31	113.18	161.06	208.94	256.81	304.69	
74	19.55	19.55	19.55	19.55	19.55	19.55	19.55	19.55	19.55	19.55	73.74	127.93	182.13	236.32	290.51	344.70	
75	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	87.10	151.90	216.70	281.50	346.30	411.10	
76	30.80	30.80	30.80	30.80	30.80	30.80	30.80	30.80	30.80	30.80	97.35	163.91	230.46	297.01	363.57	430.12	
77	34.99	34.99	34.99	34.99	34.99	34.99	34.99	34.99	34.99	34.99	103.87	172.75	241.63	310.51	379.39	448.27	
78	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	110.43	181.44	252.46	323.48	394.49	465.51	
79	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	117.37	190.24	263.12	335.99	408.87	481.74	
80	51.03	51.03	51.03	51.03	51.03	51.03	51.03	51.03	51.03	51.03	135.34	219.65	303.97	388.28	472.59	556.90	
																590.89	
																623.64	

Genworth Financial
Colony 10, Band 3, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.69	0.85	1.01	1.17	1.33	1.49	
1	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.78	1.03	1.29	1.54	1.79	2.04	
2	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.84	1.14	1.45	1.75	2.05	2.35	
3	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.87	1.21	1.54	1.87	2.21	2.54	
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.89	1.23	1.57	1.91	2.25	2.59	
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	1.24	1.59	1.93	2.28	2.62	
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	1.24	1.59	1.93	2.28	2.62	
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	1.24	1.59	1.93	2.28	2.62	
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	1.25	1.60	1.95	2.30	2.65	
9	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.91	1.26	1.62	1.97	2.33	2.68	
10	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.92	1.29	1.65	2.01	2.38	2.74	
11	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.91	1.26	1.61	1.96	2.31	2.66	
12	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.91	1.24	1.58	1.92	2.25	2.59	
13	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.90	1.21	1.53	1.84	2.16	2.47	
14	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.88	1.19	1.49	1.79	2.10	2.40	
15	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.87	1.15	1.44	1.73	2.01	2.30	0.10
16	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.85	1.13	1.40	1.67	1.95	2.22	0.10
17	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.84	1.11	1.37	1.63	1.90	2.16	0.10
18	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.84	1.10	1.36	1.61	1.87	2.13	0.10
19	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.84	1.09	1.35	1.61	1.86	2.12	0.10
20	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.86	1.12	1.39	1.65	1.92	2.18	0.10
21	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.88	1.16	1.45	1.74	2.02	2.31	0.10
22	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.91	1.23	1.56	1.88	2.20	2.52	0.10
23	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.96	1.32	1.69	2.05	2.42	2.78	0.10
24	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.00	1.40	1.81	2.21	2.62	3.02	0.10
25	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.04	1.49	1.95	2.40	2.85	3.30	0.10
26	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.08	1.55	2.03	2.50	2.98	3.45	0.10
27	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.11	1.62	2.13	2.63	3.14	3.65	0.10
28	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.14	1.68	2.22	2.75	3.29	3.83	0.10
29	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.18	1.75	2.33	2.91	3.48	4.06	0.10
30	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.22	1.84	2.46	3.07	3.69	4.31	0.10
31	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.27	1.94	2.61	3.27	3.94	4.61	0.10
32	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.33	2.05	2.78	3.50	4.22	4.94	0.10
33	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.39	2.16	2.94	3.72	4.49	5.27	0.11
34	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.47	2.30	3.14	3.97	4.81	5.64	0.11
35	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.53	2.43	3.32	4.21	5.11	6.00	0.12
36	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.67	2.66	3.66	4.65	5.64	6.63	0.12
37	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.82	2.92	4.03	5.13	6.23	7.33	0.13
38	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.98	3.20	4.42	5.63	6.85	8.07	0.14
39	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.17	3.54	4.92	6.30	7.67	9.05	0.15
40	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.33	3.86	5.38	6.90	8.43	9.95	0.17
41	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.54	4.23	5.91	7.59	9.28	10.96	0.19
42	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.83	4.72	6.62	8.51	10.40	12.29	0.21
43	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.13	5.21	7.30	9.38	11.47	13.55	0.24
44	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	3.50	5.85	8.19	10.53	12.88	15.22	0.27
45	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	3.87	6.46	9.06	11.65	14.24	16.83	0.29

46	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	4.26	7.13	10.01	12.89	15.76	18.64	0.31
47	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	4.74	7.98	11.23	14.48	17.72	20.97	0.35
48	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	5.17	8.68	12.20	15.71	19.22	22.73	0.42
49	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	5.72	9.58	13.45	17.31	21.18	25.04	0.51
50	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	6.29	10.54	14.80	19.06	23.31	27.57	0.64
51	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	6.80	11.41	16.01	20.61	25.22	29.82	0.81
52	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	7.45	12.52	17.60	22.68	27.75	32.83	1.01
53	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	8.04	13.53	19.03	24.52	30.02	35.51	1.23
54	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	8.64	14.45	20.26	26.07	31.88	37.69	1.53
55	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	9.43	15.68	21.94	28.19	34.44	40.69	1.93
56	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	10.22	16.94	23.67	30.39	37.11	43.83	
57	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	11.04	18.25	25.46	32.66	39.87	47.08	
58	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	12.09	19.98	27.87	35.75	43.64	51.53	
59	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	13.25	21.88	30.52	39.15	47.78	56.41	
60	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	14.52	23.98	33.44	42.89	52.35	61.81	
61	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	16.05	26.39	36.74	47.08	57.42	67.76	
62	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	17.62	28.97	40.31	51.65	63.00	74.34	
63	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	19.43	31.86	44.28	56.70	69.13	81.55	
64	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	21.42	35.01	48.61	62.20	75.79	89.38	
65	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	23.57	38.42	53.28	68.14	82.99	97.85	
66	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	25.80	42.02	58.25	74.48	90.70	106.93	
67	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	28.32	46.21	64.11	82.00	99.89	117.78	
68	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	31.39	51.02	70.65	90.28	109.91	129.54	
69	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	34.68	56.27	77.86	99.45	121.04	142.63	
70	15.45	15.45	15.45	15.45	15.45	15.45	15.45	15.45	15.45	15.45	40.37	65.29	90.22	115.14	140.06	164.98	
71	17.95	17.95	17.95	17.95	17.95	17.95	17.95	17.95	17.95	17.95	51.01	84.07	117.14	150.20	183.26	216.32	
72	20.38	20.38	20.38	20.38	20.38	20.38	20.38	20.38	20.38	20.38	64.61	108.83	153.06	197.29	241.51	285.74	
73	22.98	22.98	22.98	22.98	22.98	22.98	22.98	22.98	22.98	22.98	75.01	127.04	179.07	231.10	283.13	335.16	
74	26.26	26.26	26.26	26.26	26.26	26.26	26.26	26.26	26.26	26.26	85.08	143.90	202.72	261.53	320.35	379.17	
75	29.90	29.90	29.90	29.90	29.90	29.90	29.90	29.90	29.90	29.90	98.31	166.73	235.14	303.55	371.97	440.38	
76	40.71	40.71	40.71	40.71	40.71	40.71	40.71	40.71	40.71	40.71	112.54	184.37	256.20	328.02	399.85	471.68	
77	46.68	46.68	46.68	46.68	46.68	46.68	46.68	46.68	46.68	46.68	121.06	195.44	269.83	344.21	418.59	492.97	
78	53.54	53.54	53.54	53.54	53.54	53.54	53.54	53.54	53.54	53.54	129.94	206.34	282.74	359.13	435.53	511.93	
79	61.44	61.44	61.44	61.44	61.44	61.44	61.44	61.44	61.44	61.44	139.50	217.56	295.62	373.67	451.73	529.79	
80	68.41	68.41	68.41	68.41	68.41	68.41	68.41	68.41	68.41	68.41	157.59	246.77	335.96	425.14	514.32	603.50	
																639.01	
																673.15	

Genworth Financial
Colony 10, Band 3, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.87	1.03	1.19	1.34	1.50	1.66	
1	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.95	1.18	1.42	1.66	1.89	2.13	
2	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.01	1.30	1.59	1.87	2.16	2.45	
3	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.05	1.37	1.69	2.01	2.33	2.65	
4	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.07	1.40	1.73	2.05	2.38	2.71	
5	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.07	1.41	1.74	2.07	2.41	2.74	
6	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.07	1.41	1.74	2.07	2.41	2.74	
7	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.07	1.41	1.74	2.07	2.41	2.74	
8	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.08	1.41	1.75	2.09	2.42	2.76	
9	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.08	1.42	1.77	2.11	2.45	2.79	
10	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.09	1.43	1.78	2.13	2.47	2.82	
11	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.11	1.48	1.85	2.22	2.59	2.96	
12	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.10	1.45	1.81	2.17	2.52	2.88	
13	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.07	1.41	1.74	2.07	2.41	2.74	
14	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.06	1.38	1.71	2.03	2.35	2.67	
15	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.04	1.35	1.65	1.95	2.26	2.56	0.10
16	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.03	1.32	1.61	1.89	2.18	2.47	0.10
17	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.02	1.29	1.57	1.85	2.12	2.40	0.10
18	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.03	1.30	1.57	1.83	2.10	2.37	0.10
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.04	1.30	1.57	1.83	2.10	2.36	0.10
20	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.05	1.32	1.60	1.87	2.15	2.42	0.10
21	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.07	1.37	1.67	1.97	2.27	2.57	0.10
22	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.11	1.45	1.79	2.12	2.46	2.80	0.10
23	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.16	1.54	1.93	2.32	2.70	3.09	0.10
24	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.20	1.63	2.06	2.49	2.92	3.35	0.10
25	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.25	1.74	2.22	2.70	3.19	3.67	0.10
26	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.28	1.79	2.30	2.81	3.32	3.83	0.10
27	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.32	1.87	2.42	2.96	3.51	4.06	0.10
28	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.35	1.93	2.51	3.09	3.67	4.25	0.10
29	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.39	2.02	2.64	3.26	3.89	4.51	0.10
30	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.45	2.12	2.79	3.45	4.12	4.79	0.10
31	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.51	2.23	2.96	3.68	4.40	5.12	0.10
32	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.58	2.36	3.15	3.93	4.71	5.49	0.10
33	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.65	2.49	3.34	4.18	5.02	5.86	0.11
34	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.73	2.64	3.55	4.45	5.36	6.27	0.11
35	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.80	2.78	3.75	4.72	5.70	6.67	0.12
36	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.93	3.02	4.11	5.19	6.28	7.37	0.12
37	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.10	3.31	4.52	5.72	6.93	8.14	0.13
38	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.30	3.63	4.97	6.30	7.64	8.97	0.14
39	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.53	4.03	5.54	7.05	8.55	10.06	0.15
40	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	2.76	4.42	6.08	7.74	9.40	11.06	0.17
41	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	3.02	4.85	6.69	8.52	10.35	12.18	0.19
42	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	3.36	5.42	7.48	9.53	11.59	13.65	0.21
43	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	3.68	5.95	8.23	10.50	12.78	15.05	0.24
44	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	4.08	6.64	9.21	11.78	14.34	16.91	0.27
45	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	4.48	7.32	10.17	13.01	15.86	18.70	0.29

46	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	4.94	8.09	11.25	14.40	17.56	20.71	0.31
47	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	5.51	9.07	12.63	16.18	19.74	23.30	0.35
48	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	5.98	9.84	13.69	17.54	21.40	25.25	0.42
49	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	6.58	10.83	15.08	19.32	23.57	27.82	0.51
50	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	7.24	11.92	16.60	21.27	25.95	30.63	0.64
51	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	7.85	12.90	17.96	23.02	28.07	33.13	0.81
52	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	8.61	14.19	19.76	25.33	30.91	36.48	1.01
53	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	9.36	15.38	21.40	27.42	33.44	39.46	1.23
54	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	10.03	16.40	22.77	29.14	35.51	41.88	1.53
55	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	10.88	17.74	24.61	31.48	38.34	45.21	1.93
56	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	11.73	19.13	26.52	33.91	41.31	48.70	
57	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	12.63	20.56	28.50	36.44	44.37	52.31	
58	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	13.82	22.51	31.20	39.88	48.57	57.26	
59	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	15.13	24.64	34.15	43.66	53.17	62.68	
60	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	16.60	27.01	37.43	47.85	58.26	68.68	
61	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	18.22	29.64	41.05	52.46	63.88	75.29	
62	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	20.04	32.55	45.07	57.58	70.09	82.60	
63	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	22.12	35.82	49.52	63.21	76.91	90.61	
64	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	24.33	39.32	54.32	69.32	84.31	99.31	
65	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	26.70	43.11	59.51	75.91	92.32	108.72	
66	11.46	11.46	11.46	11.46	11.46	11.46	11.46	11.46	11.46	11.46	29.35	47.24	65.14	83.03	100.92	118.81	
67	12.77	12.77	12.77	12.77	12.77	12.77	12.77	12.77	12.77	12.77	32.22	51.67	71.13	90.58	110.03	129.48	
68	14.12	14.12	14.12	14.12	14.12	14.12	14.12	14.12	14.12	14.12	35.23	56.34	77.46	98.57	119.68	140.79	
69	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	38.86	61.74	84.62	107.49	130.37	153.25	
70	17.99	17.99	17.99	17.99	17.99	17.99	17.99	17.99	17.99	17.99	44.19	70.39	96.60	122.80	149.00	175.20	
71	20.90	20.90	20.90	20.90	20.90	20.90	20.90	20.90	20.90	20.90	55.26	89.61	123.97	158.33	192.68	227.04	
72	23.96	23.96	23.96	23.96	23.96	23.96	23.96	23.96	23.96	23.96	69.36	114.75	160.15	205.54	250.94	296.33	
73	27.19	27.19	27.19	27.19	27.19	27.19	27.19	27.19	27.19	27.19	79.89	132.60	185.30	238.00	290.71	343.41	
74	30.89	30.89	30.89	30.89	30.89	30.89	30.89	30.89	30.89	30.89	89.71	148.52	207.34	266.16	324.97	383.79	
75	35.24	35.24	35.24	35.24	35.24	35.24	35.24	35.24	35.24	35.24	102.76	170.29	237.81	305.33	372.86	440.38	
76	51.72	51.72	51.72	51.72	51.72	51.72	51.72	51.72	51.72	51.72	121.71	191.71	261.70	331.69	401.69	471.68	
77	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	129.15	201.91	274.68	347.44	420.21	492.97	
78	61.49	61.49	61.49	61.49	61.49	61.49	61.49	61.49	61.49	61.49	136.56	211.64	286.71	361.78	436.86	511.93	
79	67.40	67.40	67.40	67.40	67.40	67.40	67.40	67.40	67.40	67.40	144.47	221.53	298.60	375.66	452.73	529.79	
80	68.48	68.48	68.48	68.48	68.48	68.48	68.48	68.48	68.48	68.48	157.65	246.82	335.99	425.16	514.33	603.50	
																639.01	
																673.15	

Genworth Financial
Colony 10, Band 3, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.66	2.08	2.50	2.91	3.33	3.75	0.10
17	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.64	2.04	2.44	2.84	3.24	3.64	0.10
18	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.70	2.08	2.46	2.84	3.22	3.60	0.10
19	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.71	2.08	2.46	2.84	3.21	3.59	0.10
20	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.91	2.26	2.62	2.97	3.33	3.68	0.10
21	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.94	2.34	2.73	3.12	3.52	3.91	0.10
22	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	2.00	2.45	2.91	3.36	3.81	4.26	0.10
23	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	2.08	2.60	3.13	3.65	4.18	4.70	0.10
24	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	2.14	2.73	3.33	3.92	4.51	5.10	0.10
25	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	2.23	2.90	3.57	4.23	4.90	5.57	0.10
26	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	2.27	2.98	3.68	4.38	5.09	5.79	0.10
27	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.33	3.08	3.84	4.59	5.34	6.09	0.10
28	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.38	3.18	3.97	4.76	5.56	6.35	0.10
29	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	2.45	3.30	4.15	5.00	5.85	6.70	0.10
30	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	2.54	3.45	4.36	5.27	6.18	7.09	0.10
31	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	2.63	3.61	4.60	5.58	6.57	7.55	0.10
32	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	2.73	3.80	4.87	5.93	7.00	8.07	0.10
33	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	2.83	3.98	5.13	6.28	7.43	8.58	0.11
34	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	2.93	4.18	5.42	6.66	7.91	9.15	0.11
35	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	3.06	4.39	5.72	7.05	8.38	9.71	0.12
36	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	3.30	4.76	6.23	7.69	9.16	10.62	0.12
37	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	3.55	5.16	6.78	8.39	10.01	11.62	0.13
38	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	3.81	5.59	7.36	9.13	10.91	12.68	0.14
39	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	4.17	6.15	8.14	10.12	12.10	14.08	0.15
40	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	4.52	6.68	8.85	11.01	13.17	15.33	0.17
41	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	4.98	7.33	9.68	12.02	14.37	16.72	0.19
42	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	5.53	8.13	10.74	13.35	15.95	18.56	0.21
43	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	6.04	8.88	11.73	14.58	17.42	20.27	0.24
44	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	6.67	9.85	13.04	16.22	19.40	22.58	0.27
45	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	7.32	10.80	14.29	17.77	21.26	24.74	0.29

46	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	8.03	11.90	15.78	19.65	23.52	27.39	0.31
47	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	8.89	13.27	17.66	22.05	26.43	30.82	0.35
48	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	9.67	14.41	19.16	23.91	28.65	33.40	0.42
49	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	10.59	15.83	21.08	26.32	31.56	36.80	0.51
50	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	11.54	17.33	23.13	28.92	34.72	40.51	0.64
51	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	12.52	18.78	25.04	31.29	37.55	43.81	0.81
52	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	13.70	20.61	27.52	34.43	41.34	48.25	1.01
53	7.41	7.41	7.41	7.41	7.41	7.41	7.41	7.41	7.41	7.41	14.87	22.34	29.80	37.26	44.73	52.19	1.23
54	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	15.95	23.83	31.72	39.61	47.49	55.38	1.53
55	8.82	8.82	8.82	8.82	8.82	8.82	8.82	8.82	8.82	8.82	17.32	25.81	34.31	42.80	51.30	59.79	1.93
56	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	18.69	27.84	36.98	46.12	55.27	64.41	
57	10.36	10.36	10.36	10.36	10.36	10.36	10.36	10.36	10.36	10.36	20.16	29.97	39.77	49.57	59.38	69.18	
58	11.33	11.33	11.33	11.33	11.33	11.33	11.33	11.33	11.33	11.33	22.06	32.80	43.53	54.26	65.00	75.73	
59	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	24.00	35.78	47.56	59.33	71.11	82.89	
60	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	26.16	39.09	52.03	64.96	77.89	90.82	
61	14.41	14.41	14.41	14.41	14.41	14.41	14.41	14.41	14.41	14.41	28.60	42.79	56.99	71.18	85.37	99.56	
62	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	30.75	46.45	62.15	77.84	93.54	109.24	
63	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	34.40	51.48	68.57	85.65	102.74	119.82	
64	19.03	19.03	19.03	19.03	19.03	19.03	19.03	19.03	19.03	19.03	37.75	56.46	75.18	93.90	112.61	131.33	
65	20.97	20.97	20.97	20.97	20.97	20.97	20.97	20.97	20.97	20.97	41.44	61.90	82.37	102.83	123.30	143.76	
66	22.98	22.98	22.98	22.98	22.98	22.98	22.98	22.98	22.98	22.98	45.10	67.22	89.34	111.45	133.57	155.69	
67	25.23	25.23	25.23	25.23	25.23	25.23	25.23	25.23	25.23	25.23	49.05	72.87	96.70	120.52	144.34	168.16	
68	27.77	27.77	27.77	27.77	27.77	27.77	27.77	27.77	27.77	27.77	53.35	78.93	104.51	130.08	155.66	181.24	
69	30.62	30.62	30.62	30.62	30.62	30.62	30.62	30.62	30.62	30.62	58.11	85.59	113.08	140.57	168.05	195.54	
70	33.85	33.85	33.85	33.85	33.85	33.85	33.85	33.85	33.85	33.85	65.14	96.44	127.73	159.02	190.32	221.61	
71	38.51	38.51	38.51	38.51	38.51	38.51	38.51	38.51	38.51	38.51	79.54	120.57	161.61	202.64	243.67	284.70	
72	44.29	44.29	44.29	44.29	44.29	44.29	44.29	44.29	44.29	44.29	98.31	152.33	206.36	260.38	314.40	368.42	
73	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	112.29	173.58	234.87	296.16	357.45	418.74	
74	57.87	57.87	57.87	57.87	57.87	57.87	57.87	57.87	57.87	57.87	122.07	186.26	250.46	314.65	378.85	443.04	
75	64.01	64.01	64.01	64.01	64.01	64.01	64.01	64.01	64.01	64.01	131.24	198.47	265.70	332.92	400.15	467.38	
76	71.16	71.16	71.16	71.16	71.16	71.16	71.16	71.16	71.16	71.16	141.34	211.52	281.70	351.88	422.06	492.24	
77	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	148.93	222.87	296.82	370.77	444.71	518.66	
78	79.38	79.38	79.38	79.38	79.38	79.38	79.38	79.38	79.38	79.38	158.25	237.12	315.99	394.86	473.73	552.60	
79	84.38	84.38	84.38	84.38	84.38	84.38	84.38	84.38	84.38	84.38	169.70	255.02	340.34	425.66	510.98	596.30	
80	92.84	92.84	92.84	92.84	92.84	92.84	92.84	92.84	92.84	92.84	187.35	281.87	376.38	470.89	565.41	659.92	
																769.10	
																816.34	

Genworth Financial
Colony 10, Band 3, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	2.08	2.49	2.90	3.31	3.72	4.13	0.10
17	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	2.06	2.45	2.84	3.23	3.62	4.01	0.10
18	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	2.05	2.43	2.82	3.20	3.58	3.96	0.10
19	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	2.05	2.43	2.81	3.19	3.57	3.95	0.10
20	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.19	2.56	2.94	3.31	3.68	4.05	0.10
21	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	2.24	2.66	3.07	3.48	3.90	4.31	0.10
22	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	2.32	2.80	3.28	3.75	4.23	4.71	0.10
23	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	2.42	2.97	3.53	4.09	4.64	5.20	0.10
24	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	2.50	3.13	3.76	4.39	5.02	5.65	0.10
25	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	2.61	3.32	4.04	4.75	5.47	6.18	0.10
26	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	2.66	3.42	4.19	4.95	5.71	6.47	0.10
27	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	2.75	3.57	4.39	5.21	6.03	6.85	0.10
28	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	2.83	3.70	4.58	5.45	6.32	7.19	0.10
29	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.95	3.88	4.82	5.76	6.69	7.63	0.10
30	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	3.05	4.06	5.08	6.09	7.10	8.11	0.10
31	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	3.16	4.27	5.37	6.47	7.58	8.68	0.10
32	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	3.31	4.51	5.71	6.91	8.11	9.31	0.10
33	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	3.44	4.74	6.05	7.35	8.65	9.95	0.11
34	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	3.59	5.00	6.41	7.82	9.23	10.64	0.11
35	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	3.74	5.26	6.78	8.29	9.81	11.33	0.12
36	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	4.06	5.75	7.45	9.14	10.83	12.52	0.12
37	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	4.40	6.28	8.17	10.06	11.94	13.83	0.13
38	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	4.81	6.90	8.99	11.07	13.16	15.25	0.14
39	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	5.29	7.65	10.02	12.38	14.74	17.10	0.15
40	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	5.84	8.44	11.03	13.62	16.22	18.81	0.17
41	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	6.45	9.30	12.16	15.01	17.86	20.71	0.19
42	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	7.21	10.41	13.62	16.82	20.02	23.22	0.21
43	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	7.91	11.45	14.99	18.52	22.06	25.60	0.24
44	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	8.74	12.75	16.76	20.77	24.78	28.79	0.27
45	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	9.77	14.18	18.60	23.01	27.42	31.83	0.29

46	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	10.67	15.58	20.50	25.42	30.33	35.25	0.31
47	6.31	6.31	6.31	6.31	6.31	6.31	6.31	6.31	6.31	6.31	11.87	17.43	22.99	28.55	34.11	39.67	0.35
48	6.93	6.93	6.93	6.93	6.93	6.93	6.93	6.93	6.93	6.93	12.94	18.95	24.97	30.98	36.99	43.00	0.42
49	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	14.17	20.81	27.46	34.10	40.74	47.38	0.51
50	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	15.39	22.74	30.10	37.45	44.81	52.16	0.64
51	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	16.43	24.43	32.43	40.42	48.42	56.42	0.81
52	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	17.84	26.70	35.56	44.42	53.28	62.14	1.01
53	9.61	9.61	9.61	9.61	9.61	9.61	9.61	9.61	9.61	9.61	19.21	28.81	38.42	48.02	57.62	67.22	1.23
54	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	20.59	30.74	40.89	51.04	61.19	71.34	1.53
55	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	22.30	33.24	44.19	55.13	66.07	77.01	1.93
56	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	24.15	35.92	47.68	59.44	71.21	82.97	
57	13.29	13.29	13.29	13.29	13.29	13.29	13.29	13.29	13.29	13.29	25.93	38.57	51.21	63.85	76.49	89.13	
58	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	28.09	41.99	55.88	69.77	83.67	97.56	
59	15.20	15.20	15.20	15.20	15.20	15.20	15.20	15.20	15.20	15.20	30.47	45.73	61.00	76.27	91.53	106.80	
60	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	33.21	49.97	66.74	83.50	100.26	117.02	
61	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	36.57	54.92	73.26	91.60	109.95	128.29	
62	19.10	19.10	19.10	19.10	19.10	19.10	19.10	19.10	19.10	19.10	39.38	59.65	79.93	100.21	120.48	140.76	
63	21.35	21.35	21.35	21.35	21.35	21.35	21.35	21.35	21.35	21.35	43.53	65.70	87.88	110.05	132.23	154.40	
64	23.51	23.51	23.51	23.51	23.51	23.51	23.51	23.51	23.51	23.51	47.80	72.08	96.37	120.66	144.94	169.23	
65	25.99	25.99	25.99	25.99	25.99	25.99	25.99	25.99	25.99	25.99	52.54	79.08	105.63	132.18	158.72	185.27	
66	28.88	28.88	28.88	28.88	28.88	28.88	28.88	28.88	28.88	28.88	57.81	86.74	115.68	144.61	173.54	202.47	
67	31.49	31.49	31.49	31.49	31.49	31.49	31.49	31.49	31.49	31.49	63.02	94.55	126.08	157.60	189.13	220.66	
68	35.14	35.14	35.14	35.14	35.14	35.14	35.14	35.14	35.14	35.14	69.28	103.41	137.55	171.68	205.82	239.95	
69	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	76.56	113.48	150.41	187.33	224.26	261.18	
70	44.63	44.63	44.63	44.63	44.63	44.63	44.63	44.63	44.63	44.63	86.96	129.29	171.62	213.94	256.27	298.60	
71	53.42	53.42	53.42	53.42	53.42	53.42	53.42	53.42	53.42	53.42	106.44	159.47	212.49	265.51	318.54	371.56	
72	62.98	62.98	62.98	62.98	62.98	62.98	62.98	62.98	62.98	62.98	118.17	173.36	228.55	283.74	338.93	394.12	
73	67.11	67.11	67.11	67.11	67.11	67.11	67.11	67.11	67.11	67.11	125.72	184.32	242.93	301.53	360.14	418.74	
74	74.11	74.11	74.11	74.11	74.11	74.11	74.11	74.11	74.11	74.11	135.60	197.09	258.58	320.06	381.55	443.04	
75	82.60	82.60	82.60	82.60	82.60	82.60	82.60	82.60	82.60	82.60	146.73	210.86	274.99	339.12	403.25	467.38	
76	86.90	86.90	86.90	86.90	86.90	86.90	86.90	86.90	86.90	86.90	154.46	222.01	289.57	357.13	424.68	492.24	
77	97.67	97.67	97.67	97.67	97.67	97.67	97.67	97.67	97.67	97.67	167.84	238.00	308.17	378.33	448.50	518.66	
78	104.95	104.95	104.95	104.95	104.95	104.95	104.95	104.95	104.95	104.95	179.56	254.17	328.78	403.38	477.99	552.60	
79	109.93	109.93	109.93	109.93	109.93	109.93	109.93	109.93	109.93	109.93	190.99	272.05	353.12	434.18	515.24	596.30	
80	112.40	112.40	112.40	112.40	112.40	112.40	112.40	112.40	112.40	112.40	203.65	294.91	386.16	477.41	568.67	659.92	
																769.10	
																816.34	

Genworth Financial
Colony 10, Band 3, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.33	0.40	0.48	0.56	0.63	0.71	
1	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.34	0.42	0.51	0.60	0.68	0.77	
2	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.35	0.45	0.55	0.64	0.74	0.84	
3	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.36	0.46	0.57	0.67	0.78	0.88	
4	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.36	0.47	0.59	0.70	0.81	0.92	
5	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.38	0.49	0.61	0.72	0.84	0.95	
6	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.38	0.49	0.61	0.73	0.84	0.96	
7	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.38	0.50	0.62	0.74	0.86	0.98	
8	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.38	0.50	0.62	0.74	0.86	0.98	
9	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.38	0.50	0.62	0.74	0.86	0.98	
10	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.38	0.50	0.62	0.74	0.86	0.98	
11	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.38	0.49	0.61	0.73	0.84	0.96	
12	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.38	0.49	0.61	0.73	0.84	0.96	
13	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.38	0.49	0.61	0.72	0.84	0.95	
14	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.38	0.49	0.61	0.73	0.84	0.96	
15	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.38	0.49	0.61	0.73	0.84	0.96	0.10
16	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.39	0.51	0.63	0.74	0.86	0.98	0.10
17	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.39	0.52	0.64	0.76	0.89	1.01	0.10
18	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.40	0.53	0.66	0.78	0.91	1.04	0.10
19	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.41	0.55	0.69	0.82	0.96	1.10	0.10
20	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.46	0.60	0.75	0.90	1.04	1.19	0.10
21	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.49	0.65	0.82	0.98	1.15	1.31	0.10
22	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.52	0.71	0.91	1.10	1.30	1.49	0.10
23	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.55	0.78	1.01	1.23	1.46	1.69	0.10
24	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.59	0.85	1.12	1.38	1.65	1.91	0.10
25	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.63	0.93	1.24	1.55	1.85	2.16	0.10
26	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.65	0.97	1.30	1.62	1.95	2.27	0.10
27	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.66	1.01	1.35	1.69	2.04	2.38	0.10
28	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.68	1.03	1.39	1.74	2.09	2.44	0.10
29	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.70	1.06	1.42	1.77	2.13	2.49	0.10
30	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.71	1.08	1.45	1.82	2.19	2.56	0.10
31	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.72	1.10	1.48	1.86	2.24	2.62	0.10
32	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.73	1.12	1.51	1.89	2.28	2.67	0.10
33	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.74	1.14	1.54	1.94	2.34	2.74	0.11
34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.75	1.16	1.57	1.98	2.39	2.80	0.11
35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.77	1.19	1.62	2.04	2.46	2.88	0.12
36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.82	1.28	1.74	2.19	2.65	3.11	0.12
37	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.88	1.37	1.87	2.37	2.86	3.36	0.13
38	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.95	1.49	2.03	2.57	3.11	3.65	0.14
39	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.02	1.63	2.23	2.83	3.44	4.04	0.15
40	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.09	1.75	2.42	3.08	3.74	4.40	0.17
41	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.17	1.90	2.62	3.34	4.07	4.79	0.19
42	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.30	2.10	2.90	3.70	4.50	5.30	0.21
43	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.43	2.30	3.17	4.04	4.91	5.78	0.24
44	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.58	2.54	3.51	4.48	5.44	6.41	0.27
45	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.69	2.74	3.80	4.85	5.91	6.96	0.29

46	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.83	2.97	4.12	5.26	6.40	7.54	0.31
47	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.99	3.26	4.52	5.78	7.05	8.31	0.35
48	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.13	3.47	4.81	6.15	7.49	8.83	0.42
49	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.31	3.76	5.21	6.65	8.10	9.55	0.51
50	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	2.49	4.06	5.63	7.19	8.76	10.33	0.64
51	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.67	4.33	6.00	7.67	9.33	11.00	0.81
52	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.89	4.70	6.51	8.31	10.12	11.93	1.01
53	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	3.09	5.02	6.94	8.86	10.79	12.71	1.23
54	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	3.28	5.28	7.29	9.30	11.30	13.31	1.53
55	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	3.53	5.67	7.81	9.95	12.09	14.23	1.93
56	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	3.85	6.19	8.54	10.88	13.22	15.56	
57	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	4.20	6.78	9.36	11.94	14.52	17.10	
58	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	4.68	7.60	10.52	13.43	16.35	19.27	
59	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	5.21	8.54	11.86	15.18	18.51	21.83	
60	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	5.98	9.76	13.54	17.31	21.09	24.87	
61	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	6.75	11.08	15.42	19.76	24.09	28.43	
62	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	7.64	12.63	17.63	22.63	27.62	32.62	
63	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	8.66	14.43	20.20	25.96	31.73	37.50	
64	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	9.85	16.51	23.17	29.82	36.48	43.14	
65	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	11.17	18.85	26.54	34.22	41.90	49.58	
66	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	12.58	21.31	30.04	38.77	47.50	56.23	
67	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	14.16	24.05	33.94	43.82	53.71	63.60	
68	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	15.96	27.11	38.26	49.41	60.56	71.71	
69	5.45	5.45	5.45	5.45	5.45	5.45	5.45	5.45	5.45	5.45	17.97	30.49	43.02	55.54	68.06	80.58	
70	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	20.99	35.74	50.50	65.25	80.00	94.75	
71	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	27.09	46.86	66.62	86.38	106.15	125.91	
72	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	35.17	61.76	88.34	114.92	141.51	168.09	
73	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	41.45	72.92	104.40	135.87	167.35	198.82	
74	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	47.29	83.17	119.05	154.92	190.80	226.68	
75	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	56.50	99.72	142.95	186.18	229.40	272.63	
76	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	63.31	108.20	153.09	197.98	242.87	287.76	
77	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	68.39	115.24	162.09	208.93	255.78	302.63	
78	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	73.51	122.24	170.98	219.71	268.45	317.18	
79	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	78.75	129.26	179.77	230.27	280.78	331.29	
80	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	94.26	156.31	218.37	280.42	342.48	404.53	
																440.89	
																476.78	

Genworth Financial
Colony 10, Band 3, Current Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.42	0.50	0.57	0.64	0.72	0.79	
1	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.44	0.53	0.61	0.69	0.78	0.86	
2	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.46	0.55	0.65	0.74	0.84	0.93	
3	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.46	0.57	0.67	0.77	0.88	0.98	
4	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.48	0.59	0.70	0.80	0.91	1.02	
5	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.48	0.60	0.71	0.82	0.94	1.05	
6	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.49	0.60	0.72	0.84	0.95	1.07	
7	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.49	0.61	0.73	0.85	0.97	1.09	
8	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.49	0.61	0.73	0.85	0.97	1.09	
9	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.49	0.61	0.73	0.85	0.97	1.09	
10	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.49	0.61	0.73	0.85	0.97	1.09	
11	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.49	0.60	0.72	0.84	0.95	1.07	
12	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.49	0.60	0.72	0.84	0.95	1.07	
13	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.48	0.60	0.71	0.82	0.94	1.05	
14	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.49	0.60	0.72	0.84	0.95	1.07	
15	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.50	0.61	0.73	0.84	0.96	1.07	0.10
16	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.50	0.62	0.74	0.85	0.97	1.09	0.10
17	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.50	0.63	0.75	0.87	1.00	1.12	0.10
18	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.51	0.64	0.77	0.90	1.03	1.16	0.10
19	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.52	0.66	0.80	0.94	1.08	1.22	0.10
20	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.55	0.70	0.86	1.01	1.17	1.32	0.10
21	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.58	0.75	0.93	1.10	1.28	1.45	0.10
22	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.61	0.82	1.03	1.23	1.44	1.65	0.10
23	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.65	0.89	1.14	1.39	1.63	1.88	0.10
24	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.70	0.98	1.27	1.55	1.84	2.12	0.10
25	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.74	1.07	1.41	1.74	2.07	2.40	0.10
26	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.76	1.11	1.47	1.82	2.17	2.52	0.10
27	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.79	1.16	1.53	1.90	2.27	2.64	0.10
28	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.80	1.18	1.57	1.95	2.33	2.71	0.10
29	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.81	1.20	1.60	1.99	2.38	2.77	0.10
30	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.82	1.23	1.63	2.03	2.44	2.84	0.10
31	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.84	1.26	1.67	2.08	2.50	2.91	0.10
32	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.86	1.28	1.71	2.13	2.55	2.97	0.10
33	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.88	1.31	1.75	2.18	2.61	3.04	0.11
34	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.90	1.34	1.79	2.23	2.67	3.11	0.11
35	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.92	1.37	1.83	2.29	2.74	3.20	0.12
36	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.97	1.47	1.97	2.46	2.96	3.46	0.12
37	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.05	1.58	2.12	2.66	3.19	3.73	0.13
38	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.12	1.71	2.30	2.88	3.47	4.06	0.14
39	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.20	1.86	2.52	3.17	3.83	4.49	0.15
40	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.27	1.99	2.72	3.44	4.17	4.89	0.17
41	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.38	2.17	2.96	3.74	4.53	5.32	0.19
42	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.52	2.39	3.27	4.14	5.02	5.89	0.21
43	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.65	2.61	3.56	4.51	5.47	6.42	0.24
44	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.83	2.89	3.95	5.00	6.06	7.12	0.27
45	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.97	3.12	4.28	5.43	6.58	7.73	0.29

46	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.14	3.39	4.64	5.88	7.13	8.38	0.31
47	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.33	3.71	5.09	6.47	7.85	9.23	0.35
48	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.48	3.94	5.41	6.88	8.34	9.81	0.42
49	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.67	4.26	5.85	7.43	9.02	10.61	0.51
50	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	2.88	4.60	6.32	8.04	9.76	11.48	0.64
51	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	3.07	4.90	6.73	8.56	10.39	12.22	0.81
52	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	3.33	5.31	7.30	9.28	11.27	13.25	1.01
53	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	3.55	5.67	7.78	9.89	12.01	14.12	1.23
54	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	3.77	5.98	8.18	10.38	12.59	14.79	1.53
55	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	4.06	6.41	8.76	11.11	13.46	15.81	1.93
56	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	4.42	6.99	9.57	12.14	14.72	17.29	
57	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	4.83	7.67	10.50	13.33	16.17	19.00	
58	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	5.38	8.58	11.79	15.00	18.20	21.41	
59	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	6.01	9.66	13.31	16.96	20.61	24.26	
60	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	6.91	11.05	15.20	19.34	23.49	27.63	
61	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	7.79	12.55	17.31	22.07	26.83	31.59	
62	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	8.79	14.28	19.77	25.26	30.75	36.24	
63	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	9.93	16.28	22.63	28.97	35.32	41.67	
64	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	11.27	18.60	25.94	33.27	40.60	47.93	
65	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	12.76	21.22	29.69	38.16	46.62	55.09	
66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	14.30	23.93	33.57	43.21	52.84	62.48	
67	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	16.10	27.01	37.93	48.84	59.76	70.67	
68	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	18.14	30.45	42.76	55.06	67.37	79.68	
69	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	20.40	34.22	48.05	61.88	75.70	89.53	
70	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	23.81	40.10	56.40	72.69	88.99	105.28	
71	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	30.50	52.38	74.26	96.14	118.02	139.90	
72	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	39.41	68.88	98.36	127.83	157.30	186.77	
73	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	46.58	81.44	116.31	151.18	186.04	220.91	
74	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	53.18	92.92	132.66	172.39	212.13	251.87	
75	15.59	15.59	15.59	15.59	15.59	15.59	15.59	15.59	15.59	15.59	63.48	111.37	159.26	207.14	255.03	302.92	
76	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	72.70	122.10	171.51	220.92	270.32	319.73	
77	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	79.34	130.73	182.11	233.49	284.88	336.26	
78	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	86.00	139.28	192.57	245.85	299.14	352.42	
79	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	92.98	148.01	203.03	258.05	313.08	368.10	
80	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	111.61	179.18	246.76	314.33	381.91	449.48	
																489.88	
																529.76	

Genworth Financial
Colony 10, Band 3, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.54	0.60	0.67	0.74	0.80	0.87	
1	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.56	0.64	0.72	0.79	0.87	0.95	
2	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.58	0.67	0.76	0.84	0.93	1.02	
3	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.59	0.69	0.79	0.88	0.98	1.08	
4	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.60	0.70	0.81	0.91	1.02	1.12	
5	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.60	0.71	0.83	0.94	1.05	1.16	
6	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.61	0.72	0.84	0.95	1.07	1.18	
7	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.61	0.73	0.85	0.96	1.08	1.20	
8	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.61	0.73	0.85	0.96	1.08	1.20	
9	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.61	0.73	0.85	0.96	1.08	1.20	
10	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.61	0.73	0.85	0.96	1.08	1.20	
11	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.61	0.72	0.84	0.95	1.07	1.18	
12	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.61	0.72	0.84	0.95	1.07	1.18	
13	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.60	0.71	0.83	0.94	1.05	1.16	
14	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.61	0.72	0.84	0.95	1.07	1.18	
15	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.61	0.72	0.84	0.95	1.07	1.18	0.10
16	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.61	0.73	0.85	0.96	1.08	1.20	0.10
17	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.61	0.74	0.86	0.98	1.11	1.23	0.10
18	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.62	0.75	0.89	1.02	1.15	1.28	0.10
19	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.63	0.77	0.92	1.06	1.20	1.34	0.10
20	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.70	0.85	1.01	1.16	1.31	1.46	0.10
21	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.73	0.91	1.09	1.26	1.44	1.62	0.10
22	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.77	0.98	1.20	1.42	1.63	1.85	0.10
23	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.81	1.08	1.34	1.60	1.87	2.13	0.10
24	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.86	1.17	1.48	1.79	2.10	2.41	0.10
25	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.92	1.28	1.65	2.02	2.38	2.75	0.10
26	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.96	1.36	1.76	2.15	2.55	2.95	0.10
27	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.00	1.43	1.87	2.31	2.74	3.18	0.10
28	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.02	1.48	1.94	2.40	2.86	3.32	0.10
29	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.04	1.53	2.01	2.49	2.98	3.46	0.10
30	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.08	1.58	2.09	2.59	3.09	3.59	0.10
31	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.11	1.63	2.16	2.68	3.21	3.73	0.10
32	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.13	1.67	2.22	2.77	3.31	3.86	0.10
33	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.16	1.72	2.29	2.86	3.42	3.99	0.11
34	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.18	1.77	2.36	2.95	3.54	4.13	0.11
35	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.22	1.83	2.45	3.06	3.68	4.29	0.12
36	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.31	1.97	2.64	3.31	3.97	4.64	0.12
37	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.39	2.12	2.84	3.56	4.29	5.01	0.13
38	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.50	2.29	3.08	3.87	4.66	5.45	0.14
39	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.63	2.52	3.40	4.28	5.17	6.05	0.15
40	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.73	2.70	3.68	4.65	5.62	6.59	0.17
41	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.85	2.92	3.98	5.04	6.11	7.17	0.19
42	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.02	3.21	4.40	5.58	6.77	7.96	0.21
43	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.19	3.49	4.79	6.08	7.38	8.68	0.24
44	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.41	3.85	5.30	6.74	8.18	9.62	0.27
45	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.59	4.16	5.74	7.31	8.88	10.45	0.29

46	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	2.83	4.53	6.24	7.94	9.64	11.34	0.31
47	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	3.12	4.99	6.87	8.75	10.62	12.50	0.35
48	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.32	5.32	7.31	9.30	11.30	13.29	0.42
49	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	3.59	5.74	7.90	10.06	12.21	14.37	0.51
50	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	3.85	6.19	8.54	10.88	13.22	15.56	0.64
51	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	4.11	6.60	9.09	11.58	14.07	16.56	0.81
52	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	4.45	7.15	9.86	12.56	15.26	17.96	1.01
53	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	4.74	7.62	10.51	13.39	16.27	19.15	1.23
54	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	4.99	8.01	11.02	14.03	17.05	20.06	1.53
55	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	5.35	8.57	11.80	15.02	18.24	21.46	1.93
56	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	5.77	9.22	12.68	16.13	19.59	23.04	
57	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	6.23	9.95	13.68	17.41	21.13	24.86	
58	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	6.84	10.97	15.11	19.24	23.37	27.50	
59	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	7.55	12.15	16.76	21.36	25.96	30.56	
60	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	8.70	13.78	18.87	23.96	29.04	34.13	
61	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	9.68	15.39	21.11	26.82	32.54	38.25	
62	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	10.76	17.20	23.65	30.09	36.54	42.98	
63	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	11.96	19.25	26.54	33.82	41.11	48.40	
64	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	13.36	21.59	29.82	38.04	46.27	54.50	
65	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	14.84	24.13	33.42	42.71	52.00	61.29	
66	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	16.57	27.00	37.44	47.88	58.31	68.75	
67	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	18.77	30.57	42.36	54.15	65.95	77.74	
68	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	21.08	34.39	47.71	61.02	74.34	87.65	
69	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	23.55	38.53	53.52	68.51	83.49	98.48	
70	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	27.76	45.37	62.98	80.59	98.20	115.81	
71	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	35.08	58.84	82.61	106.37	130.13	153.89	
72	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	44.92	77.02	109.13	141.24	173.34	205.45	
73	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	52.88	90.90	128.93	166.95	204.98	243.00	
74	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	60.84	104.08	147.33	190.57	233.82	277.06	
75	20.71	20.71	20.71	20.71	20.71	20.71	20.71	20.71	20.71	20.71	72.77	124.83	176.89	228.95	281.01	333.07	
76	27.44	27.44	27.44	27.44	27.44	27.44	27.44	27.44	27.44	27.44	81.46	135.49	189.51	243.53	297.56	351.58	
77	32.42	32.42	32.42	32.42	32.42	32.42	32.42	32.42	32.42	32.42	88.65	144.87	201.10	257.32	313.55	369.77	
78	37.30	37.30	37.30	37.30	37.30	37.30	37.30	37.30	37.30	37.30	95.67	154.05	212.42	270.79	329.17	387.54	
79	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	103.44	163.71	223.98	284.24	344.51	404.78	
80	49.29	49.29	49.29	49.29	49.29	49.29	49.29	49.29	49.29	49.29	121.97	194.65	267.34	340.02	412.70	485.38	
																527.31	
																582.74	

Genworth Financial
Colony 10, Band 3, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.61	0.67	0.74	0.80	0.86	0.92	
1	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.64	0.71	0.79	0.87	0.94	1.02	
2	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.74	0.84	0.93	1.02	1.11	
3	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.66	0.77	0.87	0.97	1.08	1.18	
4	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.67	0.78	0.89	1.00	1.11	1.22	
5	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.69	0.80	0.92	1.04	1.15	1.27	
6	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.69	0.81	0.93	1.05	1.17	1.29	
7	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.69	0.82	0.94	1.06	1.19	1.31	
8	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.69	0.82	0.94	1.06	1.19	1.31	
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.69	0.82	0.94	1.06	1.19	1.31	
10	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.69	0.82	0.94	1.06	1.19	1.31	
11	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.69	0.81	0.93	1.05	1.17	1.29	
12	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.69	0.81	0.93	1.05	1.17	1.29	
13	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.69	0.80	0.92	1.04	1.15	1.27	
14	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.69	0.81	0.93	1.05	1.17	1.29	
15	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.69	0.81	0.93	1.05	1.17	1.29	0.10
16	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.70	0.82	0.95	1.07	1.20	1.32	0.10
17	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.70	0.83	0.97	1.10	1.23	1.36	0.10
18	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.71	0.85	1.00	1.14	1.28	1.42	0.10
19	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.72	0.88	1.03	1.18	1.34	1.49	0.10
20	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.78	0.95	1.12	1.28	1.45	1.62	0.10
21	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.82	1.01	1.21	1.41	1.60	1.80	0.10
22	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.86	1.10	1.34	1.58	1.82	2.06	0.10
23	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.91	1.20	1.50	1.79	2.08	2.37	0.10
24	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.96	1.31	1.65	1.99	2.34	2.68	0.10
25	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.03	1.43	1.84	2.24	2.65	3.05	0.10
26	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.07	1.51	1.96	2.40	2.84	3.28	0.10
27	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.12	1.60	2.09	2.57	3.05	3.53	0.10
28	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.15	1.66	2.17	2.67	3.18	3.69	0.10
29	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.17	1.71	2.24	2.77	3.31	3.84	0.10
30	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.20	1.76	2.32	2.87	3.43	3.99	0.10
31	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.23	1.81	2.40	2.98	3.56	4.14	0.10
32	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.27	1.88	2.48	3.08	3.69	4.29	0.10
33	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.31	1.93	2.56	3.18	3.81	4.43	0.11
34	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.35	2.00	2.65	3.29	3.94	4.59	0.11
35	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.40	2.08	2.75	3.42	4.10	4.77	0.12
36	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.49	2.23	2.96	3.69	4.43	5.16	0.12
37	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.59	2.38	3.18	3.98	4.77	5.57	0.13
38	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.70	2.57	3.45	4.32	5.19	6.06	0.14
39	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.85	2.83	3.80	4.77	5.75	6.72	0.15
40	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	2.00	3.06	4.13	5.19	6.26	7.32	0.17
41	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	2.15	3.32	4.48	5.64	6.81	7.97	0.19
42	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.37	3.66	4.96	6.25	7.55	8.84	0.21
43	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	2.57	3.98	5.40	6.81	8.23	9.64	0.24
44	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	2.81	4.38	5.96	7.54	9.11	10.69	0.27
45	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	3.02	4.74	6.46	8.17	9.89	11.61	0.29

46	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	3.28	5.14	7.01	8.87	10.74	12.60	0.31
47	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	3.55	5.62	7.69	9.75	11.82	13.89	0.35
48	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	3.80	5.99	8.19	10.38	12.58	14.77	0.42
49	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	4.09	6.46	8.84	11.22	13.59	15.97	0.51
50	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	4.42	6.99	9.57	12.14	14.72	17.29	0.64
51	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	4.72	7.45	10.19	12.93	15.66	18.40	0.81
52	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	5.11	8.08	11.05	14.02	16.99	19.96	1.01
53	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	5.47	8.63	11.80	14.96	18.12	21.28	1.23
54	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	5.81	9.10	12.40	15.70	18.99	22.29	1.53
55	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	6.24	9.76	13.28	16.80	20.32	23.84	1.93
56	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	6.68	10.46	14.25	18.03	21.82	25.60	
57	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	7.18	11.27	15.36	19.44	23.53	27.62	
58	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	7.90	12.43	16.96	21.49	26.02	30.55	
59	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	8.57	13.65	18.73	23.80	28.88	33.96	
60	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	9.73	15.37	21.01	26.64	32.28	37.92	
61	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	10.83	17.16	23.50	29.83	36.17	42.50	
62	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	12.07	19.21	26.35	33.48	40.62	47.76	
63	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	13.47	21.53	29.60	37.66	45.72	53.78	
64	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	15.17	24.25	33.33	42.40	51.48	60.56	
65	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	16.91	27.15	37.39	47.62	57.86	68.10	
66	7.41	7.41	7.41	7.41	7.41	7.41	7.41	7.41	7.41	7.41	18.91	30.40	41.90	53.40	64.89	76.39	
67	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	20.92	33.83	46.73	59.63	72.54	85.44	
68	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	23.25	37.65	52.05	66.44	80.84	95.24	
69	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	25.89	41.87	57.86	73.84	89.82	105.80	
70	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	29.76	48.41	67.05	85.69	104.34	122.98	
71	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	37.50	62.30	87.10	111.89	136.69	161.49	
72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	47.77	80.82	113.88	146.93	179.98	213.03	
73	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	55.82	94.45	133.08	171.70	210.33	248.96	
74	19.72	19.72	19.72	19.72	19.72	19.72	19.72	19.72	19.72	19.72	63.17	106.61	150.06	193.51	236.95	280.40	
75	23.28	23.28	23.28	23.28	23.28	23.28	23.28	23.28	23.28	23.28	74.91	126.54	178.18	229.81	281.44	333.07	
76	35.44	35.44	35.44	35.44	35.44	35.44	35.44	35.44	35.44	35.44	88.13	140.82	193.51	246.20	298.89	351.58	
77	42.21	42.21	42.21	42.21	42.21	42.21	42.21	42.21	42.21	42.21	96.80	151.40	205.99	260.58	315.18	369.77	
78	45.48	45.48	45.48	45.48	45.48	45.48	45.48	45.48	45.48	45.48	102.49	159.50	216.51	273.52	330.53	387.54	
79	48.96	48.96	48.96	48.96	48.96	48.96	48.96	48.96	48.96	48.96	108.26	167.57	226.87	286.17	345.48	404.78	
80	52.80	52.80	52.80	52.80	52.80	52.80	52.80	52.80	52.80	52.80	124.90	196.99	269.09	341.19	413.28	485.38	
																527.31	
																588.65	

Genworth Financial
Colony 10, Band 3, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.13	1.31	1.49	1.66	1.84	2.02	0.10
17	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.14	1.33	1.52	1.70	1.89	2.08	0.10
18	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.15	1.35	1.56	1.76	1.96	2.16	0.10
19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.17	1.39	1.61	1.83	2.05	2.27	0.10
20	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.40	1.61	1.83	2.05	2.26	2.48	0.10
21	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.45	1.71	1.97	2.22	2.48	2.74	0.10
22	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.52	1.84	2.17	2.49	2.82	3.14	0.10
23	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.59	1.99	2.40	2.80	3.20	3.60	0.10
24	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.67	2.15	2.64	3.12	3.60	4.08	0.10
25	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.77	2.34	2.92	3.49	4.07	4.64	0.10
26	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.83	2.45	3.08	3.71	4.33	4.96	0.10
27	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.91	2.58	3.26	3.94	4.61	5.29	0.10
28	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.96	2.67	3.38	4.09	4.80	5.51	0.10
29	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	2.00	2.74	3.48	4.22	4.96	5.70	0.10
30	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	2.04	2.81	3.59	4.36	5.13	5.90	0.10
31	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	2.09	2.89	3.70	4.50	5.31	6.11	0.10
32	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	2.16	2.99	3.82	4.64	5.47	6.30	0.10
33	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	2.22	3.07	3.93	4.78	5.64	6.49	0.11
34	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	2.27	3.15	4.04	4.93	5.81	6.70	0.11
35	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	2.32	3.24	4.17	5.10	6.02	6.95	0.12
36	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.48	3.47	4.46	5.45	6.44	7.43	0.12
37	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.64	3.70	4.77	5.83	6.89	7.95	0.13
38	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	2.85	4.00	5.14	6.28	7.43	8.57	0.14
39	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	3.09	4.35	5.62	6.88	8.14	9.40	0.15
40	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.32	4.68	6.05	7.42	8.78	10.15	0.17
41	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	3.59	5.06	6.54	8.01	9.48	10.95	0.19
42	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	3.92	5.54	7.17	8.79	10.41	12.03	0.21
43	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	4.27	6.01	7.76	9.50	11.25	12.99	0.24
44	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	4.64	6.56	8.49	10.42	12.34	14.27	0.27
45	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	5.01	7.08	9.16	11.23	13.30	15.37	0.29

46	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	5.42	7.67	9.92	12.17	14.42	16.67	0.31
47	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	5.88	8.38	10.88	13.38	15.88	18.38	0.35
48	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	6.29	8.94	11.59	14.23	16.88	19.53	0.42
49	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	6.77	9.64	12.52	15.39	18.26	21.13	0.51
50	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	7.31	10.42	13.54	16.65	19.76	22.87	0.64
51	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	7.80	11.11	14.42	17.72	21.03	24.34	0.81
52	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	8.44	12.03	15.63	19.22	22.81	26.40	1.01
53	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	8.98	12.82	16.65	20.48	24.32	28.15	1.23
54	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	9.39	13.41	17.43	21.44	25.46	29.48	1.53
55	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	9.92	14.25	18.57	22.89	27.22	31.54	1.93
56	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	10.71	15.34	19.97	24.60	29.23	33.86	
57	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	11.49	16.50	21.51	26.51	31.52	36.53	
58	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	12.76	18.29	23.82	29.34	34.87	40.40	
59	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	14.08	20.24	26.41	32.58	38.74	44.91	
60	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	15.57	22.48	29.40	36.32	43.23	50.15	
61	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	17.31	25.09	32.87	40.64	48.42	56.20	
62	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	19.14	27.95	36.75	45.55	54.36	63.16	
63	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	21.08	31.09	41.10	51.11	61.12	71.13	
64	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	23.09	34.49	45.89	57.29	68.69	80.09	
65	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	25.37	38.30	51.24	64.18	77.11	90.05	
66	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	27.86	42.31	56.76	71.21	85.66	100.11	
67	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	30.70	46.75	62.81	78.86	94.91	110.96	
68	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	34.09	51.79	69.50	87.20	104.90	122.60	
69	18.26	18.26	18.26	18.26	18.26	18.26	18.26	18.26	18.26	18.26	37.72	57.17	76.63	96.09	115.54	135.00	
70	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	42.49	65.10	87.72	110.33	132.94	155.55	
71	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	53.53	83.33	113.12	142.91	172.71	202.50	
72	27.23	27.23	27.23	27.23	27.23	27.23	27.23	27.23	27.23	27.23	66.83	106.43	146.04	185.64	225.24	264.84	
73	31.08	31.08	31.08	31.08	31.08	31.08	31.08	31.08	31.08	31.08	77.05	123.02	168.99	214.96	260.93	306.90	
74	35.29	35.29	35.29	35.29	35.29	35.29	35.29	35.29	35.29	35.29	86.53	137.78	189.02	240.26	291.51	342.75	
75	39.82	39.82	39.82	39.82	39.82	39.82	39.82	39.82	39.82	39.82	98.85	157.89	216.92	275.95	334.99	394.02	
76	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	112.81	175.48	238.15	300.82	363.49	426.16	
77	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	123.34	188.32	253.29	318.26	383.24	448.21	
78	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	133.04	200.38	267.73	335.07	402.42	469.76	
79	71.11	71.11	71.11	71.11	71.11	71.11	71.11	71.11	71.11	71.11	141.04	210.96	280.89	350.82	420.74	490.67	
80	79.05	79.05	79.05	79.05	79.05	79.05	79.05	79.05	79.05	79.05	165.73	252.41	339.09	425.77	512.45	599.13	
																653.01	
																706.21	

Genworth Financial
Colony 10, Band 3, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.52	1.66	1.79	1.92	2.06	2.19	0.10
17	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.53	1.68	1.82	1.96	2.11	2.25	0.10
18	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.55	1.71	1.87	2.02	2.18	2.34	0.10
19	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.57	1.75	1.93	2.10	2.28	2.46	0.10
20	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.66	1.87	2.08	2.28	2.49	2.70	0.10
21	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.71	1.97	2.23	2.48	2.74	3.00	0.10
22	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.78	2.12	2.45	2.78	3.12	3.45	0.10
23	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.87	2.29	2.71	3.12	3.54	3.96	0.10
24	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.96	2.47	2.98	3.48	3.99	4.50	0.10
25	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	2.12	2.72	3.33	3.93	4.53	5.13	0.10
26	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	2.20	2.86	3.53	4.20	4.86	5.53	0.10
27	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	2.28	3.01	3.75	4.48	5.22	5.95	0.10
28	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	2.33	3.11	3.89	4.67	5.45	6.23	0.10
29	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	2.38	3.20	4.02	4.84	5.66	6.48	0.10
30	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.44	3.30	4.16	5.02	5.88	6.74	0.10
31	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	2.54	3.43	4.33	5.22	6.12	7.01	0.10
32	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	2.61	3.54	4.47	5.40	6.33	7.26	0.10
33	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	2.70	3.66	4.63	5.59	6.55	7.51	0.11
34	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	2.78	3.78	4.78	5.77	6.77	7.77	0.11
35	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	2.86	3.90	4.95	6.00	7.04	8.09	0.12
36	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	3.05	4.19	5.33	6.46	7.60	8.74	0.12
37	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	3.26	4.50	5.74	6.97	8.21	9.45	0.13
38	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	3.50	4.86	6.22	7.57	8.93	10.29	0.14
39	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	3.81	5.33	6.85	8.37	9.89	11.41	0.15
40	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	4.12	5.78	7.45	9.11	10.78	12.44	0.17
41	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	4.50	6.31	8.12	9.93	11.74	13.55	0.19
42	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	4.96	6.98	8.99	11.00	13.02	15.03	0.21
43	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	5.42	7.62	9.81	12.00	14.20	16.39	0.24
44	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	5.96	8.41	10.85	13.29	15.74	18.18	0.27
45	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	6.49	9.14	11.80	14.45	17.10	19.75	0.29

46	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	7.06	9.93	12.81	15.69	18.56	21.44	0.31
47	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	7.71	10.90	14.08	17.26	20.45	23.63	0.35
48	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	8.32	11.68	15.04	18.40	21.76	25.12	0.42
49	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	8.99	12.63	16.27	19.90	23.54	27.18	0.51
50	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	9.69	13.64	17.59	21.53	25.48	29.43	0.64
51	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	10.32	14.52	18.73	22.93	27.13	31.33	0.81
52	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	11.15	15.71	20.28	24.85	29.41	33.98	1.01
53	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	11.94	16.80	21.66	26.51	31.37	36.23	1.23
54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	12.61	17.68	22.75	27.81	32.88	37.95	1.53
55	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	13.41	18.85	24.29	29.72	35.16	40.60	1.93
56	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	14.38	20.23	26.07	31.91	37.76	43.60	
57	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	15.28	21.63	27.98	34.33	40.68	47.03	
58	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	16.81	23.85	30.90	37.94	44.98	52.02	
59	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	18.39	26.28	34.17	42.06	49.95	57.84	
60	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	20.13	29.02	37.92	46.81	55.70	64.59	
61	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	22.48	32.46	42.45	52.43	62.41	72.39	
62	13.66	13.66	13.66	13.66	13.66	13.66	13.66	13.66	13.66	13.66	24.95	36.23	47.52	58.80	70.09	81.37	
63	14.81	14.81	14.81	14.81	14.81	14.81	14.81	14.81	14.81	14.81	27.61	40.42	53.22	66.02	78.83	91.63	
64	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	30.30	44.88	59.46	74.03	88.61	103.19	
65	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	33.08	49.67	66.26	82.85	99.44	116.03	
66	17.65	17.65	17.65	17.65	17.65	17.65	17.65	17.65	17.65	17.65	36.40	55.15	73.91	92.66	111.41	130.16	
67	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	40.20	61.28	82.36	103.43	124.51	145.59	
68	21.32	21.32	21.32	21.32	21.32	21.32	21.32	21.32	21.32	21.32	44.82	68.31	91.81	115.31	138.80	162.30	
69	23.96	23.96	23.96	23.96	23.96	23.96	23.96	23.96	23.96	23.96	50.02	76.07	102.13	128.19	154.24	180.30	
70	26.58	26.58	26.58	26.58	26.58	26.58	26.58	26.58	26.58	26.58	57.08	87.58	118.08	148.57	179.07	209.57	
71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	71.46	112.21	152.96	193.70	234.45	275.20	
72	36.41	36.41	36.41	36.41	36.41	36.41	36.41	36.41	36.41	36.41	81.23	126.05	170.88	215.70	260.52	305.34	
73	43.07	43.07	43.07	43.07	43.07	43.07	43.07	43.07	43.07	43.07	91.64	140.20	188.77	237.33	285.90	334.46	
74	50.04	50.04	50.04	50.04	50.04	50.04	50.04	50.04	50.04	50.04	102.06	154.07	206.09	258.11	310.12	362.14	
75	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	114.32	170.26	226.20	282.14	338.08	394.02	
76	71.66	71.66	71.66	71.66	71.66	71.66	71.66	71.66	71.66	71.66	131.05	190.44	249.83	309.22	368.61	428.00	
77	76.65	76.65	76.65	76.65	76.65	76.65	76.65	76.65	76.65	76.65	141.39	206.13	270.87	335.60	400.34	465.08	
78	83.78	83.78	83.78	83.78	83.78	83.78	83.78	83.78	83.78	83.78	154.33	224.89	295.44	365.99	436.55	507.10	
79	90.03	90.03	90.03	90.03	90.03	90.03	90.03	90.03	90.03	90.03	168.13	246.23	324.33	402.42	480.52	558.62	
80	101.70	101.70	101.70	101.70	101.70	101.70	101.70	101.70	101.70	101.70	190.52	279.35	368.17	456.99	545.82	634.64	
																710.73	
																776.85	

Genworth Financial
Colony 10, Band 4, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.45	0.60	0.76	0.91	1.07	1.22	
1	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.53	0.77	1.01	1.25	1.49	1.73	
2	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.57	0.84	1.12	1.39	1.66	1.93	
3	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.59	0.88	1.18	1.47	1.76	2.05	
4	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.62	0.93	1.25	1.57	1.88	2.20	
5	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.63	0.96	1.30	1.63	1.96	2.29	
6	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.64	0.98	1.32	1.65	1.99	2.33	
7	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.64	0.98	1.33	1.67	2.01	2.35	
8	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.65	0.98	1.32	1.66	1.99	2.33	
9	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.64	0.97	1.31	1.64	1.97	2.30	
10	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.63	0.95	1.28	1.60	1.92	2.24	
11	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.61	0.91	1.22	1.52	1.82	2.12	
12	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.60	0.89	1.18	1.46	1.75	2.04	
13	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.58	0.86	1.13	1.40	1.68	1.95	
14	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.58	0.84	1.11	1.38	1.64	1.91	
15	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.56	0.82	1.07	1.32	1.58	1.83	0.10
16	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.55	0.79	1.04	1.28	1.52	1.76	0.10
17	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.55	0.78	1.02	1.25	1.49	1.72	0.10
18	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.54	0.77	1.00	1.23	1.46	1.69	0.10
19	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.54	0.77	1.00	1.23	1.46	1.69	0.10
20	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.56	0.79	1.03	1.26	1.50	1.73	0.10
21	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.57	0.83	1.08	1.33	1.59	1.84	0.10
22	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.60	0.88	1.16	1.43	1.71	1.99	0.10
23	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.63	0.94	1.26	1.57	1.88	2.19	0.10
24	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.66	1.00	1.35	1.69	2.03	2.37	0.10
25	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.70	1.07	1.45	1.83	2.20	2.58	0.10
26	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.71	1.09	1.48	1.87	2.25	2.64	0.10
27	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.72	1.12	1.53	1.93	2.33	2.73	0.10
28	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.73	1.15	1.56	1.97	2.39	2.80	0.10
29	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.76	1.19	1.63	2.06	2.49	2.92	0.10
30	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.79	1.24	1.70	2.15	2.61	3.06	0.10
31	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.81	1.29	1.78	2.26	2.74	3.22	0.10
32	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.84	1.36	1.87	2.38	2.90	3.41	0.10
33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.88	1.42	1.97	2.51	3.06	3.60	0.11
34	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.91	1.49	2.07	2.65	3.23	3.81	0.11
35	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.95	1.56	2.18	2.79	3.40	4.01	0.12
36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	1.04	1.72	2.40	3.07	3.75	4.43	0.12
37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	1.12	1.88	2.63	3.38	4.14	4.89	0.13
38	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.24	2.07	2.90	3.72	4.55	5.38	0.14
39	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.36	2.29	3.23	4.16	5.10	6.03	0.15
40	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.47	2.50	3.53	4.56	5.59	6.62	0.17
41	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.62	2.76	3.89	5.02	6.16	7.29	0.19
42	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.80	3.07	4.35	5.62	6.89	8.16	0.21
43	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.98	3.39	4.79	6.19	7.60	9.00	0.24
44	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.22	3.80	5.38	6.95	8.53	10.11	0.27
45	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.45	4.19	5.94	7.68	9.43	11.17	0.29
46	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	2.70	4.63	6.57	8.50	10.44	12.37	0.31
47	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.01	5.19	7.37	9.55	11.73	13.91	0.35
48	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	3.26	5.63	7.99	10.35	12.72	15.08	0.42
49	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.58	6.18	8.79	11.39	14.00	16.60	0.51
50	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	3.92	6.79	9.66	12.53	15.40	18.27	0.64
51	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	4.29	7.38	10.48	13.57	16.67	19.76	0.81
52	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	4.73	8.13	11.54	14.94	18.35	21.75	1.01
53	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	5.16	8.83	12.51	16.18	19.86	23.53	1.23
54	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	5.55	9.43	13.32	17.20	21.09	24.97	1.53
55	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	6.05	10.23	14.41	18.59	22.77	26.95	1.93
56	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	6.65	11.24	15.82	20.40	24.99	29.57	
57	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	7.29	12.30	17.32	22.33	27.34	32.35	
58	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	8.12	13.71	19.31	24.90	30.50	36.09	
59	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	9.03	15.28	21.53	27.78	34.03	40.28	
60	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	10.06	17.05	24.04	31.02	38.01	45.00	
61	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	11.22	19.05	26.87	34.69	42.52	50.34	
62	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	12.59	21.35	30.11	38.86	47.62	56.38	
63	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	14.11	23.91	33.72	43.53	53.33	63.14	
64	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	15.75	26.74	37.74	48.73	59.72	70.71	
65	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	17.67	29.96	42.25	54.54	66.83	79.12	
66	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	19.53	33.11	46.70	60.28	73.86	87.44	
67	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	21.53	36.49	51.46	66.43	81.39	96.36	
68	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	23.65	40.11	56.58	73.05	89.51	105.98	
69	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	26.01	44.14	62.28	80.42	98.55	116.69	
70	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	29.90	50.91	71.93	92.95	113.96	134.98	
71	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	38.33	66.06	93.80	121.53	149.26	176.99	
72	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	48.94	85.91	122.88	159.84	196.81	233.78	
73	13.34	13.34	13.34	13.34	13.34	13.34	13.34	13.34	13.34	13.34	56.82	100.30	143.78	187.26	230.74	274.22	
74	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	64.39	113.56	162.73	211.89	261.06	310.23	
75	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	76.43	135.14	193.86	252.57	311.28	369.99	
76	26.68	26.68	26.68	26.68	26.68	26.68	26.68	26.68	26.68	26.68	86.75	146.82	206.90	266.97	327.04	387.11	
77	30.63	30.63	30.63	30.63	30.63	30.63	30.63	30.63	30.63	30.63	92.77	154.90	217.04	279.17	341.31	403.44	
78	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	98.64	162.70	226.77	290.83	354.90	418.96	
79	38.67	38.67	38.67	38.67	38.67	38.67	38.67	38.67	38.67	38.67	104.49	170.30	236.12	301.94	367.75	433.57	
80	43.27	43.27	43.27	43.27	43.27	43.27	43.27	43.27	43.27	43.27	119.59	195.92	272.24	348.56	424.89	501.21	
																531.80	
																561.28	

Genworth Financial
Colony 10, Band 4, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.55	0.71	0.87	1.03	1.19	1.35	
1	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.65	0.90	1.16	1.41	1.67	1.92	
2	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.68	0.97	1.27	1.56	1.85	2.14	
3	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.71	1.02	1.34	1.65	1.97	2.28	
4	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.73	1.07	1.42	1.76	2.10	2.44	
5	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.75	1.11	1.47	1.82	2.18	2.54	
6	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.76	1.12	1.49	1.86	2.22	2.59	
7	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.76	1.13	1.50	1.87	2.24	2.61	
8	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.77	1.13	1.50	1.86	2.23	2.59	
9	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.76	1.12	1.48	1.84	2.20	2.56	
10	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.75	1.10	1.45	1.79	2.14	2.49	
11	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.73	1.05	1.38	1.71	2.03	2.36	
12	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.71	1.02	1.34	1.65	1.96	2.27	
13	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.70	0.99	1.29	1.58	1.88	2.17	
14	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.69	0.97	1.26	1.55	1.83	2.12	
15	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.67	0.94	1.22	1.49	1.76	2.03	0.10
16	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.66	0.92	1.18	1.44	1.70	1.96	0.10
17	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.65	0.90	1.16	1.41	1.66	1.91	0.10
18	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.65	0.89	1.14	1.39	1.63	1.88	0.10
19	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.65	0.89	1.14	1.39	1.63	1.88	0.10
20	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.65	0.91	1.16	1.41	1.67	1.92	0.10
21	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.67	0.95	1.22	1.49	1.77	2.04	0.10
22	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.70	1.00	1.31	1.61	1.91	2.21	0.10
23	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.74	1.08	1.42	1.75	2.09	2.43	0.10
24	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.78	1.15	1.52	1.89	2.26	2.63	0.10
25	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.82	1.23	1.64	2.05	2.46	2.87	0.10
26	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.83	1.25	1.67	2.09	2.51	2.93	0.10
27	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.85	1.28	1.72	2.16	2.59	3.03	0.10
28	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.86	1.31	1.76	2.21	2.66	3.11	0.10
29	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.88	1.35	1.83	2.30	2.77	3.24	0.10
30	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.91	1.41	1.91	2.40	2.90	3.40	0.10
31	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.94	1.47	2.00	2.52	3.05	3.58	0.10
32	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.98	1.54	2.11	2.67	3.23	3.79	0.10
33	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.02	1.61	2.21	2.81	3.40	4.00	0.11
34	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.06	1.69	2.33	2.96	3.60	4.23	0.11
35	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.11	1.78	2.45	3.12	3.79	4.46	0.12
36	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.20	1.95	2.69	3.43	4.18	4.92	0.12
37	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.31	2.13	2.96	3.78	4.61	5.43	0.13
38	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.42	2.33	3.25	4.16	5.07	5.98	0.14
39	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.58	2.60	3.63	4.65	5.68	6.70	0.15
40	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.71	2.84	3.97	5.10	6.23	7.36	0.17
41	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.88	3.13	4.37	5.61	6.86	8.10	0.19
42	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.10	3.49	4.89	6.28	7.68	9.07	0.21
43	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	2.29	3.83	5.38	6.92	8.46	10.00	0.24
44	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.56	4.29	6.03	7.76	9.50	11.23	0.27
45	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	2.82	4.74	6.66	8.57	10.49	12.41	0.29

46	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	3.12	5.24	7.37	9.49	11.62	13.74	0.31
47	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	3.47	5.87	8.27	10.66	13.06	15.46	0.35
48	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	3.77	6.36	8.96	11.56	14.15	16.75	0.42
49	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	4.14	7.00	9.86	12.72	15.58	18.44	0.51
50	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	4.55	7.70	10.85	14.00	17.15	20.30	0.64
51	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	4.94	8.34	11.75	15.15	18.55	21.95	0.81
52	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	5.45	9.19	12.94	16.68	20.43	24.17	1.01
53	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	5.92	9.96	14.01	18.05	22.10	26.14	1.23
54	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	6.36	10.63	14.91	19.19	23.46	27.74	1.53
55	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	6.87	11.48	16.10	20.71	25.33	29.94	1.93
56	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	7.53	12.60	17.66	22.72	27.79	32.85	
57	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	8.26	13.79	19.33	24.87	30.40	35.94	
58	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	9.18	15.37	21.55	27.73	33.92	40.10	
59	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	10.25	17.15	24.05	30.95	37.85	44.75	
60	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	11.38	19.10	26.83	34.55	42.28	50.00	
61	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	12.73	21.37	30.01	38.65	47.29	55.93	
62	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	14.26	23.93	33.61	43.29	52.96	62.64	
63	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	15.99	26.83	37.66	48.49	59.33	70.16	
64	5.82	5.82	5.82	5.82	5.82	5.82	5.82	5.82	5.82	5.82	17.95	30.07	42.20	54.32	66.45	78.57	
65	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	20.19	33.73	47.28	60.82	74.37	87.91	
66	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	22.35	37.31	52.27	67.23	82.19	97.15	
67	8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	24.70	41.18	57.65	74.12	90.60	107.07	
68	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	27.32	45.41	63.50	81.58	99.67	117.76	
69	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	30.19	50.09	69.98	89.87	109.77	129.66	
70	11.61	11.61	11.61	11.61	11.61	11.61	11.61	11.61	11.61	11.61	34.67	57.73	80.80	103.86	126.92	149.98	
71	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	43.92	74.46	105.01	135.56	166.10	196.65	
72	15.12	15.12	15.12	15.12	15.12	15.12	15.12	15.12	15.12	15.12	55.89	96.67	137.44	178.21	218.99	259.76	
73	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	64.82	112.80	160.77	208.74	256.72	304.69	
74	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	73.26	127.55	181.84	236.12	290.41	344.70	
75	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	86.62	151.51	216.41	281.31	346.20	411.10	
76	30.23	30.23	30.23	30.23	30.23	30.23	30.23	30.23	30.23	30.23	96.88	163.53	230.18	296.82	363.47	430.12	
77	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	103.40	172.37	241.35	310.32	379.30	448.27	
78	38.84	38.84	38.84	38.84	38.84	38.84	38.84	38.84	38.84	38.84	109.95	181.06	252.18	323.29	394.40	465.51	
79	43.92	43.92	43.92	43.92	43.92	43.92	43.92	43.92	43.92	43.92	116.89	189.86	262.83	335.80	408.77	481.74	
80	50.46	50.46	50.46	50.46	50.46	50.46	50.46	50.46	50.46	50.46	134.87	219.27	303.68	388.09	472.49	556.90	
																590.89	
																623.64	

Genworth Financial
Colony 10, Band 4, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.68	0.84	1.01	1.17	1.33	1.49	
1	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.78	1.03	1.29	1.54	1.79	2.04	
2	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.84	1.14	1.45	1.75	2.05	2.35	
3	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.87	1.21	1.54	1.87	2.21	2.54	
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.89	1.23	1.57	1.91	2.25	2.59	
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	1.24	1.59	1.93	2.28	2.62	
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	1.24	1.59	1.93	2.28	2.62	
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	1.24	1.59	1.93	2.28	2.62	
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	1.25	1.60	1.95	2.30	2.65	
9	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.91	1.26	1.62	1.97	2.33	2.68	
10	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.92	1.29	1.65	2.01	2.38	2.74	
11	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.91	1.26	1.61	1.96	2.31	2.66	
12	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.90	1.24	1.58	1.91	2.25	2.59	
13	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.88	1.20	1.52	1.83	2.15	2.47	
14	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.88	1.18	1.49	1.79	2.10	2.40	
15	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.86	1.15	1.44	1.72	2.01	2.30	0.10
16	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.85	1.12	1.40	1.67	1.95	2.22	0.10
17	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.84	1.10	1.37	1.63	1.90	2.16	0.10
18	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.83	1.09	1.35	1.61	1.87	2.13	0.10
19	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.83	1.09	1.35	1.60	1.86	2.12	0.10
20	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.84	1.11	1.38	1.64	1.91	2.18	0.10
21	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.86	1.15	1.44	1.73	2.02	2.31	0.10
22	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.90	1.22	1.55	1.87	2.20	2.52	0.10
23	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.94	1.31	1.68	2.04	2.41	2.78	0.10
24	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.98	1.39	1.80	2.20	2.61	3.02	0.10
25	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.03	1.48	1.94	2.39	2.85	3.30	0.10
26	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.06	1.54	2.02	2.49	2.97	3.45	0.10
27	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.09	1.60	2.12	2.63	3.14	3.65	0.10
28	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.12	1.66	2.21	2.75	3.29	3.83	0.10
29	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.16	1.74	2.32	2.90	3.48	4.06	0.10
30	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.20	1.82	2.45	3.07	3.69	4.31	0.10
31	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.25	1.92	2.60	3.27	3.94	4.61	0.10
32	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.32	2.04	2.77	3.49	4.22	4.94	0.10
33	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.38	2.16	2.94	3.71	4.49	5.27	0.11
34	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.45	2.29	3.13	3.96	4.80	5.64	0.11
35	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.51	2.41	3.31	4.20	5.10	6.00	0.12
36	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.65	2.64	3.64	4.64	5.63	6.63	0.12
37	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.80	2.90	4.01	5.12	6.22	7.33	0.13
38	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.96	3.18	4.41	5.63	6.85	8.07	0.14
39	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.17	3.54	4.92	6.30	7.67	9.05	0.15
40	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.33	3.86	5.38	6.90	8.43	9.95	0.17
41	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.54	4.23	5.91	7.59	9.28	10.96	0.19
42	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.83	4.72	6.62	8.51	10.40	12.29	0.21
43	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.13	5.21	7.30	9.38	11.47	13.55	0.24
44	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	3.50	5.85	8.19	10.53	12.88	15.22	0.27
45	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	3.87	6.46	9.06	11.65	14.24	16.83	0.29

46	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	4.26	7.13	10.01	12.89	15.76	18.64	0.31
47	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	4.74	7.98	11.23	14.48	17.72	20.97	0.35
48	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	5.17	8.68	12.20	15.71	19.22	22.73	0.42
49	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	5.71	9.57	13.44	17.31	21.17	25.04	0.51
50	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	6.26	10.52	14.79	19.05	23.31	27.57	0.64
51	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	6.79	11.39	16.00	20.61	25.21	29.82	0.81
52	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	7.45	12.52	17.60	22.68	27.75	32.83	1.01
53	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	8.04	13.53	19.03	24.52	30.02	35.51	1.23
54	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	8.64	14.45	20.26	26.07	31.88	37.69	1.53
55	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	9.43	15.68	21.94	28.19	34.44	40.69	1.93
56	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	10.21	16.94	23.66	30.38	37.11	43.83	
57	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	11.03	18.24	25.45	32.66	39.87	47.08	
58	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	12.09	19.98	27.87	35.75	43.64	51.53	
59	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	13.24	21.87	30.51	39.14	47.78	56.41	
60	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	14.48	23.94	33.41	42.88	52.34	61.81	
61	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	15.94	26.31	36.67	47.03	57.40	67.76	
62	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	17.50	28.87	40.24	51.60	62.97	74.34	
63	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	19.24	31.70	44.17	56.63	69.09	81.55	
64	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	21.22	34.85	48.49	62.12	75.75	89.38	
65	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	23.29	38.20	53.12	68.03	82.94	97.85	
66	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	25.66	41.91	58.17	74.42	90.68	106.93	
67	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	28.32	46.21	64.11	82.00	99.89	117.78	
68	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	31.37	51.00	70.64	90.27	109.91	129.54	
69	13.03	13.03	13.03	13.03	13.03	13.03	13.03	13.03	13.03	13.03	34.63	56.23	77.83	99.43	121.03	142.63	
70	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	39.89	64.91	89.93	114.94	139.96	164.98	
71	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	50.53	83.69	116.85	150.00	183.16	216.32	
72	19.81	19.81	19.81	19.81	19.81	19.81	19.81	19.81	19.81	19.81	64.13	108.45	152.78	197.10	241.42	285.74	
73	22.40	22.40	22.40	22.40	22.40	22.40	22.40	22.40	22.40	22.40	74.53	126.65	178.78	230.91	283.03	335.16	
74	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	84.60	143.51	202.43	261.34	320.26	379.17	
75	29.33	29.33	29.33	29.33	29.33	29.33	29.33	29.33	29.33	29.33	97.84	166.35	234.86	303.36	371.87	440.38	
76	40.14	40.14	40.14	40.14	40.14	40.14	40.14	40.14	40.14	40.14	112.06	183.99	255.91	327.83	399.76	471.68	
77	46.11	46.11	46.11	46.11	46.11	46.11	46.11	46.11	46.11	46.11	120.59	195.06	269.54	344.02	418.49	492.97	
78	52.98	52.98	52.98	52.98	52.98	52.98	52.98	52.98	52.98	52.98	129.47	205.96	282.46	358.95	435.44	511.93	
79	60.88	60.88	60.88	60.88	60.88	60.88	60.88	60.88	60.88	60.88	139.03	217.18	295.34	373.49	451.64	529.79	
80	68.22	68.22	68.22	68.22	68.22	68.22	68.22	68.22	68.22	68.22	157.43	246.65	335.86	425.07	514.29	603.50	
																639.01	
																673.15	

Genworth Financial
Colony 10, Band 4, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.84	1.01	1.17	1.33	1.50	1.66	
1	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.92	1.16	1.41	1.65	1.89	2.13	
2	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.98	1.28	1.57	1.86	2.16	2.45	
3	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.03	1.35	1.68	2.00	2.33	2.65	
4	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.04	1.37	1.71	2.04	2.38	2.71	
5	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.04	1.38	1.72	2.06	2.40	2.74	
6	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.04	1.38	1.72	2.06	2.40	2.74	
7	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.04	1.38	1.72	2.06	2.40	2.74	
8	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.04	1.39	1.73	2.07	2.42	2.76	
9	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.06	1.40	1.75	2.10	2.44	2.79	
10	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.06	1.41	1.77	2.12	2.47	2.82	
11	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.09	1.46	1.84	2.21	2.59	2.96	
12	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.07	1.43	1.80	2.16	2.52	2.88	
13	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.05	1.39	1.73	2.06	2.40	2.74	
14	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.04	1.36	1.69	2.02	2.34	2.67	
15	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.02	1.33	1.64	1.94	2.25	2.56	0.10
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.00	1.30	1.59	1.88	2.18	2.47	0.10
17	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.99	1.27	1.56	1.84	2.12	2.40	0.10
18	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.99	1.26	1.54	1.82	2.09	2.37	0.10
19	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.99	1.26	1.54	1.81	2.09	2.36	0.10
20	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.00	1.28	1.57	1.85	2.14	2.42	0.10
21	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.03	1.34	1.65	1.95	2.26	2.57	0.10
22	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.07	1.41	1.76	2.11	2.45	2.80	0.10
23	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.12	1.51	1.91	2.30	2.70	3.09	0.10
24	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.16	1.60	2.04	2.47	2.91	3.35	0.10
25	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.21	1.70	2.20	2.69	3.18	3.67	0.10
26	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.24	1.76	2.28	2.79	3.31	3.83	0.10
27	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.28	1.83	2.39	2.95	3.50	4.06	0.10
28	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.31	1.90	2.49	3.07	3.66	4.25	0.10
29	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.35	1.98	2.62	3.25	3.88	4.51	0.10
30	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.41	2.08	2.76	3.44	4.11	4.79	0.10
31	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.46	2.19	2.93	3.66	4.39	5.12	0.10
32	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.54	2.33	3.12	3.91	4.70	5.49	0.10
33	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.61	2.46	3.31	4.16	5.01	5.86	0.11
34	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.68	2.60	3.52	4.43	5.35	6.27	0.11
35	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.77	2.75	3.73	4.71	5.69	6.67	0.12
36	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.91	3.00	4.10	5.19	6.28	7.37	0.12
37	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.07	3.28	4.50	5.71	6.93	8.14	0.13
38	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	2.25	3.59	4.94	6.28	7.63	8.97	0.14
39	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.49	4.00	5.52	7.03	8.55	10.06	0.15
40	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.69	4.37	6.04	7.71	9.39	11.06	0.17
41	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	2.96	4.80	6.65	8.49	10.34	12.18	0.19
42	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	3.29	5.36	7.44	9.51	11.58	13.65	0.21
43	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	3.61	5.90	8.19	10.47	12.76	15.05	0.24
44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	4.02	6.60	9.18	11.75	14.33	16.91	0.27
45	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	4.42	7.27	10.13	12.99	15.84	18.70	0.29

46	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	4.87	8.04	11.21	14.37	17.54	20.71	0.31
47	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	5.43	9.00	12.58	16.15	19.73	23.30	0.35
48	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	5.89	9.76	13.64	17.51	21.38	25.25	0.42
49	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	6.49	10.75	15.02	19.29	23.55	27.82	0.51
50	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	7.11	11.82	16.52	21.22	25.93	30.63	0.64
51	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	7.73	12.81	17.89	22.97	28.05	33.13	0.81
52	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	8.48	14.08	19.68	25.28	30.88	36.48	1.01
53	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	9.19	15.25	21.30	27.35	33.41	39.46	1.23
54	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	9.86	16.26	22.67	29.07	35.48	41.88	1.53
55	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	10.69	17.60	24.50	31.40	38.31	45.21	1.93
56	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	11.56	18.99	26.42	33.84	41.27	48.70	
57	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	12.47	20.44	28.41	36.37	44.34	52.31	
58	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	13.64	22.37	31.09	39.81	48.54	57.26	
59	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	14.96	24.50	34.05	43.59	53.14	62.68	
60	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	16.41	26.86	37.32	47.77	58.23	68.68	
61	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	18.02	29.47	40.93	52.38	63.84	75.29	
62	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	19.82	32.37	44.93	57.49	70.04	82.60	
63	8.08	8.08	8.08	8.08	8.08	8.08	8.08	8.08	8.08	8.08	21.84	35.59	49.35	63.10	76.86	90.61	
64	8.97	8.97	8.97	8.97	8.97	8.97	8.97	8.97	8.97	8.97	24.03	39.08	54.14	69.20	84.25	99.31	
65	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	26.43	42.89	59.35	75.80	92.26	108.72	
66	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	29.04	47.00	64.95	82.90	100.86	118.81	
67	12.37	12.37	12.37	12.37	12.37	12.37	12.37	12.37	12.37	12.37	31.89	51.41	70.93	90.44	109.96	129.48	
68	13.69	13.69	13.69	13.69	13.69	13.69	13.69	13.69	13.69	13.69	34.87	56.06	77.24	98.42	119.61	140.79	
69	15.49	15.49	15.49	15.49	15.49	15.49	15.49	15.49	15.49	15.49	38.45	61.41	84.37	107.33	130.29	153.25	
70	17.42	17.42	17.42	17.42	17.42	17.42	17.42	17.42	17.42	17.42	43.72	70.01	96.31	122.61	148.90	175.20	
71	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	54.77	89.23	123.68	158.13	192.59	227.04	
72	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	68.87	114.36	159.86	205.35	250.84	296.33	
73	26.61	26.61	26.61	26.61	26.61	26.61	26.61	26.61	26.61	26.61	79.41	132.21	185.01	237.81	290.61	343.41	
74	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	89.22	148.14	207.05	265.96	324.88	383.79	
75	34.67	34.67	34.67	34.67	34.67	34.67	34.67	34.67	34.67	34.67	102.29	169.91	237.53	305.14	372.76	440.38	
76	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	121.67	191.67	261.68	331.68	401.68	471.68	
77	56.19	56.19	56.19	56.19	56.19	56.19	56.19	56.19	56.19	56.19	128.99	201.78	274.58	347.38	420.17	492.97	
78	61.29	61.29	61.29	61.29	61.29	61.29	61.29	61.29	61.29	61.29	136.40	211.50	286.61	361.72	436.82	511.93	
79	67.21	67.21	67.21	67.21	67.21	67.21	67.21	67.21	67.21	67.21	144.31	221.40	298.50	375.60	452.69	529.79	
80	68.29	68.29	68.29	68.29	68.29	68.29	68.29	68.29	68.29	68.29	157.49	246.69	335.90	425.10	514.30	603.50	
																639.01	
																673.15	

Genworth Financial
Colony 10, Band 4, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.64	2.06	2.49	2.91	3.33	3.75	0.10
17	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.62	2.03	2.43	2.83	3.24	3.64	0.10
18	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.64	2.03	2.43	2.82	3.21	3.60	0.10
19	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.64	2.03	2.42	2.81	3.20	3.59	0.10
20	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.75	2.13	2.52	2.91	3.29	3.68	0.10
21	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.79	2.21	2.64	3.06	3.49	3.91	0.10
22	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.84	2.33	2.81	3.29	3.78	4.26	0.10
23	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.92	2.47	3.03	3.59	4.14	4.70	0.10
24	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.98	2.61	3.23	3.85	4.48	5.10	0.10
25	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	2.07	2.77	3.47	4.17	4.87	5.57	0.10
26	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	2.12	2.85	3.59	4.32	5.06	5.79	0.10
27	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	2.17	2.96	3.74	4.52	5.31	6.09	0.10
28	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	2.23	3.06	3.88	4.70	5.53	6.35	0.10
29	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	2.31	3.19	4.07	4.94	5.82	6.70	0.10
30	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.39	3.33	4.27	5.21	6.15	7.09	0.10
31	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.48	3.50	4.51	5.52	6.54	7.55	0.10
32	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	2.58	3.68	4.78	5.87	6.97	8.07	0.10
33	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	2.69	3.87	5.05	6.22	7.40	8.58	0.11
34	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	2.79	4.06	5.34	6.61	7.88	9.15	0.11
35	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	2.90	4.26	5.63	6.99	8.35	9.71	0.12
36	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	3.17	4.66	6.15	7.64	9.13	10.62	0.12
37	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	3.46	5.09	6.73	8.36	9.99	11.62	0.13
38	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	3.76	5.55	7.33	9.11	10.90	12.68	0.14
39	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	4.13	6.12	8.11	10.10	12.09	14.08	0.15
40	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	4.48	6.65	8.82	10.99	13.16	15.33	0.17
41	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	4.88	7.25	9.62	11.98	14.35	16.72	0.19
42	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	5.36	8.00	10.64	13.28	15.92	18.56	0.21
43	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	5.81	8.70	11.60	14.49	17.38	20.27	0.24
44	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	6.40	9.63	12.87	16.11	19.34	22.58	0.27
45	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	7.01	10.55	14.10	17.65	21.19	24.74	0.29

46	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	7.72	11.65	15.59	19.52	23.46	27.39	0.31
47	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	8.62	13.06	17.50	21.94	26.38	30.82	0.35
48	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	9.41	14.21	19.01	23.80	28.60	33.40	0.42
49	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	10.33	15.62	20.92	26.21	31.51	36.80	0.51
50	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	11.27	17.12	22.97	28.81	34.66	40.51	0.64
51	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	12.23	18.54	24.86	31.18	37.49	43.81	0.81
52	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	13.38	20.36	27.33	34.30	41.28	48.25	1.01
53	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	14.45	22.00	29.55	37.09	44.64	52.19	1.23
54	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	15.48	23.46	31.44	39.42	47.40	55.38	1.53
55	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.25	16.84	25.43	34.02	42.61	51.20	59.79	1.93
56	9.09	9.09	9.09	9.09	9.09	9.09	9.09	9.09	9.09	9.09	18.31	27.53	36.75	45.97	55.19	64.41	
57	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	19.74	29.63	39.52	49.40	59.29	69.18	
58	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	21.58	32.41	43.24	54.07	64.90	75.73	
59	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	23.52	35.39	47.27	59.14	71.02	82.89	
60	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	25.68	38.71	51.74	64.76	77.79	90.82	
61	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	28.14	42.42	56.71	70.99	85.28	99.56	
62	14.96	14.96	14.96	14.96	14.96	14.96	14.96	14.96	14.96	14.96	30.67	46.39	62.10	77.81	93.53	109.24	
63	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	33.92	51.10	68.28	85.46	102.64	119.82	
64	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	37.26	56.08	74.89	93.70	112.52	131.33	
65	20.39	20.39	20.39	20.39	20.39	20.39	20.39	20.39	20.39	20.39	40.95	61.51	82.08	102.64	123.20	143.76	
66	22.40	22.40	22.40	22.40	22.40	22.40	22.40	22.40	22.40	22.40	44.62	66.83	89.05	111.26	133.48	155.69	
67	24.66	24.66	24.66	24.66	24.66	24.66	24.66	24.66	24.66	24.66	48.58	72.49	96.41	120.33	144.24	168.16	
68	27.19	27.19	27.19	27.19	27.19	27.19	27.19	27.19	27.19	27.19	52.87	78.54	104.22	129.89	155.57	181.24	
69	30.04	30.04	30.04	30.04	30.04	30.04	30.04	30.04	30.04	30.04	57.62	85.21	112.79	140.37	167.96	195.54	
70	33.28	33.28	33.28	33.28	33.28	33.28	33.28	33.28	33.28	33.28	64.67	96.06	127.45	158.83	190.22	221.61	
71	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	79.06	120.19	161.32	202.44	243.57	284.70	
72	43.72	43.72	43.72	43.72	43.72	43.72	43.72	43.72	43.72	43.72	97.84	151.95	206.07	260.19	314.30	368.42	
73	50.43	50.43	50.43	50.43	50.43	50.43	50.43	50.43	50.43	50.43	111.82	173.20	234.59	295.97	357.36	418.74	
74	57.30	57.30	57.30	57.30	57.30	57.30	57.30	57.30	57.30	57.30	121.59	185.88	250.17	314.46	378.75	443.04	
75	63.45	63.45	63.45	63.45	63.45	63.45	63.45	63.45	63.45	63.45	130.77	198.09	265.42	332.74	400.06	467.38	
76	70.97	70.97	70.97	70.97	70.97	70.97	70.97	70.97	70.97	70.97	141.18	211.39	281.61	351.82	422.03	492.24	
77	74.79	74.79	74.79	74.79	74.79	74.79	74.79	74.79	74.79	74.79	148.77	222.75	296.73	370.70	444.68	518.66	
78	79.19	79.19	79.19	79.19	79.19	79.19	79.19	79.19	79.19	79.19	158.09	236.99	315.90	394.80	473.70	552.60	
79	84.20	84.20	84.20	84.20	84.20	84.20	84.20	84.20	84.20	84.20	169.55	254.90	340.25	425.60	510.95	596.30	
80	92.66	92.66	92.66	92.66	92.66	92.66	92.66	92.66	92.66	92.66	187.20	281.75	376.29	470.83	565.38	659.92	
																769.10	
																816.34	

Genworth Financial
Colony 10, Band 4, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	2.07	2.48	2.90	3.31	3.72	4.13	0.10
17	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	2.05	2.44	2.84	3.23	3.62	4.01	0.10
18	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	2.04	2.43	2.81	3.19	3.58	3.96	0.10
19	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	2.04	2.42	2.81	3.19	3.57	3.95	0.10
20	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	2.11	2.50	2.89	3.27	3.66	4.05	0.10
21	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	2.16	2.59	3.02	3.45	3.88	4.31	0.10
22	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	2.24	2.73	3.23	3.72	4.22	4.71	0.10
23	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	2.33	2.90	3.48	4.05	4.63	5.20	0.10
24	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	2.41	3.06	3.71	4.35	5.00	5.65	0.10
25	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	2.51	3.24	3.98	4.71	5.45	6.18	0.10
26	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	2.56	3.34	4.13	4.91	5.69	6.47	0.10
27	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	2.65	3.49	4.33	5.17	6.01	6.85	0.10
28	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	2.73	3.62	4.52	5.41	6.30	7.19	0.10
29	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	2.83	3.79	4.75	5.71	6.67	7.63	0.10
30	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	2.93	3.96	5.00	6.04	7.07	8.11	0.10
31	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	3.04	4.17	5.30	6.42	7.55	8.68	0.10
32	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	3.19	4.41	5.64	6.86	8.09	9.31	0.10
33	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	3.33	4.65	5.98	7.30	8.63	9.95	0.11
34	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	3.47	4.91	6.34	7.77	9.21	10.64	0.11
35	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	3.64	5.18	6.72	8.25	9.79	11.33	0.12
36	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	3.95	5.67	7.38	9.09	10.81	12.52	0.12
37	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	4.29	6.20	8.11	10.01	11.92	13.83	0.13
38	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	4.68	6.80	8.91	11.02	13.14	15.25	0.14
39	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	5.18	7.56	9.95	12.33	14.72	17.10	0.15
40	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	5.68	8.30	10.93	13.56	16.18	18.81	0.17
41	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	6.29	9.17	12.06	14.94	17.83	20.71	0.19
42	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	7.01	10.25	13.50	16.74	19.98	23.22	0.21
43	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	7.71	11.29	14.87	18.44	22.02	25.60	0.24
44	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	8.52	12.58	16.63	20.68	24.74	28.79	0.27
45	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	9.43	13.91	18.39	22.87	27.35	31.83	0.29

46	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	10.38	15.35	20.33	25.30	30.28	35.25	0.31
47	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	11.54	17.16	22.79	28.42	34.04	39.67	0.35
48	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	12.53	18.62	24.72	30.81	36.91	43.00	0.42
49	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	13.69	20.43	27.17	33.90	40.64	47.38	0.51
50	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	14.92	22.37	29.82	37.26	44.71	52.16	0.64
51	7.99	7.99	7.99	7.99	7.99	7.99	7.99	7.99	7.99	7.99	16.06	24.13	32.21	40.28	48.35	56.42	0.81
52	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	17.47	26.41	35.34	44.27	53.21	62.14	1.01
53	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	18.89	28.55	38.22	47.89	57.55	67.22	1.23
54	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	20.22	30.44	40.67	50.89	61.12	71.34	1.53
55	10.85	10.85	10.85	10.85	10.85	10.85	10.85	10.85	10.85	10.85	21.88	32.90	43.93	54.96	65.98	77.01	1.93
56	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	23.67	35.53	47.39	59.25	71.11	82.97	
57	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	25.45	38.18	50.92	63.66	76.39	89.13	
58	13.62	13.62	13.62	13.62	13.62	13.62	13.62	13.62	13.62	13.62	27.61	41.60	55.59	69.58	83.57	97.56	
59	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	29.99	45.35	60.72	76.08	91.44	106.80	
60	15.87	15.87	15.87	15.87	15.87	15.87	15.87	15.87	15.87	15.87	32.73	49.59	66.45	83.30	100.16	117.02	
61	17.65	17.65	17.65	17.65	17.65	17.65	17.65	17.65	17.65	17.65	36.09	54.53	72.97	91.41	109.85	128.29	
62	18.81	18.81	18.81	18.81	18.81	18.81	18.81	18.81	18.81	18.81	39.14	59.46	79.79	100.11	120.44	140.76	
63	20.78	20.78	20.78	20.78	20.78	20.78	20.78	20.78	20.78	20.78	43.05	65.32	87.59	109.86	132.13	154.40	
64	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	47.32	71.70	96.09	120.47	144.85	169.23	
65	25.41	25.41	25.41	25.41	25.41	25.41	25.41	25.41	25.41	25.41	52.05	78.70	105.34	131.98	158.63	185.27	
66	28.31	28.31	28.31	28.31	28.31	28.31	28.31	28.31	28.31	28.31	57.34	86.36	115.39	144.42	173.44	202.47	
67	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	62.54	94.17	125.79	157.41	189.04	220.66	
68	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	68.80	103.03	137.26	171.49	205.72	239.95	
69	39.06	39.06	39.06	39.06	39.06	39.06	39.06	39.06	39.06	39.06	76.08	113.10	150.12	187.14	224.16	261.18	
70	44.06	44.06	44.06	44.06	44.06	44.06	44.06	44.06	44.06	44.06	86.48	128.91	171.33	213.75	256.18	298.60	
71	52.85	52.85	52.85	52.85	52.85	52.85	52.85	52.85	52.85	52.85	105.97	159.09	212.21	265.32	318.44	371.56	
72	62.41	62.41	62.41	62.41	62.41	62.41	62.41	62.41	62.41	62.41	117.70	172.98	228.27	283.55	338.84	394.12	
73	66.92	66.92	66.92	66.92	66.92	66.92	66.92	66.92	66.92	66.92	125.56	184.19	242.83	301.47	360.10	418.74	
74	73.92	73.92	73.92	73.92	73.92	73.92	73.92	73.92	73.92	73.92	135.44	196.96	258.48	320.00	381.52	443.04	
75	82.41	82.41	82.41	82.41	82.41	82.41	82.41	82.41	82.41	82.41	146.57	210.73	274.90	339.06	403.22	467.38	
76	86.72	86.72	86.72	86.72	86.72	86.72	86.72	86.72	86.72	86.72	154.31	221.89	289.48	357.07	424.65	492.24	
77	97.49	97.49	97.49	97.49	97.49	97.49	97.49	97.49	97.49	97.49	167.69	237.88	308.08	378.27	448.47	518.66	
78	104.78	104.78	104.78	104.78	104.78	104.78	104.78	104.78	104.78	104.78	179.42	254.05	328.69	403.33	477.96	552.60	
79	109.76	109.76	109.76	109.76	109.76	109.76	109.76	109.76	109.76	109.76	190.85	271.94	353.03	434.12	515.21	596.30	
80	112.23	112.23	112.23	112.23	112.23	112.23	112.23	112.23	112.23	112.23	203.51	294.79	386.08	477.36	568.64	659.92	
																769.10	
																816.34	

Genworth Financial
Colony 10, Band 4, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.32	0.40	0.48	0.55	0.63	0.71	
1	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.33	0.42	0.51	0.59	0.68	0.77	
2	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.34	0.44	0.54	0.64	0.74	0.84	
3	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.35	0.45	0.56	0.67	0.77	0.88	
4	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.35	0.47	0.58	0.69	0.81	0.92	
5	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.48	0.60	0.71	0.83	0.95	
6	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.48	0.60	0.72	0.84	0.96	
7	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.49	0.61	0.73	0.86	0.98	
8	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.37	0.49	0.62	0.74	0.86	0.98	
9	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.37	0.49	0.62	0.74	0.86	0.98	
10	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.37	0.49	0.62	0.74	0.86	0.98	
11	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.37	0.49	0.61	0.72	0.84	0.96	
12	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.37	0.49	0.61	0.72	0.84	0.96	
13	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.37	0.48	0.60	0.72	0.83	0.95	
14	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.37	0.49	0.61	0.72	0.84	0.96	
15	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.37	0.49	0.61	0.72	0.84	0.96	0.10
16	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.37	0.49	0.62	0.74	0.86	0.98	0.10
17	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.38	0.50	0.63	0.76	0.88	1.01	0.10
18	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.38	0.51	0.65	0.78	0.91	1.04	0.10
19	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.39	0.53	0.68	0.82	0.96	1.10	0.10
20	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.42	0.58	0.73	0.88	1.04	1.19	0.10
21	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.44	0.62	0.79	0.96	1.14	1.31	0.10
22	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.47	0.68	0.88	1.08	1.29	1.49	0.10
23	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.51	0.74	0.98	1.22	1.45	1.69	0.10
24	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.54	0.82	1.09	1.36	1.64	1.91	0.10
25	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.59	0.91	1.22	1.53	1.85	2.16	0.10
26	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.61	0.94	1.28	1.61	1.94	2.27	0.10
27	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.63	0.98	1.33	1.68	2.03	2.38	0.10
28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.64	1.00	1.36	1.72	2.08	2.44	0.10
29	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.65	1.02	1.39	1.75	2.12	2.49	0.10
30	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.66	1.04	1.42	1.80	2.18	2.56	0.10
31	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.67	1.06	1.45	1.84	2.23	2.62	0.10
32	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.68	1.08	1.48	1.87	2.27	2.67	0.10
33	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.70	1.11	1.52	1.92	2.33	2.74	0.11
34	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.71	1.13	1.55	1.96	2.38	2.80	0.11
35	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.73	1.16	1.59	2.02	2.45	2.88	0.12
36	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.79	1.25	1.72	2.18	2.65	3.11	0.12
37	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.84	1.34	1.85	2.35	2.86	3.36	0.13
38	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.91	1.46	2.01	2.55	3.10	3.65	0.14
39	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.99	1.60	2.21	2.82	3.43	4.04	0.15
40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1.07	1.73	2.40	3.07	3.73	4.40	0.17
41	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.16	1.88	2.61	3.34	4.06	4.79	0.19
42	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.28	2.08	2.89	3.69	4.50	5.30	0.21
43	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.39	2.27	3.15	4.02	4.90	5.78	0.24
44	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.54	2.52	3.49	4.46	5.44	6.41	0.27
45	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.67	2.73	3.79	4.84	5.90	6.96	0.29

46	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.81	2.95	4.10	5.25	6.39	7.54	0.31
47	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.98	3.24	4.51	5.78	7.04	8.31	0.35
48	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	2.11	3.46	4.80	6.14	7.49	8.83	0.42
49	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.30	3.75	5.20	6.65	8.10	9.55	0.51
50	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.48	4.05	5.62	7.19	8.76	10.33	0.64
51	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.67	4.33	6.00	7.67	9.33	11.00	0.81
52	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.89	4.70	6.51	8.31	10.12	11.93	1.01
53	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	3.09	5.02	6.94	8.86	10.79	12.71	1.23
54	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.26	5.27	7.28	9.29	11.30	13.31	1.53
55	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.51	5.65	7.80	9.94	12.09	14.23	1.93
56	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	3.82	6.17	8.52	10.86	13.21	15.56	
57	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	4.18	6.77	9.35	11.93	14.52	17.10	
58	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	4.66	7.58	10.51	13.43	16.35	19.27	
59	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	5.21	8.54	11.86	15.18	18.51	21.83	
60	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	5.90	9.70	13.49	17.28	21.08	24.87	
61	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	6.66	11.02	15.37	19.72	24.08	28.43	
62	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	7.55	12.57	17.58	22.59	27.61	32.62	
63	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	8.57	14.35	20.14	25.93	31.71	37.50	
64	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	9.75	16.43	23.11	29.78	36.46	43.14	
65	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	11.06	18.77	26.47	34.17	41.88	49.58	
66	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	12.43	21.19	29.95	38.71	47.47	56.23	
67	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	13.98	23.90	33.83	43.75	53.68	63.60	
68	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	15.71	26.91	38.11	49.31	60.51	71.71	
69	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	17.65	30.23	42.82	55.41	67.99	80.58	
70	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	20.78	35.58	50.37	65.16	79.96	94.75	
71	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	26.70	46.54	66.39	86.23	106.07	125.91	
72	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	34.69	61.37	88.05	114.73	141.41	168.09	
73	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	40.96	72.53	104.11	135.68	167.25	198.82	
74	10.83	10.83	10.83	10.83	10.83	10.83	10.83	10.83	10.83	10.83	46.81	82.78	118.76	154.73	190.71	226.68	
75	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	56.01	99.34	142.66	185.98	229.31	272.63	
76	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	63.31	108.20	153.09	197.98	242.87	287.76	
77	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	68.39	115.24	162.09	208.93	255.78	302.63	
78	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	73.51	122.24	170.98	219.71	268.45	317.18	
79	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	78.75	129.26	179.77	230.27	280.78	331.29	
80	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	94.26	156.31	218.37	280.42	342.48	404.53	
																440.89	
																476.78	

Genworth Financial
Colony 10, Band 4, Current Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.40	0.48	0.56	0.63	0.71	0.79	
1	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.41	0.50	0.59	0.68	0.77	0.86	
2	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.43	0.53	0.63	0.73	0.83	0.93	
3	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.44	0.55	0.66	0.76	0.87	0.98	
4	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.45	0.56	0.68	0.79	0.91	1.02	
5	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.45	0.57	0.69	0.81	0.93	1.05	
6	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.45	0.58	0.70	0.82	0.95	1.07	
7	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.46	0.58	0.71	0.84	0.96	1.09	
8	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.47	0.59	0.72	0.84	0.97	1.09	
9	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.47	0.59	0.72	0.84	0.97	1.09	
10	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.47	0.59	0.72	0.84	0.97	1.09	
11	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.46	0.58	0.71	0.83	0.95	1.07	
12	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.46	0.58	0.71	0.83	0.95	1.07	
13	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.46	0.58	0.70	0.81	0.93	1.05	
14	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.46	0.58	0.71	0.83	0.95	1.07	
15	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.46	0.58	0.71	0.83	0.95	1.07	0.10
16	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.47	0.59	0.72	0.84	0.97	1.09	0.10
17	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.47	0.60	0.73	0.86	0.99	1.12	0.10
18	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.49	0.62	0.76	0.89	1.03	1.16	0.10
19	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.50	0.64	0.79	0.93	1.08	1.22	0.10
20	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.51	0.67	0.84	1.00	1.16	1.32	0.10
21	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.53	0.72	0.90	1.08	1.27	1.45	0.10
22	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.57	0.78	1.00	1.22	1.43	1.65	0.10
23	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.61	0.86	1.12	1.37	1.63	1.88	0.10
24	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.65	0.94	1.24	1.53	1.83	2.12	0.10
25	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.70	1.04	1.38	1.72	2.06	2.40	0.10
26	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.72	1.08	1.44	1.80	2.16	2.52	0.10
27	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.74	1.12	1.50	1.88	2.26	2.64	0.10
28	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.75	1.14	1.54	1.93	2.32	2.71	0.10
29	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.76	1.16	1.57	1.97	2.37	2.77	0.10
30	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.77	1.19	1.60	2.01	2.43	2.84	0.10
31	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.80	1.22	1.65	2.07	2.49	2.91	0.10
32	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.82	1.25	1.68	2.11	2.54	2.97	0.10
33	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.84	1.28	1.72	2.16	2.60	3.04	0.11
34	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.86	1.31	1.76	2.21	2.66	3.11	0.11
35	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.88	1.34	1.81	2.27	2.74	3.20	0.12
36	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.94	1.44	1.95	2.45	2.96	3.46	0.12
37	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.00	1.54	2.09	2.64	3.18	3.73	0.13
38	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.08	1.67	2.27	2.87	3.46	4.06	0.14
39	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.16	1.82	2.49	3.16	3.82	4.49	0.15
40	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.24	1.97	2.70	3.43	4.16	4.89	0.17
41	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.35	2.15	2.94	3.73	4.53	5.32	0.19
42	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.50	2.38	3.26	4.13	5.01	5.89	0.21
43	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.63	2.59	3.55	4.50	5.46	6.42	0.24
44	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.80	2.87	3.93	4.99	6.06	7.12	0.27
45	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.95	3.10	4.26	5.42	6.57	7.73	0.29

46	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.11	3.36	4.62	5.87	7.13	8.38	0.31
47	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	2.29	3.68	5.07	6.45	7.84	9.23	0.35
48	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	2.45	3.92	5.40	6.87	8.34	9.81	0.42
49	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	2.64	4.23	5.83	7.42	9.02	10.61	0.51
50	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	2.85	4.57	6.30	8.03	9.75	11.48	0.64
51	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	3.05	4.89	6.72	8.55	10.39	12.22	0.81
52	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.32	5.30	7.29	9.28	11.26	13.25	1.01
53	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	3.55	5.67	7.78	9.89	12.01	14.12	1.23
54	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	3.77	5.97	8.18	10.38	12.59	14.79	1.53
55	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	4.04	6.39	8.75	11.10	13.46	15.81	1.93
56	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	4.39	6.97	9.55	12.13	14.71	17.29	
57	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	4.81	7.65	10.49	13.32	16.16	19.00	
58	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	5.35	8.56	11.78	14.99	18.20	21.41	
59	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	5.99	9.64	13.30	16.95	20.61	24.26	
60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	6.77	10.94	15.12	19.29	23.46	27.63	
61	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	7.64	12.43	17.22	22.01	26.80	31.59	
62	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	8.65	14.17	19.69	25.20	30.72	36.24	
63	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	9.82	16.19	22.56	28.93	35.30	41.67	
64	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	11.16	18.51	25.87	33.22	40.58	47.93	
65	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	12.61	21.10	29.60	38.10	46.59	55.09	
66	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	14.17	23.83	33.50	43.16	52.82	62.48	
67	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	15.92	26.87	37.82	48.77	59.72	70.67	
68	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	17.89	30.25	42.61	54.96	67.32	79.68	
69	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	20.07	33.96	47.86	61.75	75.64	89.53	
70	7.32	7.32	7.32	7.32	7.32	7.32	7.32	7.32	7.32	7.32	23.65	39.97	56.30	72.63	88.95	105.28	
71	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	30.23	52.16	74.10	96.03	117.97	139.90	
72	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	39.10	68.63	98.17	127.70	157.24	186.77	
73	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	46.16	81.11	116.06	151.01	185.96	220.91	
74	12.86	12.86	12.86	12.86	12.86	12.86	12.86	12.86	12.86	12.86	52.70	92.53	132.37	172.20	212.04	251.87	
75	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	63.00	110.98	158.97	206.95	254.94	302.92	
76	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	72.70	122.10	171.51	220.92	270.32	319.73	
77	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	79.34	130.73	182.11	233.49	284.88	336.26	
78	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	86.00	139.28	192.57	245.85	299.14	352.42	
79	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	92.98	148.01	203.03	258.05	313.08	368.10	
80	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	111.61	179.18	246.76	314.33	381.91	449.48	
																489.88	
																529.76	

Genworth Financial
Colony 10, Band 4, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.52	0.59	0.66	0.73	0.80	0.87	
1	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.54	0.62	0.71	0.79	0.87	0.95	
2	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.55	0.65	0.74	0.83	0.93	1.02	
3	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.56	0.67	0.77	0.87	0.98	1.08	
4	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.58	0.69	0.80	0.90	1.01	1.12	
5	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.59	0.70	0.82	0.93	1.05	1.16	
6	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.59	0.71	0.83	0.94	1.06	1.18	
7	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.59	0.71	0.84	0.96	1.08	1.20	
8	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.59	0.71	0.84	0.96	1.08	1.20	
9	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.59	0.71	0.84	0.96	1.08	1.20	
10	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.59	0.71	0.84	0.96	1.08	1.20	
11	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.59	0.71	0.83	0.94	1.06	1.18	
12	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.59	0.71	0.83	0.94	1.06	1.18	
13	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.59	0.70	0.82	0.93	1.05	1.16	
14	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.59	0.71	0.83	0.94	1.06	1.18	
15	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.59	0.71	0.83	0.94	1.06	1.18	0.10
16	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.59	0.71	0.84	0.96	1.08	1.20	0.10
17	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.60	0.72	0.85	0.98	1.10	1.23	0.10
18	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.61	0.74	0.88	1.01	1.15	1.28	0.10
19	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.62	0.76	0.91	1.05	1.20	1.34	0.10
20	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.65	0.81	0.98	1.14	1.30	1.46	0.10
21	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.68	0.87	1.06	1.24	1.43	1.62	0.10
22	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.72	0.94	1.17	1.40	1.62	1.85	0.10
23	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.76	1.04	1.31	1.58	1.86	2.13	0.10
24	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.81	1.13	1.45	1.77	2.09	2.41	0.10
25	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.87	1.24	1.62	2.00	2.37	2.75	0.10
26	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.91	1.32	1.73	2.13	2.54	2.95	0.10
27	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.95	1.39	1.84	2.29	2.73	3.18	0.10
28	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.97	1.44	1.91	2.38	2.85	3.32	0.10
29	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.99	1.49	1.98	2.47	2.97	3.46	0.10
30	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.02	1.54	2.05	2.56	3.08	3.59	0.10
31	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.05	1.58	2.12	2.66	3.19	3.73	0.10
32	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.08	1.63	2.19	2.75	3.30	3.86	0.10
33	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.11	1.68	2.26	2.84	3.41	3.99	0.11
34	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.14	1.74	2.34	2.93	3.53	4.13	0.11
35	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.17	1.80	2.42	3.04	3.67	4.29	0.12
36	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.26	1.93	2.61	3.29	3.96	4.64	0.12
37	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.34	2.08	2.81	3.54	4.28	5.01	0.13
38	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.45	2.25	3.05	3.85	4.65	5.45	0.14
39	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.58	2.47	3.37	4.26	5.16	6.05	0.15
40	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.70	2.68	3.66	4.63	5.61	6.59	0.17
41	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.85	2.91	3.98	5.04	6.11	7.17	0.19
42	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.02	3.21	4.40	5.58	6.77	7.96	0.21
43	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.19	3.49	4.79	6.08	7.38	8.68	0.24
44	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.41	3.85	5.30	6.74	8.18	9.62	0.27
45	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.59	4.16	5.74	7.31	8.88	10.45	0.29

46	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	2.83	4.53	6.24	7.94	9.64	11.34	0.31
47	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	3.12	4.99	6.87	8.75	10.62	12.50	0.35
48	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.32	5.32	7.31	9.30	11.30	13.29	0.42
49	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	3.59	5.74	7.90	10.06	12.21	14.37	0.51
50	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	3.85	6.19	8.54	10.88	13.22	15.56	0.64
51	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	4.11	6.60	9.09	11.58	14.07	16.56	0.81
52	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	4.45	7.15	9.86	12.56	15.26	17.96	1.01
53	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	4.74	7.62	10.51	13.39	16.27	19.15	1.23
54	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	4.99	8.01	11.02	14.03	17.05	20.06	1.53
55	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	5.35	8.57	11.80	15.02	18.24	21.46	1.93
56	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	5.77	9.22	12.68	16.13	19.59	23.04	
57	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	6.23	9.95	13.68	17.41	21.13	24.86	
58	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	6.84	10.97	15.11	19.24	23.37	27.50	
59	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	7.55	12.15	16.76	21.36	25.96	30.56	
60	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	8.49	13.62	18.75	23.87	29.00	34.13	
61	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	9.47	15.22	20.98	26.74	32.49	38.25	
62	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	10.54	17.03	23.52	30.00	36.49	42.98	
63	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	11.74	19.07	26.41	33.74	41.07	48.40	
64	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	13.15	21.42	29.69	37.96	46.23	54.50	
65	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	14.65	23.98	33.31	42.63	51.96	61.29	
66	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	16.32	26.80	37.29	47.78	58.26	68.75	
67	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	18.36	30.23	42.11	53.99	65.86	77.74	
68	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	20.59	34.00	47.42	60.83	74.24	87.65	
69	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	23.06	38.15	53.23	68.31	83.40	98.48	
70	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	27.29	44.99	62.70	80.40	98.11	115.81	
71	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	34.60	58.46	82.32	106.17	130.03	153.89	
72	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	44.43	76.64	108.84	141.04	173.25	205.45	
73	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	52.39	90.51	128.64	166.76	204.88	243.00	
74	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	60.35	103.69	147.04	190.38	233.72	277.06	
75	20.13	20.13	20.13	20.13	20.13	20.13	20.13	20.13	20.13	20.13	72.29	124.44	176.60	228.76	280.91	333.07	
76	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	80.98	135.10	189.22	243.34	297.46	351.58	
77	32.06	32.06	32.06	32.06	32.06	32.06	32.06	32.06	32.06	32.06	88.35	144.63	200.92	257.20	313.49	369.77	
78	37.29	37.29	37.29	37.29	37.29	37.29	37.29	37.29	37.29	37.29	95.67	154.04	212.42	270.79	329.17	387.54	
79	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	103.44	163.71	223.98	284.24	344.51	404.78	
80	49.28	49.28	49.28	49.28	49.28	49.28	49.28	49.28	49.28	49.28	121.96	194.65	267.33	340.01	412.70	485.38	
																527.31	
																582.74	

Genworth Financial
Colony 10, Band 4, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.60	0.66	0.73	0.79	0.86	0.92	
1	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.62	0.70	0.78	0.86	0.94	1.02	
2	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.64	0.73	0.83	0.92	1.02	1.11	
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.66	0.76	0.87	0.97	1.08	1.18	
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.66	0.77	0.89	1.00	1.11	1.22	
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.67	0.79	0.91	1.03	1.15	1.27	
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.67	0.80	0.92	1.04	1.17	1.29	
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.68	0.80	0.93	1.06	1.18	1.31	
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.68	0.80	0.93	1.06	1.18	1.31	
9	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.68	0.80	0.93	1.06	1.18	1.31	
10	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.68	0.80	0.93	1.06	1.18	1.31	
11	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.67	0.80	0.92	1.04	1.17	1.29	
12	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.67	0.80	0.92	1.04	1.17	1.29	
13	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.67	0.79	0.91	1.03	1.15	1.27	
14	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.67	0.80	0.92	1.04	1.17	1.29	
15	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.67	0.80	0.92	1.04	1.17	1.29	0.10
16	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.68	0.81	0.94	1.06	1.19	1.32	0.10
17	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.69	0.82	0.96	1.09	1.23	1.36	0.10
18	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.70	0.84	0.99	1.13	1.28	1.42	0.10
19	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.71	0.86	1.02	1.18	1.33	1.49	0.10
20	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.75	0.92	1.10	1.27	1.45	1.62	0.10
21	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.78	0.98	1.19	1.39	1.60	1.80	0.10
22	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.82	1.07	1.32	1.56	1.81	2.06	0.10
23	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.87	1.17	1.47	1.77	2.07	2.37	0.10
24	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.92	1.27	1.63	1.98	2.33	2.68	0.10
25	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.98	1.40	1.81	2.22	2.64	3.05	0.10
26	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.03	1.48	1.93	2.38	2.83	3.28	0.10
27	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.07	1.56	2.06	2.55	3.04	3.53	0.10
28	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.10	1.62	2.14	2.65	3.17	3.69	0.10
29	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.12	1.67	2.21	2.75	3.30	3.84	0.10
30	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.15	1.72	2.29	2.85	3.42	3.99	0.10
31	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.19	1.78	2.37	2.96	3.55	4.14	0.10
32	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.22	1.84	2.45	3.06	3.68	4.29	0.10
33	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.26	1.90	2.53	3.16	3.80	4.43	0.11
34	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.30	1.96	2.62	3.27	3.93	4.59	0.11
35	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.35	2.04	2.72	3.40	4.09	4.77	0.12
36	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.44	2.19	2.93	3.67	4.42	5.16	0.12
37	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.55	2.35	3.16	3.96	4.77	5.57	0.13
38	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.66	2.54	3.42	4.30	5.18	6.06	0.14
39	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.81	2.79	3.78	4.76	5.74	6.72	0.15
40	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.96	3.03	4.11	5.18	6.25	7.32	0.17
41	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.13	3.30	4.47	5.63	6.80	7.97	0.19
42	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	2.33	3.63	4.94	6.24	7.54	8.84	0.21
43	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	2.52	3.95	5.37	6.79	8.22	9.64	0.24
44	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	2.77	4.35	5.94	7.52	9.11	10.69	0.27
45	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	2.99	4.72	6.44	8.16	9.89	11.61	0.29

46	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	3.24	5.11	6.99	8.86	10.73	12.60	0.31
47	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	3.53	5.60	7.68	9.75	11.82	13.89	0.35
48	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	3.78	5.98	8.18	10.37	12.57	14.77	0.42
49	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	4.08	6.46	8.84	11.21	13.59	15.97	0.51
50	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	4.42	6.99	9.57	12.14	14.72	17.29	0.64
51	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	4.72	7.45	10.19	12.93	15.66	18.40	0.81
52	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	5.10	8.07	11.05	14.02	16.99	19.96	1.01
53	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	5.46	8.63	11.79	14.95	18.12	21.28	1.23
54	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	5.78	9.08	12.39	15.69	18.99	22.29	1.53
55	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	6.21	9.73	13.26	16.79	20.31	23.84	1.93
56	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	6.63	10.43	14.22	18.01	21.81	25.60	
57	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	7.12	11.22	15.32	19.42	23.52	27.62	
58	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	7.79	12.34	16.90	21.45	26.00	30.55	
59	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	8.53	13.61	18.70	23.79	28.87	33.96	
60	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	9.54	15.21	20.89	26.57	32.24	37.92	
61	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	10.65	17.02	23.39	29.76	36.13	42.50	
62	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	11.89	19.06	26.24	33.41	40.59	47.76	
63	5.11	5.11	5.11	5.11	5.11	5.11	5.11	5.11	5.11	5.11	13.22	21.33	29.45	37.56	45.67	53.78	
64	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	14.82	23.97	33.12	42.26	51.41	60.56	
65	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	16.53	26.84	37.16	47.47	57.79	68.10	
66	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	18.42	30.02	41.61	53.20	64.80	76.39	
67	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	20.44	33.44	46.44	59.44	72.44	85.44	
68	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	22.77	37.26	51.76	66.25	80.75	95.24	
69	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	25.40	41.48	57.56	73.64	89.72	105.80	
70	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	29.28	48.02	66.76	85.50	104.24	122.98	
71	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	37.02	61.91	86.81	111.70	136.60	161.49	
72	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	47.29	80.44	113.59	146.73	179.88	213.03	
73	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	55.34	94.06	132.79	171.51	210.24	248.96	
74	19.14	19.14	19.14	19.14	19.14	19.14	19.14	19.14	19.14	19.14	62.68	106.23	149.77	193.31	236.86	280.40	
75	22.74	22.74	22.74	22.74	22.74	22.74	22.74	22.74	22.74	22.74	74.46	126.18	177.91	229.63	281.35	333.07	
76	35.42	35.42	35.42	35.42	35.42	35.42	35.42	35.42	35.42	35.42	88.11	140.81	193.50	246.19	298.89	351.58	
77	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	96.63	151.26	205.89	260.51	315.14	369.77	
78	45.28	45.28	45.28	45.28	45.28	45.28	45.28	45.28	45.28	45.28	102.32	159.37	216.41	273.45	330.50	387.54	
79	48.76	48.76	48.76	48.76	48.76	48.76	48.76	48.76	48.76	48.76	108.10	167.43	226.77	286.11	345.44	404.78	
80	52.60	52.60	52.60	52.60	52.60	52.60	52.60	52.60	52.60	52.60	124.73	196.86	268.99	341.12	413.25	485.38	
																527.31	
																588.65	

Genworth Financial
Colony 10, Band 4, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.13	1.31	1.49	1.66	1.84	2.02	0.10
17	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.14	1.33	1.52	1.70	1.89	2.08	0.10
18	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.15	1.35	1.56	1.76	1.96	2.16	0.10
19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.17	1.39	1.61	1.83	2.05	2.27	0.10
20	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.31	1.54	1.78	2.01	2.25	2.48	0.10
21	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.36	1.63	1.91	2.19	2.46	2.74	0.10
22	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.42	1.77	2.11	2.45	2.80	3.14	0.10
23	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.50	1.92	2.34	2.76	3.18	3.60	0.10
24	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.58	2.08	2.58	3.08	3.58	4.08	0.10
25	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.67	2.27	2.86	3.45	4.05	4.64	0.10
26	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.74	2.38	3.03	3.67	4.32	4.96	0.10
27	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.80	2.50	3.20	3.89	4.59	5.29	0.10
28	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.84	2.58	3.31	4.04	4.78	5.51	0.10
29	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.88	2.64	3.41	4.17	4.94	5.70	0.10
30	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.92	2.71	3.51	4.31	5.10	5.90	0.10
31	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.98	2.80	3.63	4.46	5.28	6.11	0.10
32	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	2.03	2.89	3.74	4.59	5.45	6.30	0.10
33	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	2.08	2.96	3.85	4.73	5.61	6.49	0.11
34	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	2.14	3.05	3.97	4.88	5.79	6.70	0.11
35	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	2.21	3.16	4.11	5.05	6.00	6.95	0.12
36	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	2.36	3.38	4.39	5.40	6.42	7.43	0.12
37	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.55	3.63	4.71	5.79	6.87	7.95	0.13
38	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.75	3.92	5.08	6.24	7.41	8.57	0.14
39	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	2.99	4.27	5.56	6.84	8.12	9.40	0.15
40	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	3.21	4.60	5.99	7.37	8.76	10.15	0.17
41	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	3.47	4.96	6.46	7.96	9.45	10.95	0.19
42	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	3.78	5.43	7.08	8.73	10.38	12.03	0.21
43	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	4.12	5.90	7.67	9.44	11.22	12.99	0.24
44	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	4.53	6.48	8.43	10.37	12.32	14.27	0.27
45	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	4.93	7.02	9.11	11.19	13.28	15.37	0.29

46	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	5.36	7.62	9.89	12.15	14.41	16.67	0.31
47	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	5.84	8.35	10.86	13.36	15.87	18.38	0.35
48	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	6.25	8.90	11.56	14.22	16.87	19.53	0.42
49	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	6.73	9.61	12.49	15.37	18.25	21.13	0.51
50	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	7.26	10.38	13.51	16.63	19.75	22.87	0.64
51	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	7.74	11.06	14.38	17.70	21.02	24.34	0.81
52	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	8.35	11.96	15.57	19.18	22.79	26.40	1.01
53	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	8.92	12.76	16.61	20.46	24.30	28.15	1.23
54	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	9.36	13.38	17.41	21.43	25.46	29.48	1.53
55	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	9.89	14.22	18.55	22.88	27.21	31.54	1.93
56	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	10.69	15.32	19.96	24.59	29.23	33.86	
57	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	11.46	16.47	21.49	26.50	31.52	36.53	
58	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	12.71	18.25	23.79	29.32	34.86	40.40	
59	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	13.89	20.10	26.30	32.50	38.71	44.91	
60	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	15.36	22.32	29.28	36.23	43.19	50.15	
61	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	16.98	24.83	32.67	40.51	48.36	56.20	
62	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	18.75	27.63	36.52	45.40	54.28	63.16	
63	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	20.66	30.76	40.85	50.94	61.04	71.13	
64	11.35	11.35	11.35	11.35	11.35	11.35	11.35	11.35	11.35	11.35	22.81	34.26	45.72	57.18	68.63	80.09	
65	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	25.13	38.11	51.10	64.08	77.07	90.05	
66	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	27.84	42.29	56.75	71.20	85.66	100.11	
67	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	30.68	46.73	62.79	78.85	94.90	110.96	
68	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	34.07	51.77	69.48	87.19	104.89	122.60	
69	17.68	17.68	17.68	17.68	17.68	17.68	17.68	17.68	17.68	17.68	37.23	56.79	76.34	95.89	115.45	135.00	
70	19.30	19.30	19.30	19.30	19.30	19.30	19.30	19.30	19.30	19.30	42.01	64.72	87.43	110.13	132.84	155.55	
71	23.17	23.17	23.17	23.17	23.17	23.17	23.17	23.17	23.17	23.17	53.06	82.95	112.84	142.72	172.61	202.50	
72	26.66	26.66	26.66	26.66	26.66	26.66	26.66	26.66	26.66	26.66	66.36	106.05	145.75	185.45	225.14	264.84	
73	30.50	30.50	30.50	30.50	30.50	30.50	30.50	30.50	30.50	30.50	76.57	122.63	168.70	214.77	260.83	306.90	
74	34.71	34.71	34.71	34.71	34.71	34.71	34.71	34.71	34.71	34.71	86.05	137.39	188.73	240.07	291.41	342.75	
75	39.25	39.25	39.25	39.25	39.25	39.25	39.25	39.25	39.25	39.25	98.38	157.51	216.64	275.76	334.89	394.02	
76	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	112.81	175.48	238.15	300.82	363.49	426.16	
77	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	123.34	188.32	253.29	318.26	383.24	448.21	
78	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	133.04	200.38	267.73	335.07	402.42	469.76	
79	70.92	70.92	70.92	70.92	70.92	70.92	70.92	70.92	70.92	70.92	140.88	210.84	280.80	350.75	420.71	490.67	
80	78.87	78.87	78.87	78.87	78.87	78.87	78.87	78.87	78.87	78.87	165.58	252.29	339.00	425.71	512.42	599.13	
																653.01	
																706.21	

Genworth Financial
Colony 10, Band 4, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.47	1.62	1.76	1.90	2.05	2.19	0.10
17	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.48	1.64	1.79	1.94	2.10	2.25	0.10
18	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.50	1.67	1.84	2.00	2.17	2.34	0.10
19	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.52	1.71	1.90	2.08	2.27	2.46	0.10
20	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.58	1.80	2.03	2.25	2.48	2.70	0.10
21	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.63	1.90	2.18	2.45	2.73	3.00	0.10
22	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.70	2.05	2.40	2.75	3.10	3.45	0.10
23	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.79	2.22	2.66	3.09	3.53	3.96	0.10
24	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.88	2.40	2.93	3.45	3.98	4.50	0.10
25	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.02	2.64	3.27	3.89	4.51	5.13	0.10
26	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	2.11	2.79	3.48	4.16	4.85	5.53	0.10
27	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	2.18	2.94	3.69	4.44	5.20	5.95	0.10
28	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.25	3.04	3.84	4.64	5.43	6.23	0.10
29	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	2.31	3.15	3.98	4.81	5.65	6.48	0.10
30	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.37	3.24	4.12	4.99	5.87	6.74	0.10
31	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	2.44	3.35	4.27	5.18	6.10	7.01	0.10
32	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	2.49	3.45	4.40	5.35	6.31	7.26	0.10
33	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	2.56	3.55	4.54	5.53	6.52	7.51	0.11
34	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	2.65	3.67	4.70	5.72	6.75	7.77	0.11
35	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	2.72	3.80	4.87	5.94	7.02	8.09	0.12
36	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	2.94	4.10	5.26	6.42	7.58	8.74	0.12
37	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	3.15	4.41	5.67	6.93	8.19	9.45	0.13
38	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	3.40	4.78	6.16	7.53	8.91	10.29	0.14
39	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	3.71	5.25	6.79	8.33	9.87	11.41	0.15
40	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	4.02	5.71	7.39	9.07	10.76	12.44	0.17
41	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	4.40	6.23	8.06	9.89	11.72	13.55	0.19
42	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	4.86	6.89	8.93	10.96	13.00	15.03	0.21
43	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	5.29	7.51	9.73	11.95	14.17	16.39	0.24
44	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	5.82	8.29	10.77	13.24	15.71	18.18	0.27
45	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	6.31	9.00	11.69	14.37	17.06	19.75	0.29

46	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	6.91	9.81	12.72	15.63	18.53	21.44	0.31
47	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	7.57	10.78	14.00	17.21	20.42	23.63	0.35
48	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	8.16	11.55	14.95	18.34	21.73	25.12	0.42
49	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	8.85	12.51	16.18	19.85	23.51	27.18	0.51
50	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	9.52	13.50	17.49	21.47	25.45	29.43	0.64
51	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	10.21	14.43	18.66	22.88	27.11	31.33	0.81
52	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	11.01	15.61	20.20	24.79	29.39	33.98	1.01
53	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	11.81	16.69	21.58	26.46	31.35	36.23	1.23
54	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	12.48	17.57	22.67	27.76	32.86	37.95	1.53
55	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	13.38	18.82	24.27	29.71	35.16	40.60	1.93
56	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	14.35	20.20	26.05	31.90	37.75	43.60	
57	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	15.25	21.60	27.96	34.32	40.67	47.03	
58	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	16.78	23.83	30.88	37.92	44.97	52.02	
59	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	18.36	26.25	34.15	42.05	49.94	57.84	
60	11.20	11.20	11.20	11.20	11.20	11.20	11.20	11.20	11.20	11.20	20.10	29.00	37.90	46.79	55.69	64.59	
61	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	22.12	32.17	42.23	52.28	62.34	72.39	
62	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	24.46	35.84	47.23	58.61	69.99	81.37	
63	14.34	14.34	14.34	14.34	14.34	14.34	14.34	14.34	14.34	14.34	27.22	40.10	52.99	65.87	78.75	91.63	
64	15.61	15.61	15.61	15.61	15.61	15.61	15.61	15.61	15.61	15.61	30.21	44.80	59.40	74.00	88.59	103.19	
65	16.46	16.46	16.46	16.46	16.46	16.46	16.46	16.46	16.46	16.46	33.06	49.65	66.25	82.84	99.44	116.03	
66	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	36.38	55.13	73.89	92.65	111.40	130.16	
67	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	40.17	61.26	82.34	103.42	124.51	145.59	
68	21.29	21.29	21.29	21.29	21.29	21.29	21.29	21.29	21.29	21.29	44.79	68.29	91.80	115.30	138.80	162.30	
69	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	49.73	75.84	101.96	128.07	154.19	180.30	
70	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	56.64	87.22	117.81	148.40	178.98	209.57	
71	30.14	30.14	30.14	30.14	30.14	30.14	30.14	30.14	30.14	30.14	70.98	111.83	152.67	193.51	234.36	275.20	
72	35.84	35.84	35.84	35.84	35.84	35.84	35.84	35.84	35.84	35.84	80.76	125.67	170.59	215.51	260.42	305.34	
73	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	91.16	139.82	188.48	237.14	285.80	334.46	
74	49.47	49.47	49.47	49.47	49.47	49.47	49.47	49.47	49.47	49.47	101.58	153.69	205.81	257.92	310.03	362.14	
75	57.81	57.81	57.81	57.81	57.81	57.81	57.81	57.81	57.81	57.81	113.85	169.88	225.92	281.95	337.99	394.02	
76	71.47	71.47	71.47	71.47	71.47	71.47	71.47	71.47	71.47	71.47	130.89	190.31	249.74	309.16	368.58	428.00	
77	76.47	76.47	76.47	76.47	76.47	76.47	76.47	76.47	76.47	76.47	141.24	206.01	270.78	335.54	400.31	465.08	
78	83.59	83.59	83.59	83.59	83.59	83.59	83.59	83.59	83.59	83.59	154.18	224.76	295.35	365.93	436.52	507.10	
79	89.85	89.85	89.85	89.85	89.85	89.85	89.85	89.85	89.85	89.85	167.98	246.11	324.24	402.36	480.49	558.62	
80	101.52	101.52	101.52	101.52	101.52	101.52	101.52	101.52	101.52	101.52	190.37	279.23	368.08	456.93	545.79	634.64	
																710.73	
																776.85	

Genworth Financial
Colony 10, Band 5, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.44	0.59	0.75	0.91	1.06	1.22	
1	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.52	0.76	1.01	1.25	1.49	1.73	
2	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.56	0.84	1.11	1.38	1.66	1.93	
3	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.58	0.88	1.17	1.46	1.76	2.05	
4	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.61	0.93	1.25	1.56	1.88	2.20	
5	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.62	0.96	1.29	1.62	1.96	2.29	
6	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.63	0.97	1.31	1.65	1.99	2.33	
7	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.63	0.98	1.32	1.66	2.01	2.35	
8	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.63	0.97	1.31	1.65	1.99	2.33	
9	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.63	0.97	1.30	1.63	1.97	2.30	
10	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.62	0.95	1.27	1.59	1.92	2.24	
11	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.60	0.91	1.21	1.51	1.82	2.12	
12	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.59	0.88	1.17	1.46	1.75	2.04	
13	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.58	0.85	1.13	1.40	1.68	1.95	
14	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.57	0.84	1.11	1.37	1.64	1.91	
15	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.56	0.81	1.07	1.32	1.58	1.83	0.10
16	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.54	0.79	1.03	1.27	1.52	1.76	0.10
17	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.54	0.77	1.01	1.25	1.48	1.72	0.10
18	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.53	0.76	1.00	1.23	1.46	1.69	0.10
19	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.53	0.76	1.00	1.23	1.46	1.69	0.10
20	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.54	0.78	1.02	1.25	1.49	1.73	0.10
21	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.56	0.81	1.07	1.33	1.58	1.84	0.10
22	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.58	0.86	1.15	1.43	1.71	1.99	0.10
23	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.62	0.93	1.25	1.56	1.88	2.19	0.10
24	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.65	0.99	1.34	1.68	2.03	2.37	0.10
25	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.68	1.06	1.44	1.82	2.20	2.58	0.10
26	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.70	1.09	1.48	1.86	2.25	2.64	0.10
27	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.71	1.12	1.52	1.92	2.33	2.73	0.10
28	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.73	1.14	1.56	1.97	2.39	2.80	0.10
29	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.75	1.18	1.62	2.05	2.49	2.92	0.10
30	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.77	1.23	1.69	2.14	2.60	3.06	0.10
31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.80	1.28	1.77	2.25	2.74	3.22	0.10
32	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.83	1.34	1.86	2.38	2.89	3.41	0.10
33	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.86	1.41	1.96	2.50	3.05	3.60	0.11
34	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.89	1.48	2.06	2.64	3.23	3.81	0.11
35	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.93	1.54	2.16	2.78	3.39	4.01	0.12
36	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1.02	1.70	2.39	3.07	3.75	4.43	0.12
37	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.11	1.86	2.62	3.38	4.13	4.89	0.13
38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.21	2.05	2.88	3.71	4.55	5.38	0.14
39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.33	2.27	3.21	4.15	5.09	6.03	0.15
40	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.45	2.49	3.52	4.55	5.59	6.62	0.17
41	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.60	2.74	3.88	5.01	6.15	7.29	0.19
42	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.78	3.05	4.33	5.61	6.88	8.16	0.21
43	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.96	3.37	4.78	6.18	7.59	9.00	0.24
44	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.19	3.77	5.36	6.94	8.53	10.11	0.27
45	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.42	4.17	5.92	7.67	9.42	11.17	0.29

46	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.67	4.61	6.55	8.49	10.43	12.37	0.31
47	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.99	5.18	7.36	9.54	11.73	13.91	0.35
48	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	3.24	5.61	7.98	10.34	12.71	15.08	0.42
49	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	3.56	6.17	8.78	11.38	13.99	16.60	0.51
50	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.90	6.78	9.65	12.52	15.40	18.27	0.64
51	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	4.27	7.37	10.47	13.56	16.66	19.76	0.81
52	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	4.70	8.11	11.52	14.93	18.34	21.75	1.01
53	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	5.13	8.81	12.49	16.17	19.85	23.53	1.23
54	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	5.51	9.40	13.30	17.19	21.08	24.97	1.53
55	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	6.03	10.21	14.40	18.58	22.77	26.95	1.93
56	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	6.63	11.22	15.81	20.39	24.98	29.57	
57	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	7.26	12.28	17.30	22.31	27.33	32.35	
58	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	8.07	13.68	19.28	24.88	30.49	36.09	
59	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	8.99	15.25	21.51	27.76	34.02	40.28	
60	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	10.02	17.01	24.01	31.01	38.00	45.00	
61	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	11.14	18.98	26.82	34.66	42.50	50.34	
62	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	12.50	21.27	30.05	38.83	47.60	56.38	
63	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	13.99	23.82	33.65	43.48	53.31	63.14	
64	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	15.66	26.67	37.68	48.69	59.70	70.71	
65	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	17.52	29.84	42.16	54.48	66.80	79.12	
66	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	19.34	32.96	46.58	60.20	73.82	87.44	
67	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	21.29	36.30	51.32	66.33	81.35	96.36	
68	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	23.40	39.91	56.43	72.95	89.46	105.98	
69	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	25.77	43.95	62.14	80.32	98.51	116.69	
70	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	29.66	50.72	71.79	92.85	113.92	134.98	
71	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	38.09	65.87	93.65	121.43	149.21	176.99	
72	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	48.70	85.71	122.73	159.75	196.76	233.78	
73	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	56.58	100.11	143.64	187.16	230.69	274.22	
74	14.94	14.94	14.94	14.94	14.94	14.94	14.94	14.94	14.94	14.94	64.16	113.37	162.59	211.80	261.02	310.23	
75	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	76.19	134.95	193.71	252.47	311.23	369.99	
76	26.40	26.40	26.40	26.40	26.40	26.40	26.40	26.40	26.40	26.40	86.52	146.64	206.76	266.87	326.99	387.11	
77	30.35	30.35	30.35	30.35	30.35	30.35	30.35	30.35	30.35	30.35	92.53	154.71	216.90	279.08	341.26	403.44	
78	34.29	34.29	34.29	34.29	34.29	34.29	34.29	34.29	34.29	34.29	98.40	162.51	226.63	290.74	354.85	418.96	
79	38.38	38.38	38.38	38.38	38.38	38.38	38.38	38.38	38.38	38.38	104.25	170.11	235.98	301.84	367.71	433.57	
80	42.98	42.98	42.98	42.98	42.98	42.98	42.98	42.98	42.98	42.98	119.35	195.72	272.10	348.47	424.84	501.21	
																531.80	
																561.28	

Genworth Financial
Colony 10, Band 5, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.54	0.70	0.87	1.03	1.19	1.35	
1	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.64	0.89	1.15	1.41	1.66	1.92	
2	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.67	0.97	1.26	1.55	1.85	2.14	
3	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.70	1.01	1.33	1.65	1.96	2.28	
4	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.72	1.07	1.41	1.75	2.10	2.44	
5	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.74	1.10	1.46	1.82	2.18	2.54	
6	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.75	1.12	1.49	1.85	2.22	2.59	
7	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.75	1.12	1.50	1.87	2.24	2.61	
8	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.75	1.12	1.49	1.85	2.22	2.59	
9	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.74	1.11	1.47	1.83	2.20	2.56	
10	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.73	1.08	1.44	1.79	2.14	2.49	
11	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.71	1.04	1.37	1.70	2.03	2.36	
12	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.70	1.01	1.33	1.64	1.96	2.27	
13	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.68	0.98	1.28	1.57	1.87	2.17	
14	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.67	0.96	1.25	1.54	1.83	2.12	
15	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.66	0.93	1.21	1.48	1.76	2.03	0.10
16	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.64	0.91	1.17	1.43	1.70	1.96	0.10
17	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.64	0.89	1.15	1.40	1.66	1.91	0.10
18	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.63	0.88	1.13	1.38	1.63	1.88	0.10
19	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.63	0.88	1.13	1.38	1.63	1.88	0.10
20	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.64	0.89	1.15	1.41	1.66	1.92	0.10
21	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.66	0.93	1.21	1.49	1.76	2.04	0.10
22	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.69	0.99	1.30	1.60	1.91	2.21	0.10
23	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.73	1.07	1.41	1.75	2.09	2.43	0.10
24	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.76	1.14	1.51	1.88	2.26	2.63	0.10
25	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.80	1.22	1.63	2.04	2.46	2.87	0.10
26	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.81	1.24	1.66	2.08	2.51	2.93	0.10
27	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.83	1.27	1.71	2.15	2.59	3.03	0.10
28	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.84	1.30	1.75	2.20	2.66	3.11	0.10
29	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.87	1.34	1.82	2.29	2.77	3.24	0.10
30	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.89	1.39	1.90	2.40	2.90	3.40	0.10
31	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.92	1.45	1.99	2.52	3.05	3.58	0.10
32	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.97	1.53	2.10	2.66	3.23	3.79	0.10
33	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1.00	1.60	2.20	2.80	3.40	4.00	0.11
34	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1.04	1.68	2.32	2.95	3.59	4.23	0.11
35	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.09	1.76	2.44	3.11	3.79	4.46	0.12
36	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.18	1.93	2.68	3.42	4.17	4.92	0.12
37	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.28	2.11	2.94	3.77	4.60	5.43	0.13
38	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.41	2.32	3.24	4.15	5.07	5.98	0.14
39	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.55	2.58	3.61	4.64	5.67	6.70	0.15
40	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.69	2.83	3.96	5.09	6.23	7.36	0.17
41	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.86	3.11	4.36	5.60	6.85	8.10	0.19
42	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.07	3.47	4.87	6.27	7.67	9.07	0.21
43	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.26	3.81	5.36	6.90	8.45	10.00	0.24
44	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.53	4.27	6.01	7.75	9.49	11.23	0.27
45	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.79	4.71	6.64	8.56	10.49	12.41	0.29
46	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	3.08	5.21	7.35	9.48	11.61	13.74	0.31
47	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.44	5.84	8.25	10.65	13.06	15.46	0.35
48	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	3.73	6.34	8.94	11.54	14.15	16.75	0.42
49	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	4.12	6.98	9.85	12.71	15.58	18.44	0.51
50	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	4.53	7.68	10.84	13.99	17.15	20.30	0.64
51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	4.92	8.32	11.73	15.14	18.54	21.95	0.81
52	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	5.42	9.17	12.92	16.67	20.42	24.17	1.01
53	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	5.90	9.95	14.00	18.04	22.09	26.14	1.23
54	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	6.34	10.62	14.90	19.18	23.46	27.74	1.53
55	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	6.85	11.47	16.09	20.70	25.32	29.94	1.93
56	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	7.52	12.58	17.65	22.72	27.78	32.85	
57	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	8.25	13.79	19.33	24.86	30.40	35.94	
58	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	9.16	15.35	21.54	27.72	33.91	40.10	
59	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	10.21	17.12	24.03	30.93	37.84	44.75	
60	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	11.29	19.03	26.78	34.52	42.26	50.00	
61	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	12.65	21.30	29.96	38.62	47.27	55.93	
62	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	14.17	23.87	33.56	43.25	52.95	62.64	
63	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	15.92	26.77	37.62	48.46	59.31	70.16	
64	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	17.86	30.00	42.15	54.29	66.43	78.57	
65	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	20.11	33.67	47.23	60.79	74.35	87.91	
66	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	22.27	37.24	52.22	67.20	82.17	97.15	
67	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	24.60	41.09	57.59	74.08	90.58	107.07	
68	9.11	9.11	9.11	9.11	9.11	9.11	9.11	9.11	9.11	9.11	27.22	45.33	63.44	81.54	99.65	117.76	
69	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	30.09	50.00	69.92	89.83	109.75	129.66	
70	11.40	11.40	11.40	11.40	11.40	11.40	11.40	11.40	11.40	11.40	34.50	57.59	80.69	103.79	126.88	149.98	
71	13.15	13.15	13.15	13.15	13.15	13.15	13.15	13.15	13.15	13.15	43.73	74.32	104.90	135.48	166.07	196.65	
72	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	55.65	96.47	137.30	178.12	218.94	259.76	
73	16.56	16.56	16.56	16.56	16.56	16.56	16.56	16.56	16.56	16.56	64.58	112.60	160.63	208.65	256.67	304.69	
74	18.68	18.68	18.68	18.68	18.68	18.68	18.68	18.68	18.68	18.68	73.02	127.35	181.69	236.03	290.36	344.70	
75	21.43	21.43	21.43	21.43	21.43	21.43	21.43	21.43	21.43	21.43	86.38	151.32	216.27	281.21	346.16	411.10	
76	29.94	29.94	29.94	29.94	29.94	29.94	29.94	29.94	29.94	29.94	96.64	163.33	230.03	296.73	363.42	430.12	
77	34.13	34.13	34.13	34.13	34.13	34.13	34.13	34.13	34.13	34.13	103.15	172.18	241.20	310.22	379.25	448.27	
78	38.55	38.55	38.55	38.55	38.55	38.55	38.55	38.55	38.55	38.55	109.71	180.87	252.03	323.19	394.35	465.51	
79	43.63	43.63	43.63	43.63	43.63	43.63	43.63	43.63	43.63	43.63	116.65	189.67	262.69	335.70	408.72	481.74	
80	50.18	50.18	50.18	50.18	50.18	50.18	50.18	50.18	50.18	50.18	134.63	219.09	303.54	387.99	472.45	556.90	
																590.89	
																623.64	

Genworth Financial
Colony 10, Band 5, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.68	0.84	1.01	1.17	1.33	1.49	
1	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.78	1.03	1.29	1.54	1.79	2.04	
2	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.83	1.14	1.44	1.74	2.05	2.35	
3	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.87	1.21	1.54	1.87	2.21	2.54	
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.89	1.23	1.57	1.91	2.25	2.59	
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	1.24	1.59	1.93	2.28	2.62	
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	1.24	1.59	1.93	2.28	2.62	
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	1.24	1.59	1.93	2.28	2.62	
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	1.25	1.60	1.95	2.30	2.65	
9	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.91	1.26	1.62	1.97	2.33	2.68	
10	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.92	1.29	1.65	2.01	2.38	2.74	
11	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.91	1.26	1.61	1.96	2.31	2.66	
12	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.90	1.24	1.58	1.91	2.25	2.59	
13	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.88	1.20	1.52	1.83	2.15	2.47	
14	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.87	1.17	1.48	1.79	2.09	2.40	
15	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.85	1.14	1.43	1.72	2.01	2.30	0.10
16	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.84	1.11	1.39	1.67	1.94	2.22	0.10
17	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.83	1.09	1.36	1.63	1.89	2.16	0.10
18	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.82	1.08	1.35	1.61	1.87	2.13	0.10
19	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.82	1.08	1.34	1.60	1.86	2.12	0.10
20	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.83	1.10	1.37	1.64	1.91	2.18	0.10
21	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.85	1.14	1.44	1.73	2.02	2.31	0.10
22	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.89	1.21	1.54	1.87	2.19	2.52	0.10
23	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.93	1.30	1.67	2.04	2.41	2.78	0.10
24	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.98	1.39	1.80	2.20	2.61	3.02	0.10
25	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.03	1.48	1.94	2.39	2.85	3.30	0.10
26	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.05	1.53	2.01	2.49	2.97	3.45	0.10
27	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.08	1.60	2.11	2.62	3.14	3.65	0.10
28	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.11	1.66	2.20	2.74	3.29	3.83	0.10
29	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.15	1.73	2.32	2.90	3.48	4.06	0.10
30	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.19	1.82	2.44	3.06	3.69	4.31	0.10
31	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.24	1.92	2.59	3.26	3.94	4.61	0.10
32	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.31	2.03	2.76	3.49	4.21	4.94	0.10
33	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.37	2.15	2.93	3.71	4.49	5.27	0.11
34	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.43	2.27	3.12	3.96	4.80	5.64	0.11
35	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.50	2.40	3.30	4.20	5.10	6.00	0.12
36	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.63	2.63	3.63	4.63	5.63	6.63	0.12
37	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.79	2.90	4.01	5.11	6.22	7.33	0.13
38	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.95	3.18	4.40	5.62	6.85	8.07	0.14
39	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.17	3.54	4.92	6.30	7.67	9.05	0.15
40	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.33	3.86	5.38	6.90	8.43	9.95	0.17
41	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.54	4.23	5.91	7.59	9.28	10.96	0.19
42	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.83	4.72	6.62	8.51	10.40	12.29	0.21
43	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.13	5.21	7.30	9.38	11.47	13.55	0.24
44	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	3.50	5.85	8.19	10.53	12.88	15.22	0.27
45	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	3.87	6.46	9.06	11.65	14.24	16.83	0.29
46	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	4.26	7.13	10.01	12.89	15.76	18.64	0.31
47	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	4.74	7.98	11.23	14.48	17.72	20.97	0.35
48	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	5.17	8.68	12.20	15.71	19.22	22.73	0.42
49	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	5.70	9.57	13.44	17.30	21.17	25.04	0.51
50	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	6.25	10.52	14.78	19.04	23.31	27.57	0.64
51	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	6.78	11.39	16.00	20.60	25.21	29.82	0.81
52	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	7.45	12.52	17.60	22.68	27.75	32.83	1.01
53	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	8.04	13.53	19.03	24.52	30.02	35.51	1.23
54	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	8.64	14.45	20.26	26.07	31.88	37.69	1.53
55	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	9.43	15.68	21.94	28.19	34.44	40.69	1.93
56	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	10.21	16.94	23.66	30.38	37.11	43.83	
57	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	11.02	18.23	25.45	32.66	39.87	47.08	
58	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	12.09	19.98	27.87	35.75	43.64	51.53	
59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	13.23	21.86	30.50	39.14	47.77	56.41	
60	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	14.46	23.93	33.40	42.87	52.34	61.81	
61	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	15.89	26.26	36.64	47.01	57.39	67.76	
62	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	17.43	28.81	40.20	51.58	62.96	74.34	
63	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	19.15	31.63	44.11	56.59	69.07	81.55	
64	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	21.12	34.77	48.43	62.08	75.73	89.38	
65	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	23.15	38.09	53.03	67.97	82.91	97.85	
66	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	25.58	41.85	58.12	74.39	90.66	106.93	
67	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	28.32	46.21	64.11	82.00	99.89	117.78	
68	11.72	11.72	11.72	11.72	11.72	11.72	11.72	11.72	11.72	11.72	31.36	50.99	70.63	90.27	109.90	129.54	
69	13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01	34.61	56.22	77.82	99.42	121.03	142.63	
70	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	39.65	64.71	89.78	114.85	139.91	164.98	
71	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	50.29	83.49	116.70	149.91	183.11	216.32	
72	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	63.89	108.26	152.63	197.00	241.37	285.74	
73	22.11	22.11	22.11	22.11	22.11	22.11	22.11	22.11	22.11	22.11	74.29	126.46	178.64	230.81	282.99	335.16	
74	25.39	25.39	25.39	25.39	25.39	25.39	25.39	25.39	25.39	25.39	84.35	143.32	202.28	261.24	320.21	379.17	
75	29.04	29.04	29.04	29.04	29.04	29.04	29.04	29.04	29.04	29.04	97.60	166.15	234.71	303.27	371.82	440.38	
76	39.85	39.85	39.85	39.85	39.85	39.85	39.85	39.85	39.85	39.85	111.82	183.79	255.77	327.74	399.71	471.68	
77	45.82	45.82	45.82	45.82	45.82	45.82	45.82	45.82	45.82	45.82	120.35	194.87	269.40	343.92	418.45	492.97	
78	52.69	52.69	52.69	52.69	52.69	52.69	52.69	52.69	52.69	52.69	129.23	205.77	282.31	358.85	435.39	511.93	
79	60.59	60.59	60.59	60.59	60.59	60.59	60.59	60.59	60.59	60.59	138.79	216.99	295.19	373.39	451.59	529.79	
80	68.12	68.12	68.12	68.12	68.12	68.12	68.12	68.12	68.12	68.12	157.35	246.58	335.81	425.04	514.27	603.50	
																639.01	
																673.15	

Genworth Financial
Colony 10, Band 5, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.83	0.99	1.16	1.33	1.49	1.66	
1	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.91	1.15	1.40	1.64	1.89	2.13	
2	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.97	1.26	1.56	1.86	2.15	2.45	
3	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.01	1.34	1.67	1.99	2.32	2.65	
4	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.03	1.36	1.70	2.04	2.37	2.71	
5	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.03	1.37	1.72	2.06	2.40	2.74	
6	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.03	1.37	1.72	2.06	2.40	2.74	
7	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.03	1.37	1.72	2.06	2.40	2.74	
8	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.04	1.38	1.73	2.07	2.42	2.76	
9	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.04	1.39	1.74	2.09	2.44	2.79	
10	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.05	1.40	1.76	2.11	2.47	2.82	
11	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.07	1.45	1.83	2.20	2.58	2.96	
12	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.06	1.42	1.79	2.15	2.52	2.88	
13	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.03	1.37	1.72	2.06	2.40	2.74	
14	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.02	1.35	1.68	2.01	2.34	2.67	
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.00	1.31	1.63	1.94	2.25	2.56	0.10
16	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.99	1.28	1.58	1.88	2.17	2.47	0.10
17	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.98	1.26	1.55	1.83	2.12	2.40	0.10
18	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.97	1.25	1.53	1.81	2.09	2.37	0.10
19	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.97	1.25	1.53	1.80	2.08	2.36	0.10
20	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.98	1.27	1.56	1.84	2.13	2.42	0.10
21	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.00	1.32	1.63	1.94	2.26	2.57	0.10
22	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.04	1.39	1.75	2.10	2.45	2.80	0.10
23	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.09	1.49	1.89	2.29	2.69	3.09	0.10
24	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.13	1.58	2.02	2.46	2.91	3.35	0.10
25	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.19	1.68	2.18	2.68	3.17	3.67	0.10
26	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.21	1.74	2.26	2.78	3.31	3.83	0.10
27	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.25	1.81	2.38	2.94	3.50	4.06	0.10
28	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.28	1.88	2.47	3.06	3.66	4.25	0.10
29	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.33	1.96	2.60	3.24	3.87	4.51	0.10
30	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.38	2.06	2.75	3.43	4.11	4.79	0.10
31	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.44	2.17	2.91	3.65	4.38	5.12	0.10
32	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.52	2.32	3.11	3.90	4.70	5.49	0.10
33	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.59	2.45	3.30	4.15	5.01	5.86	0.11
34	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.66	2.58	3.51	4.43	5.35	6.27	0.11
35	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.75	2.74	3.72	4.70	5.69	6.67	0.12
36	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.90	3.00	4.09	5.18	6.28	7.37	0.12
37	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.05	3.27	4.49	5.70	6.92	8.14	0.13
38	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	2.22	3.57	4.92	6.27	7.62	8.97	0.14
39	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.46	3.98	5.50	7.02	8.54	10.06	0.15
40	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	2.67	4.35	6.03	7.70	9.38	11.06	0.17
41	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.93	4.78	6.63	8.48	10.33	12.18	0.19
42	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	3.26	5.34	7.42	9.49	11.57	13.65	0.21
43	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	3.58	5.87	8.17	10.46	12.76	15.05	0.24
44	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	3.99	6.58	9.16	11.74	14.33	16.91	0.27
45	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	4.38	7.25	10.11	12.97	15.84	18.70	0.29
46	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	4.84	8.02	11.19	14.36	17.54	20.71	0.31
47	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	5.38	8.97	12.55	16.13	19.72	23.30	0.35
48	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	5.84	9.72	13.61	17.49	21.37	25.25	0.42
49	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	6.44	10.71	14.99	19.27	23.54	27.82	0.51
50	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	7.06	11.77	16.49	21.20	25.92	30.63	0.64
51	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	7.67	12.76	17.86	22.95	28.04	33.13	0.81
52	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	8.41	14.03	19.64	25.25	30.87	36.48	1.01
53	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	9.12	15.19	21.26	27.32	33.39	39.46	1.23
54	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	9.76	16.19	22.61	29.03	35.46	41.88	1.53
55	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	10.61	17.53	24.45	31.37	38.29	45.21	1.93
56	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	11.47	18.91	26.36	33.81	41.25	48.70	
57	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	12.39	20.37	28.36	36.34	44.33	52.31	
58	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	13.56	22.30	31.04	39.78	48.52	57.26	
59	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	14.86	24.43	33.99	43.55	53.12	62.68	
60	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	16.31	26.78	37.26	47.73	58.21	68.68	
61	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	17.92	29.39	40.87	52.34	63.82	75.29	
62	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	19.70	32.28	44.86	57.44	70.02	82.60	
63	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	21.69	35.48	49.26	63.04	76.83	90.61	
64	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	23.88	38.96	54.05	69.14	84.22	99.31	
65	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	26.29	42.77	59.26	75.75	92.23	108.72	
66	10.90	10.90	10.90	10.90	10.90	10.90	10.90	10.90	10.90	10.90	28.89	46.87	64.86	82.84	100.83	118.81	
67	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	31.72	51.27	70.83	90.38	109.93	129.48	
68	13.47	13.47	13.47	13.47	13.47	13.47	13.47	13.47	13.47	13.47	34.69	55.91	77.13	98.35	119.57	140.79	
69	15.25	15.25	15.25	15.25	15.25	15.25	15.25	15.25	15.25	15.25	38.25	61.25	84.25	107.25	130.25	153.25	
70	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	43.48	69.82	96.17	122.51	148.86	175.20	
71	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	54.53	89.03	123.54	158.04	192.54	227.04	
72	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	68.64	114.18	159.72	205.25	250.79	296.33	
73	26.32	26.32	26.32	26.32	26.32	26.32	26.32	26.32	26.32	26.32	79.17	132.02	184.87	237.71	290.56	343.41	
74	30.03	30.03	30.03	30.03	30.03	30.03	30.03	30.03	30.03	30.03	88.99	147.95	206.91	265.87	324.83	383.79	
75	34.38	34.38	34.38	34.38	34.38	34.38	34.38	34.38	34.38	34.38	102.05	169.71	237.38	305.05	372.71	440.38	
76	51.65	51.65	51.65	51.65	51.65	51.65	51.65	51.65	51.65	51.65	121.66	191.66	261.67	331.67	401.68	471.68	
77	56.09	56.09	56.09	56.09	56.09	56.09	56.09	56.09	56.09	56.09	128.90	201.72	274.53	347.34	420.16	492.97	
78	61.19	61.19	61.19	61.19	61.19	61.19	61.19	61.19	61.19	61.19	136.31	211.44	286.56	361.68	436.81	511.93	
79	67.11	67.11	67.11	67.11	67.11	67.11	67.11	67.11	67.11	67.11	144.22	221.34	298.45	375.56	452.68	529.79	
80	68.20	68.20	68.20	68.20	68.20	68.20	68.20	68.20	68.20	68.20	157.42	246.63	335.85	425.07	514.28	603.50	
																639.01	
																673.15	

Genworth Financial
Colony 10, Band 5, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.63	2.06	2.48	2.90	3.33	3.75	0.10
17	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.62	2.02	2.43	2.83	3.24	3.64	0.10
18	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.61	2.01	2.41	2.80	3.20	3.60	0.10
19	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.61	2.00	2.40	2.80	3.19	3.59	0.10
20	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.66	2.07	2.47	2.87	3.28	3.68	0.10
21	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.70	2.14	2.59	3.03	3.47	3.91	0.10
22	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.76	2.26	2.76	3.26	3.76	4.26	0.10
23	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.83	2.41	2.98	3.55	4.13	4.70	0.10
24	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.90	2.54	3.18	3.82	4.46	5.10	0.10
25	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.99	2.70	3.42	4.14	4.85	5.57	0.10
26	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	2.03	2.78	3.54	4.29	5.04	5.79	0.10
27	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	2.10	2.90	3.70	4.49	5.29	6.09	0.10
28	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	2.16	3.00	3.84	4.67	5.51	6.35	0.10
29	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	2.23	3.13	4.02	4.91	5.81	6.70	0.10
30	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	2.32	3.27	4.23	5.18	6.14	7.09	0.10
31	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	2.41	3.44	4.47	5.49	6.52	7.55	0.10
32	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.51	3.62	4.74	5.85	6.96	8.07	0.10
33	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	2.61	3.81	5.00	6.19	7.39	8.58	0.11
34	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	2.73	4.01	5.30	6.58	7.87	9.15	0.11
35	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.83	4.20	5.58	6.96	8.33	9.71	0.12
36	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	3.11	4.61	6.12	7.62	9.12	10.62	0.12
37	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	3.42	5.06	6.70	8.34	9.98	11.62	0.13
38	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.74	5.53	7.32	9.10	10.89	12.68	0.14
39	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	4.11	6.11	8.10	10.09	12.09	14.08	0.15
40	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	4.46	6.63	8.81	10.98	13.16	15.33	0.17
41	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	4.83	7.21	9.59	11.96	14.34	16.72	0.19
42	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	5.28	7.93	10.59	13.25	15.90	18.56	0.21
43	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	5.70	8.62	11.53	14.44	17.36	20.27	0.24
44	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	6.26	9.52	12.79	16.05	19.32	22.58	0.27
45	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	6.86	10.43	14.01	17.59	21.16	24.74	0.29
46	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	7.56	11.52	15.49	19.46	23.42	27.39	0.31
47	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	8.49	12.95	17.42	21.89	26.35	30.82	0.35
48	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	9.28	14.11	18.93	23.75	28.58	33.40	0.42
49	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	10.20	15.52	20.84	26.16	31.48	36.80	0.51
50	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	11.14	17.01	22.89	28.76	34.64	40.51	0.64
51	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	12.09	18.43	24.78	31.12	37.47	43.81	0.81
52	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	13.22	20.22	27.23	34.24	41.24	48.25	1.01
53	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	14.24	21.83	29.42	37.01	44.60	52.19	1.23
54	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	15.25	23.27	31.30	39.33	47.35	55.38	1.53
55	7.96	7.96	7.96	7.96	7.96	7.96	7.96	7.96	7.96	7.96	16.60	25.24	33.88	42.51	51.15	59.79	1.93
56	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	18.12	27.38	36.64	45.89	55.15	64.41	
57	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	19.53	29.46	39.39	49.32	59.25	69.18	
58	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	21.34	32.22	43.10	53.97	64.85	75.73	
59	11.35	11.35	11.35	11.35	11.35	11.35	11.35	11.35	11.35	11.35	23.27	35.20	47.12	59.04	70.97	82.89	
60	12.36	12.36	12.36	12.36	12.36	12.36	12.36	12.36	12.36	12.36	25.44	38.51	51.59	64.67	77.74	90.82	
61	13.56	13.56	13.56	13.56	13.56	13.56	13.56	13.56	13.56	13.56	27.89	42.23	56.56	70.89	85.23	99.56	
62	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	30.63	46.35	62.08	77.80	93.52	109.24	
63	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	33.68	50.91	68.14	85.36	102.59	119.82	
64	18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	37.02	55.88	74.75	93.61	112.47	131.33	
65	20.11	20.11	20.11	20.11	20.11	20.11	20.11	20.11	20.11	20.11	40.72	61.33	81.94	102.54	123.15	143.76	
66	22.11	22.11	22.11	22.11	22.11	22.11	22.11	22.11	22.11	22.11	44.37	66.64	88.90	111.16	133.43	155.69	
67	24.37	24.37	24.37	24.37	24.37	24.37	24.37	24.37	24.37	24.37	48.34	72.30	96.27	120.23	144.20	168.16	
68	26.91	26.91	26.91	26.91	26.91	26.91	26.91	26.91	26.91	26.91	52.63	78.35	104.08	129.80	155.52	181.24	
69	29.76	29.76	29.76	29.76	29.76	29.76	29.76	29.76	29.76	29.76	57.39	85.02	112.65	140.28	167.91	195.54	
70	32.99	32.99	32.99	32.99	32.99	32.99	32.99	32.99	32.99	32.99	64.43	95.86	127.30	158.74	190.17	221.61	
71	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	78.83	120.00	161.18	202.35	243.53	284.70	
72	43.44	43.44	43.44	43.44	43.44	43.44	43.44	43.44	43.44	43.44	97.60	151.77	205.93	260.09	314.26	368.42	
73	50.15	50.15	50.15	50.15	50.15	50.15	50.15	50.15	50.15	50.15	111.58	173.01	234.45	295.88	357.31	418.74	
74	57.02	57.02	57.02	57.02	57.02	57.02	57.02	57.02	57.02	57.02	121.36	185.69	250.03	314.37	378.70	443.04	
75	63.17	63.17	63.17	63.17	63.17	63.17	63.17	63.17	63.17	63.17	130.54	197.91	265.28	332.64	400.01	467.38	
76	70.88	70.88	70.88	70.88	70.88	70.88	70.88	70.88	70.88	70.88	141.11	211.33	281.56	351.79	422.01	492.24	
77	74.70	74.70	74.70	74.70	74.70	74.70	74.70	74.70	74.70	74.70	148.69	222.69	296.68	370.67	444.67	518.66	
78	79.10	79.10	79.10	79.10	79.10	79.10	79.10	79.10	79.10	79.10	158.02	236.93	315.85	394.77	473.68	552.60	
79	84.11	84.11	84.11	84.11	84.11	84.11	84.11	84.11	84.11	84.11	169.48	254.84	340.21	425.57	510.94	596.30	
80	92.57	92.57	92.57	92.57	92.57	92.57	92.57	92.57	92.57	92.57	187.13	281.69	376.25	470.80	565.36	659.92	
																769.10	
																816.34	

Genworth Financial
Colony 10, Band 5, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	2.07	2.48	2.90	3.31	3.72	4.13	0.10
17	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	2.05	2.44	2.84	3.23	3.62	4.01	0.10
18	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	2.04	2.43	2.81	3.19	3.58	3.96	0.10
19	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	2.04	2.42	2.81	3.19	3.57	3.95	0.10
20	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	2.07	2.46	2.86	3.26	3.65	4.05	0.10
21	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	2.12	2.56	3.00	3.43	3.87	4.31	0.10
22	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	2.19	2.69	3.20	3.70	4.21	4.71	0.10
23	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	2.28	2.86	3.45	4.03	4.62	5.20	0.10
24	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	2.37	3.02	3.68	4.34	4.99	5.65	0.10
25	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	2.46	3.21	3.95	4.69	5.44	6.18	0.10
26	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	2.52	3.31	4.10	4.89	5.68	6.47	0.10
27	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	2.61	3.46	4.31	5.15	6.00	6.85	0.10
28	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	2.68	3.58	4.49	5.39	6.29	7.19	0.10
29	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	2.78	3.75	4.72	5.69	6.66	7.63	0.10
30	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.87	3.92	4.97	6.01	7.06	8.11	0.10
31	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	2.98	4.12	5.26	6.40	7.54	8.68	0.10
32	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	3.12	4.36	5.60	6.83	8.07	9.31	0.10
33	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	3.26	4.60	5.94	7.27	8.61	9.95	0.11
34	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	3.42	4.86	6.31	7.75	9.20	10.64	0.11
35	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	3.59	5.14	6.69	8.23	9.78	11.33	0.12
36	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	3.90	5.63	7.35	9.07	10.80	12.52	0.12
37	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	4.24	6.16	8.08	9.99	11.91	13.83	0.13
38	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	4.63	6.75	8.88	11.00	13.13	15.25	0.14
39	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	5.12	7.51	9.91	12.31	14.70	17.10	0.15
40	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	5.59	8.24	10.88	13.52	16.17	18.81	0.17
41	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	6.20	9.10	12.01	14.91	17.81	20.71	0.19
42	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	6.92	10.18	13.44	16.70	19.96	23.22	0.21
43	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	7.61	11.21	14.81	18.40	22.00	25.60	0.24
44	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	8.42	12.49	16.57	20.64	24.72	28.79	0.27
45	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	9.26	13.78	18.29	22.80	27.32	31.83	0.29
46	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	10.23	15.24	20.24	25.24	30.25	35.25	0.31
47	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	11.37	17.03	22.69	28.35	34.01	39.67	0.35
48	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	12.32	18.45	24.59	30.73	36.86	43.00	0.42
49	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	13.45	20.23	27.02	33.81	40.59	47.38	0.51
50	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	14.69	22.18	29.68	37.17	44.67	52.16	0.64
51	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	15.89	23.99	32.10	40.21	48.31	56.42	0.81
52	8.32	8.32	8.32	8.32	8.32	8.32	8.32	8.32	8.32	8.32	17.29	26.26	35.23	44.20	53.17	62.14	1.01
53	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	18.73	28.43	38.13	47.82	57.52	67.22	1.23
54	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	20.03	30.29	40.56	50.82	61.08	71.34	1.53
55	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	21.67	32.74	43.81	54.87	65.94	77.01	1.93
56	11.53	11.53	11.53	11.53	11.53	11.53	11.53	11.53	11.53	11.53	23.44	35.34	47.25	59.16	71.06	82.97	
57	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	25.21	37.99	50.78	63.56	76.35	89.13	
58	13.33	13.33	13.33	13.33	13.33	13.33	13.33	13.33	13.33	13.33	27.37	41.41	55.45	69.48	83.52	97.56	
59	14.34	14.34	14.34	14.34	14.34	14.34	14.34	14.34	14.34	14.34	29.75	45.16	60.57	75.98	91.39	106.80	
60	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	32.49	49.39	66.30	83.21	100.11	117.02	
61	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	35.85	54.34	72.83	91.31	109.80	128.29	
62	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	39.02	59.37	79.72	100.06	120.41	140.76	
63	20.49	20.49	20.49	20.49	20.49	20.49	20.49	20.49	20.49	20.49	42.81	65.13	87.45	109.76	132.08	154.40	
64	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	47.08	71.51	95.94	120.37	144.80	169.23	
65	25.12	25.12	25.12	25.12	25.12	25.12	25.12	25.12	25.12	25.12	51.81	78.50	105.20	131.89	158.58	185.27	
66	28.02	28.02	28.02	28.02	28.02	28.02	28.02	28.02	28.02	28.02	57.10	86.17	115.25	144.32	173.40	202.47	
67	30.63	30.63	30.63	30.63	30.63	30.63	30.63	30.63	30.63	30.63	62.30	93.97	125.65	157.32	188.99	220.66	
68	34.28	34.28	34.28	34.28	34.28	34.28	34.28	34.28	34.28	34.28	68.56	102.84	137.12	171.39	205.67	239.95	
69	38.77	38.77	38.77	38.77	38.77	38.77	38.77	38.77	38.77	38.77	75.84	112.91	149.98	187.04	224.11	261.18	
70	43.78	43.78	43.78	43.78	43.78	43.78	43.78	43.78	43.78	43.78	86.25	128.72	171.19	213.66	256.13	298.60	
71	52.57	52.57	52.57	52.57	52.57	52.57	52.57	52.57	52.57	52.57	105.74	158.90	212.07	265.23	318.40	371.56	
72	62.13	62.13	62.13	62.13	62.13	62.13	62.13	62.13	62.13	62.13	117.46	172.79	228.13	283.46	338.79	394.12	
73	66.82	66.82	66.82	66.82	66.82	66.82	66.82	66.82	66.82	66.82	125.47	184.13	242.78	301.43	360.09	418.74	
74	73.83	73.83	73.83	73.83	73.83	73.83	73.83	73.83	73.83	73.83	135.37	196.90	258.44	319.97	381.51	443.04	
75	82.32	82.32	82.32	82.32	82.32	82.32	82.32	82.32	82.32	82.32	146.50	210.67	274.85	339.03	403.20	467.38	
76	86.63	86.63	86.63	86.63	86.63	86.63	86.63	86.63	86.63	86.63	154.23	221.83	289.44	357.04	424.64	492.24	
77	97.40	97.40	97.40	97.40	97.40	97.40	97.40	97.40	97.40	97.40	167.61	237.82	308.03	378.24	448.45	518.66	
78	104.69	104.69	104.69	104.69	104.69	104.69	104.69	104.69	104.69	104.69	179.34	253.99	328.65	403.30	477.95	552.60	
79	109.67	109.67	109.67	109.67	109.67	109.67	109.67	109.67	109.67	109.67	190.78	271.88	352.99	434.09	515.20	596.30	
80	112.15	112.15	112.15	112.15	112.15	112.15	112.15	112.15	112.15	112.15	203.45	294.74	386.04	477.33	568.63	659.92	
																769.10	
																816.34	

Genworth Financial
Colony 10, Band 5, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.31	0.39	0.47	0.55	0.63	0.71	
1	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.32	0.41	0.50	0.59	0.68	0.77	
2	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.33	0.43	0.54	0.64	0.74	0.84	
3	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.34	0.45	0.56	0.66	0.77	0.88	
4	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.35	0.47	0.58	0.69	0.81	0.92	
5	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.48	0.60	0.71	0.83	0.95	
6	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.48	0.60	0.72	0.84	0.96	
7	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.49	0.61	0.73	0.86	0.98	
8	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.49	0.61	0.73	0.86	0.98	
9	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.49	0.61	0.73	0.86	0.98	
10	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.49	0.61	0.73	0.86	0.98	
11	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.48	0.60	0.72	0.84	0.96	
12	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.48	0.60	0.72	0.84	0.96	
13	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.48	0.60	0.71	0.83	0.95	
14	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.48	0.60	0.72	0.84	0.96	
15	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.48	0.60	0.72	0.84	0.96	0.10
16	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.36	0.49	0.61	0.73	0.86	0.98	0.10
17	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.37	0.50	0.63	0.75	0.88	1.01	0.10
18	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.37	0.51	0.64	0.77	0.91	1.04	0.10
19	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.39	0.53	0.68	0.82	0.96	1.10	0.10
20	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.41	0.56	0.72	0.88	1.03	1.19	0.10
21	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.43	0.60	0.78	0.96	1.13	1.31	0.10
22	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.46	0.66	0.87	1.08	1.28	1.49	0.10
23	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.49	0.73	0.97	1.21	1.45	1.69	0.10
24	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.53	0.80	1.08	1.36	1.63	1.91	0.10
25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.57	0.89	1.21	1.52	1.84	2.16	0.10
26	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.59	0.92	1.26	1.60	1.93	2.27	0.10
27	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.61	0.96	1.32	1.67	2.03	2.38	0.10
28	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.62	0.99	1.35	1.71	2.08	2.44	0.10
29	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.63	1.00	1.38	1.75	2.12	2.49	0.10
30	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.64	1.03	1.41	1.79	2.18	2.56	0.10
31	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.65	1.05	1.44	1.83	2.23	2.62	0.10
32	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.66	1.06	1.47	1.87	2.27	2.67	0.10
33	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.67	1.09	1.50	1.91	2.33	2.74	0.11
34	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.68	1.11	1.53	1.95	2.38	2.80	0.11
35	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.71	1.15	1.58	2.01	2.45	2.88	0.12
36	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.77	1.24	1.71	2.17	2.64	3.11	0.12
37	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.82	1.33	1.84	2.34	2.85	3.36	0.13
38	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.88	1.44	1.99	2.54	3.10	3.65	0.14
39	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.97	1.58	2.20	2.81	3.43	4.04	0.15
40	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.05	1.72	2.39	3.06	3.73	4.40	0.17
41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.15	1.88	2.61	3.33	4.06	4.79	0.19
42	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.26	2.07	2.88	3.68	4.49	5.30	0.21
43	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.37	2.25	3.14	4.02	4.90	5.78	0.24
44	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.52	2.50	3.48	4.45	5.43	6.41	0.27
45	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.65	2.71	3.78	4.84	5.90	6.96	0.29
46	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.79	2.94	4.09	5.24	6.39	7.54	0.31
47	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.97	3.24	4.51	5.77	7.04	8.31	0.35
48	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	2.11	3.46	4.80	6.14	7.49	8.83	0.42
49	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.30	3.75	5.20	6.65	8.10	9.55	0.51
50	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.48	4.05	5.62	7.19	8.76	10.33	0.64
51	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	2.66	4.33	6.00	7.66	9.33	11.00	0.81
52	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.89	4.70	6.51	8.31	10.12	11.93	1.01
53	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	3.09	5.02	6.94	8.86	10.79	12.71	1.23
54	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.26	5.27	7.28	9.29	11.30	13.31	1.53
55	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	3.50	5.64	7.79	9.94	12.08	14.23	1.93
56	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	3.81	6.16	8.51	10.86	13.21	15.56	
57	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	4.18	6.76	9.35	11.93	14.52	17.10	
58	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	4.65	7.58	10.50	13.42	16.35	19.27	
59	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	5.21	8.54	11.86	15.18	18.51	21.83	
60	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	5.86	9.66	13.47	17.27	21.07	24.87	
61	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	6.62	10.98	15.35	19.71	24.07	28.43	
62	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	7.51	12.53	17.56	22.58	27.60	32.62	
63	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	8.53	14.32	20.12	25.91	31.71	37.50	
64	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	9.70	16.39	23.08	29.76	36.45	43.14	
65	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	11.01	18.72	26.44	34.15	41.87	49.58	
66	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	12.36	21.13	29.91	38.68	47.46	56.23	
67	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	13.88	23.83	33.77	43.71	53.66	63.60	
68	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	15.58	26.80	38.03	49.26	60.48	71.71	
69	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	17.49	30.11	42.73	55.34	67.96	80.58	
70	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	20.68	35.50	50.31	65.12	79.94	94.75	
71	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	26.51	46.39	66.27	86.15	106.03	125.91	
72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	34.45	61.18	87.91	114.63	141.36	168.09	
73	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	40.72	72.34	103.96	135.58	167.20	198.82	
74	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	46.56	82.59	118.61	154.63	190.66	226.68	
75	12.40	12.40	12.40	12.40	12.40	12.40	12.40	12.40	12.40	12.40	55.77	99.14	142.52	185.89	229.26	272.63	
76	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	63.31	108.20	153.09	197.98	242.87	287.76	
77	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	68.39	115.24	162.09	208.93	255.78	302.63	
78	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	73.51	122.24	170.98	219.71	268.45	317.18	
79	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	78.75	129.26	179.77	230.27	280.78	331.29	
80	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	94.26	156.31	218.37	280.42	342.48	404.53	
																440.89	
																476.78	

Genworth Financial
Colony 10, Band 5, Current Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.38	0.46	0.55	0.63	0.71	0.79	
1	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.40	0.49	0.59	0.68	0.77	0.86	
2	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.41	0.52	0.62	0.72	0.83	0.93	
3	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.65	0.76	0.87	0.98	
4	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.44	0.55	0.67	0.79	0.90	1.02	
5	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.44	0.56	0.69	0.81	0.93	1.05	
6	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.45	0.57	0.70	0.82	0.95	1.07	
7	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.45	0.58	0.71	0.83	0.96	1.09	
8	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.45	0.58	0.71	0.83	0.96	1.09	
9	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.45	0.58	0.71	0.83	0.96	1.09	
10	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.45	0.58	0.71	0.83	0.96	1.09	
11	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.45	0.57	0.70	0.82	0.95	1.07	
12	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.45	0.57	0.70	0.82	0.95	1.07	
13	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.44	0.56	0.69	0.81	0.93	1.05	
14	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.45	0.57	0.70	0.82	0.95	1.07	
15	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.45	0.57	0.70	0.82	0.95	1.07	0.10
16	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.45	0.58	0.71	0.83	0.96	1.09	0.10
17	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.46	0.59	0.73	0.86	0.99	1.12	0.10
18	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.47	0.61	0.75	0.88	1.02	1.16	0.10
19	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.48	0.63	0.78	0.92	1.07	1.22	0.10
20	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.50	0.66	0.83	0.99	1.16	1.32	0.10
21	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.52	0.70	0.89	1.08	1.26	1.45	0.10
22	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.55	0.77	0.99	1.21	1.43	1.65	0.10
23	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.59	0.85	1.11	1.36	1.62	1.88	0.10
24	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.63	0.93	1.23	1.52	1.82	2.12	0.10
25	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.68	1.02	1.37	1.71	2.06	2.40	0.10
26	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.70	1.06	1.43	1.79	2.16	2.52	0.10
27	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.72	1.10	1.49	1.87	2.26	2.64	0.10
28	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.73	1.12	1.52	1.92	2.31	2.71	0.10
29	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.74	1.14	1.55	1.96	2.36	2.77	0.10
30	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.76	1.17	1.59	2.01	2.42	2.84	0.10
31	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.78	1.20	1.63	2.06	2.48	2.91	0.10
32	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.80	1.24	1.67	2.10	2.54	2.97	0.10
33	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.82	1.27	1.71	2.15	2.60	3.04	0.11
34	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.84	1.29	1.75	2.20	2.66	3.11	0.11
35	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.85	1.32	1.79	2.26	2.73	3.20	0.12
36	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.91	1.42	1.93	2.44	2.95	3.46	0.12
37	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.98	1.53	2.08	2.63	3.18	3.73	0.13
38	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.05	1.65	2.26	2.86	3.46	4.06	0.14
39	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.14	1.81	2.48	3.15	3.82	4.49	0.15
40	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.22	1.96	2.69	3.42	4.16	4.89	0.17
41	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.35	2.14	2.94	3.73	4.53	5.32	0.19
42	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.49	2.37	3.25	4.13	5.01	5.89	0.21
43	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.62	2.58	3.54	4.50	5.46	6.42	0.24
44	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.79	2.85	3.92	4.99	6.05	7.12	0.27
45	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.94	3.10	4.26	5.41	6.57	7.73	0.29
46	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.08	3.34	4.60	5.86	7.12	8.38	0.31
47	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.27	3.66	5.06	6.45	7.84	9.23	0.35
48	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.44	3.91	5.39	6.86	8.34	9.81	0.42
49	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	2.63	4.22	5.82	7.42	9.01	10.61	0.51
50	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	2.84	4.57	6.30	8.02	9.75	11.48	0.64
51	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	3.05	4.88	6.72	8.55	10.39	12.22	0.81
52	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	3.31	5.30	7.29	9.27	11.26	13.25	1.01
53	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	3.55	5.67	7.78	9.89	12.01	14.12	1.23
54	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.76	5.96	8.17	10.38	12.58	14.79	1.53
55	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	4.02	6.38	8.74	11.09	13.45	15.81	1.93
56	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	4.38	6.96	9.55	12.13	14.71	17.29	
57	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	4.79	7.63	10.48	13.32	16.16	19.00	
58	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	5.34	8.56	11.77	14.98	18.20	21.41	
59	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	5.97	9.63	13.29	16.94	20.60	24.26	
60	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	6.70	10.88	15.07	19.26	23.44	27.63	
61	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	7.57	12.37	17.18	21.98	26.79	31.59	
62	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	8.58	14.11	19.65	25.18	30.71	36.24	
63	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	9.76	16.14	22.53	28.91	35.29	41.67	
64	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73	11.10	18.46	25.83	33.20	40.56	47.93	
65	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	12.53	21.04	29.56	38.07	46.58	55.09	
66	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	14.11	23.78	33.46	43.13	52.81	62.48	
67	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	15.84	26.80	37.77	48.74	59.70	70.67	
68	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	17.76	30.15	42.53	54.91	67.30	79.68	
69	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	19.91	33.83	47.76	61.68	75.61	89.53	
70	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	23.57	39.91	56.26	72.60	88.94	105.28	
71	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	30.09	52.05	74.02	95.98	117.94	139.90	
72	9.37	9.37	9.37	9.37	9.37	9.37	9.37	9.37	9.37	9.37	38.94	68.50	98.07	127.64	157.20	186.77	
73	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	45.94	80.94	115.93	150.92	185.92	220.91	
74	12.57	12.57	12.57	12.57	12.57	12.57	12.57	12.57	12.57	12.57	52.45	92.34	132.22	172.10	211.99	251.87	
75	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	62.75	110.79	158.82	206.85	254.89	302.92	
76	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	72.70	122.10	171.51	220.92	270.32	319.73	
77	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	79.34	130.73	182.11	233.49	284.88	336.26	
78	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	86.00	139.28	192.57	245.85	299.14	352.42	
79	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	92.98	148.01	203.03	258.05	313.08	368.10	
80	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	111.61	179.18	246.76	314.33	381.91	449.48	
																489.88	
																529.76	

Genworth Financial
Colony 10, Band 5, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.51	0.58	0.66	0.73	0.80	0.87	
1	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.53	0.61	0.70	0.78	0.87	0.95	
2	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.55	0.64	0.74	0.83	0.93	1.02	
3	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.56	0.66	0.77	0.87	0.98	1.08	
4	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.56	0.67	0.79	0.90	1.01	1.12	
5	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.57	0.69	0.81	0.92	1.04	1.16	
6	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.57	0.69	0.82	0.94	1.06	1.18	
7	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.58	0.70	0.83	0.95	1.08	1.20	
8	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.58	0.70	0.83	0.95	1.08	1.20	
9	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.58	0.70	0.83	0.95	1.08	1.20	
10	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.58	0.70	0.83	0.95	1.08	1.20	
11	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.57	0.69	0.82	0.94	1.06	1.18	
12	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.57	0.69	0.82	0.94	1.06	1.18	
13	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.57	0.69	0.81	0.92	1.04	1.16	
14	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.57	0.69	0.82	0.94	1.06	1.18	
15	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.57	0.69	0.82	0.94	1.06	1.18	0.10
16	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.58	0.70	0.83	0.95	1.08	1.20	0.10
17	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.59	0.72	0.85	0.97	1.10	1.23	0.10
18	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.60	0.73	0.87	1.01	1.14	1.28	0.10
19	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.61	0.75	0.90	1.05	1.19	1.34	0.10
20	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.63	0.79	0.96	1.13	1.29	1.46	0.10
21	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.65	0.85	1.04	1.23	1.43	1.62	0.10
22	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.69	0.92	1.16	1.39	1.62	1.85	0.10
23	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.74	1.02	1.30	1.57	1.85	2.13	0.10
24	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.79	1.11	1.44	1.76	2.09	2.41	0.10
25	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.84	1.22	1.61	1.99	2.37	2.75	0.10
26	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.88	1.29	1.71	2.12	2.54	2.95	0.10
27	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.92	1.37	1.83	2.28	2.73	3.18	0.10
28	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.95	1.42	1.90	2.37	2.85	3.32	0.10
29	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.97	1.47	1.97	2.46	2.96	3.46	0.10
30	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.99	1.51	2.03	2.55	3.07	3.59	0.10
31	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.02	1.56	2.11	2.65	3.19	3.73	0.10
32	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.05	1.61	2.18	2.74	3.30	3.86	0.10
33	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.08	1.66	2.25	2.83	3.41	3.99	0.11
34	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.11	1.72	2.32	2.92	3.53	4.13	0.11
35	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.15	1.78	2.41	3.03	3.66	4.29	0.12
36	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.23	1.91	2.60	3.28	3.96	4.64	0.12
37	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.32	2.06	2.80	3.53	4.27	5.01	0.13
38	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.43	2.23	3.04	3.84	4.65	5.45	0.14
39	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.55	2.45	3.35	4.25	5.15	6.05	0.15
40	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.68	2.66	3.65	4.63	5.61	6.59	0.17
41	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.84	2.90	3.97	5.04	6.10	7.17	0.19
42	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.02	3.21	4.40	5.58	6.77	7.96	0.21
43	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.19	3.49	4.79	6.08	7.38	8.68	0.24
44	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.41	3.85	5.30	6.74	8.18	9.62	0.27
45	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.59	4.16	5.74	7.31	8.88	10.45	0.29
46	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	2.83	4.53	6.24	7.94	9.64	11.34	0.31
47	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	3.12	4.99	6.87	8.75	10.62	12.50	0.35
48	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.32	5.32	7.31	9.30	11.30	13.29	0.42
49	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	3.59	5.74	7.90	10.06	12.21	14.37	0.51
50	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	3.85	6.19	8.54	10.88	13.22	15.56	0.64
51	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	4.11	6.60	9.09	11.58	14.07	16.56	0.81
52	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	4.45	7.15	9.86	12.56	15.26	17.96	1.01
53	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	4.74	7.62	10.51	13.39	16.27	19.15	1.23
54	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	4.99	8.01	11.02	14.03	17.05	20.06	1.53
55	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	5.35	8.57	11.80	15.02	18.24	21.46	1.93
56	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	5.77	9.22	12.68	16.13	19.59	23.04	
57	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	6.23	9.95	13.68	17.41	21.13	24.86	
58	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	6.84	10.97	15.11	19.24	23.37	27.50	
59	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	7.55	12.15	16.76	21.36	25.96	30.56	
60	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	8.39	13.54	18.69	23.83	28.98	34.13	
61	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	9.36	15.14	20.92	26.69	32.47	38.25	
62	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	10.43	16.94	23.45	29.96	36.47	42.98	
63	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	11.64	18.99	26.35	33.70	41.05	48.40	
64	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	13.05	21.34	29.63	37.92	46.21	54.50	
65	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	14.56	23.90	33.25	42.60	51.94	61.29	
66	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	16.19	26.70	37.22	47.73	58.24	68.75	
67	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	18.15	30.07	41.99	53.90	65.82	77.74	
68	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	20.35	33.81	47.27	60.73	74.19	87.65	
69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	22.82	37.95	53.09	68.22	83.35	98.48	
70	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	27.05	44.80	62.56	80.31	98.06	115.81	
71	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	34.36	58.26	82.17	106.08	129.98	153.89	
72	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	44.19	76.44	108.70	140.95	173.20	205.45	
73	13.98	13.98	13.98	13.98	13.98	13.98	13.98	13.98	13.98	13.98	52.15	90.32	128.49	166.66	204.83	243.00	
74	16.72	16.72	16.72	16.72	16.72	16.72	16.72	16.72	16.72	16.72	60.11	103.50	146.89	190.28	233.67	277.06	
75	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	72.05	124.25	176.46	228.66	280.87	333.07	
76	26.58	26.58	26.58	26.58	26.58	26.58	26.58	26.58	26.58	26.58	80.75	134.91	189.08	243.25	297.41	351.58	
77	31.88	31.88	31.88	31.88	31.88	31.88	31.88	31.88	31.88	31.88	88.20	144.51	200.83	257.14	313.46	369.77	
78	37.28	37.28	37.28	37.28	37.28	37.28	37.28	37.28	37.28	37.28	95.66	154.03	212.41	270.79	329.16	387.54	
79	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	103.44	163.71	223.98	284.24	344.51	404.78	
80	49.27	49.27	49.27	49.27	49.27	49.27	49.27	49.27	49.27	49.27	121.96	194.64	267.33	340.01	412.70	485.38	
																527.31	
																582.74	

Genworth Financial
Colony 10, Band 5, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.60	0.66	0.73	0.79	0.86	0.92	
1	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.61	0.69	0.78	0.86	0.94	1.02	
2	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.64	0.73	0.83	0.92	1.02	1.11	
3	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.65	0.75	0.86	0.97	1.07	1.18	
4	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.65	0.77	0.88	0.99	1.11	1.22	
5	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.66	0.78	0.91	1.03	1.15	1.27	
6	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.67	0.79	0.92	1.04	1.17	1.29	
7	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.67	0.80	0.93	1.05	1.18	1.31	
8	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.67	0.80	0.93	1.05	1.18	1.31	
9	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.67	0.80	0.93	1.05	1.18	1.31	
10	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.67	0.80	0.93	1.05	1.18	1.31	
11	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.67	0.79	0.92	1.04	1.17	1.29	
12	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.67	0.79	0.92	1.04	1.17	1.29	
13	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.66	0.78	0.91	1.03	1.15	1.27	
14	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.67	0.79	0.92	1.04	1.17	1.29	
15	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.67	0.79	0.92	1.04	1.17	1.29	0.10
16	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.67	0.80	0.93	1.06	1.19	1.32	0.10
17	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.68	0.81	0.95	1.09	1.22	1.36	0.10
18	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.69	0.83	0.98	1.13	1.27	1.42	0.10
19	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.70	0.86	1.02	1.17	1.33	1.49	0.10
20	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.72	0.90	1.08	1.26	1.44	1.62	0.10
21	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.75	0.96	1.17	1.38	1.59	1.80	0.10
22	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.79	1.05	1.30	1.55	1.81	2.06	0.10
23	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.85	1.15	1.46	1.76	2.07	2.37	0.10
24	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.90	1.25	1.61	1.97	2.32	2.68	0.10
25	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.97	1.38	1.80	2.22	2.63	3.05	0.10
26	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.01	1.46	1.92	2.37	2.83	3.28	0.10
27	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.05	1.54	2.04	2.54	3.03	3.53	0.10
28	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.07	1.60	2.12	2.64	3.17	3.69	0.10
29	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.10	1.65	2.20	2.74	3.29	3.84	0.10
30	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.12	1.70	2.27	2.84	3.42	3.99	0.10
31	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.17	1.76	2.36	2.95	3.55	4.14	0.10
32	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.21	1.82	2.44	3.06	3.67	4.29	0.10
33	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.25	1.88	2.52	3.16	3.79	4.43	0.11
34	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.28	1.94	2.61	3.27	3.93	4.59	0.11
35	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.33	2.02	2.71	3.39	4.08	4.77	0.12
36	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.42	2.17	2.92	3.66	4.41	5.16	0.12
37	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.52	2.33	3.14	3.95	4.76	5.57	0.13
38	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.64	2.52	3.41	4.29	5.18	6.06	0.14
39	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.79	2.77	3.76	4.75	5.73	6.72	0.15
40	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.95	3.02	4.10	5.17	6.25	7.32	0.17
41	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.11	3.28	4.46	5.63	6.80	7.97	0.19
42	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.32	3.62	4.93	6.23	7.54	8.84	0.21
43	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.51	3.93	5.36	6.79	8.21	9.64	0.24
44	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	2.75	4.34	5.93	7.51	9.10	10.69	0.27
45	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	2.98	4.70	6.43	8.16	9.88	11.61	0.29
46	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	3.23	5.10	6.98	8.85	10.73	12.60	0.31
47	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	3.52	5.60	7.67	9.74	11.82	13.89	0.35
48	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	3.78	5.98	8.18	10.37	12.57	14.77	0.42
49	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	4.08	6.46	8.84	11.21	13.59	15.97	0.51
50	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	4.41	6.98	9.56	12.14	14.71	17.29	0.64
51	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	4.72	7.45	10.19	12.93	15.66	18.40	0.81
52	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	5.10	8.07	11.05	14.02	16.99	19.96	1.01
53	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	5.46	8.62	11.79	14.95	18.12	21.28	1.23
54	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	5.77	9.08	12.38	15.68	18.99	22.29	1.53
55	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	6.18	9.71	13.25	16.78	20.31	23.84	1.93
56	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	6.62	10.41	14.21	18.01	21.80	25.60	
57	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	7.10	11.20	15.31	19.41	23.52	27.62	
58	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	7.73	12.30	16.86	21.42	25.99	30.55	
59	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	8.51	13.60	18.69	23.78	28.87	33.96	
60	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	9.44	15.13	20.83	26.53	32.22	37.92	
61	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	10.57	16.95	23.34	29.73	36.11	42.50	
62	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	11.79	18.99	26.18	33.37	40.57	47.76	
63	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	13.10	21.23	29.37	37.51	45.64	53.78	
64	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	14.65	23.83	33.02	42.20	51.38	60.56	
65	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	16.33	26.69	37.04	47.39	57.75	68.10	
66	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	18.18	29.82	41.47	53.11	64.75	76.39	
67	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.15	20.20	33.25	46.30	59.34	72.39	85.44	
68	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	22.52	37.07	51.61	66.15	80.70	95.24	
69	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	25.16	41.29	57.42	73.54	89.67	105.80	
70	10.25	10.25	10.25	10.25	10.25	10.25	10.25	10.25	10.25	10.25	29.04	47.83	66.62	85.40	104.19	122.98	
71	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	36.77	61.72	86.66	111.60	136.55	161.49	
72	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	47.05	80.24	113.44	146.64	179.83	213.03	
73	16.32	16.32	16.32	16.32	16.32	16.32	16.32	16.32	16.32	16.32	55.09	93.87	132.64	171.41	210.19	248.96	
74	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	62.44	106.03	149.63	193.22	236.81	280.40	
75	22.48	22.48	22.48	22.48	22.48	22.48	22.48	22.48	22.48	22.48	74.25	126.01	177.78	229.54	281.31	333.07	
76	35.41	35.41	35.41	35.41	35.41	35.41	35.41	35.41	35.41	35.41	88.11	140.80	193.50	246.19	298.89	351.58	
77	41.90	41.90	41.90	41.90	41.90	41.90	41.90	41.90	41.90	41.90	96.55	151.19	205.84	260.48	315.13	369.77	
78	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	102.24	159.30	216.36	273.42	330.48	387.54	
79	48.65	48.65	48.65	48.65	48.65	48.65	48.65	48.65	48.65	48.65	108.01	167.36	226.72	286.07	345.43	404.78	
80	52.50	52.50	52.50	52.50	52.50	52.50	52.50	52.50	52.50	52.50	124.65	196.79	268.94	341.09	413.23	485.38	
																527.31	
																588.65	

Genworth Financial
Colony 10, Band 5, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.12	1.30	1.48	1.66	1.84	2.02	0.10
17	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.13	1.32	1.51	1.70	1.89	2.08	0.10
18	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.14	1.35	1.55	1.75	1.96	2.16	0.10
19	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.16	1.38	1.61	1.83	2.05	2.27	0.10
20	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.26	1.51	1.75	1.99	2.24	2.48	0.10
21	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.32	1.60	1.89	2.17	2.46	2.74	0.10
22	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.38	1.73	2.09	2.44	2.79	3.14	0.10
23	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.46	1.89	2.32	2.74	3.17	3.60	0.10
24	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.54	2.05	2.56	3.06	3.57	4.08	0.10
25	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.63	2.23	2.84	3.44	4.04	4.64	0.10
26	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.69	2.34	3.00	3.65	4.31	4.96	0.10
27	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.74	2.45	3.16	3.87	4.58	5.29	0.10
28	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.79	2.53	3.28	4.02	4.77	5.51	0.10
29	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.82	2.59	3.37	4.15	4.92	5.70	0.10
30	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.86	2.67	3.48	4.28	5.09	5.90	0.10
31	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.92	2.76	3.60	4.43	5.27	6.11	0.10
32	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.98	2.84	3.71	4.57	5.44	6.30	0.10
33	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	2.02	2.91	3.81	4.70	5.60	6.49	0.11
34	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	2.08	3.01	3.93	4.85	5.78	6.70	0.11
35	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.15	3.11	4.07	5.03	5.99	6.95	0.12
36	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	2.31	3.33	4.36	5.38	6.41	7.43	0.12
37	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	2.50	3.59	4.68	5.77	6.86	7.95	0.13
38	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	2.70	3.88	5.05	6.22	7.40	8.57	0.14
39	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	2.95	4.24	5.53	6.82	8.11	9.40	0.15
40	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	3.16	4.56	5.96	7.35	8.75	10.15	0.17
41	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	3.41	4.92	6.43	7.93	9.44	10.95	0.19
42	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	3.71	5.37	7.04	8.70	10.37	12.03	0.21
43	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	4.05	5.84	7.63	9.41	11.20	12.99	0.24
44	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	4.48	6.44	8.40	10.35	12.31	14.27	0.27
45	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	4.89	6.98	9.08	11.18	13.27	15.37	0.29
46	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	5.34	7.60	9.87	12.14	14.40	16.67	0.31
47	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	5.82	8.33	10.85	13.36	15.87	18.38	0.35
48	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	6.22	8.88	11.55	14.21	16.87	19.53	0.42
49	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	6.71	9.60	12.48	15.36	18.25	21.13	0.51
50	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	7.25	10.37	13.50	16.62	19.75	22.87	0.64
51	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	7.71	11.03	14.36	17.69	21.01	24.34	0.81
52	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	8.30	11.92	15.54	19.16	22.78	26.40	1.01
53	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	8.89	12.74	16.60	20.45	24.30	28.15	1.23
54	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	9.34	13.37	17.40	21.42	25.45	29.48	1.53
55	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	9.87	14.21	18.54	22.87	27.21	31.54	1.93
56	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	10.67	15.31	19.95	24.58	29.22	33.86	
57	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	11.44	16.46	21.48	26.49	31.51	36.53	
58	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	12.68	18.23	23.77	29.31	34.86	40.40	
59	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	13.80	20.02	26.25	32.47	38.69	44.91	
60	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	15.25	22.23	29.21	36.19	43.17	50.15	
61	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	16.83	24.70	32.58	40.45	48.33	56.20	
62	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	18.55	27.47	36.40	45.32	54.24	63.16	
63	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	20.46	30.59	40.73	50.86	61.00	71.13	
64	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	22.67	34.15	45.64	57.12	68.61	80.09	
65	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	25.01	38.02	51.03	64.03	77.04	90.05	
66	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	27.83	42.28	56.74	71.20	85.65	100.11	
67	14.61	14.61	14.61	14.61	14.61	14.61	14.61	14.61	14.61	14.61	30.67	46.73	62.79	78.84	94.90	110.96	
68	16.35	16.35	16.35	16.35	16.35	16.35	16.35	16.35	16.35	16.35	34.06	51.77	69.48	87.18	104.89	122.60	
69	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	36.99	56.59	76.20	95.80	115.40	135.00	
70	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	41.77	64.52	87.28	110.04	132.79	155.55	
71	22.88	22.88	22.88	22.88	22.88	22.88	22.88	22.88	22.88	22.88	52.82	82.75	112.69	142.63	172.56	202.50	
72	26.37	26.37	26.37	26.37	26.37	26.37	26.37	26.37	26.37	26.37	66.12	105.86	145.61	185.35	225.10	264.84	
73	30.22	30.22	30.22	30.22	30.22	30.22	30.22	30.22	30.22	30.22	76.33	122.45	168.56	214.67	260.79	306.90	
74	34.43	34.43	34.43	34.43	34.43	34.43	34.43	34.43	34.43	34.43	85.82	137.20	188.59	239.98	291.36	342.75	
75	38.96	38.96	38.96	38.96	38.96	38.96	38.96	38.96	38.96	38.96	98.14	157.31	216.49	275.67	334.84	394.02	
76	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	112.81	175.48	238.15	300.82	363.49	426.16	
77	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	123.34	188.32	253.29	318.26	383.24	448.21	
78	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	133.04	200.38	267.73	335.07	402.42	469.76	
79	70.82	70.82	70.82	70.82	70.82	70.82	70.82	70.82	70.82	70.82	140.80	210.77	280.75	350.72	420.70	490.67	
80	78.77	78.77	78.77	78.77	78.77	78.77	78.77	78.77	78.77	78.77	165.50	252.22	338.95	425.68	512.40	599.13	
																653.01	
																706.21	

Genworth Financial
Colony 10, Band 5, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.44	1.59	1.74	1.89	2.04	2.19	0.10
17	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.45	1.61	1.77	1.93	2.09	2.25	0.10
18	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.47	1.64	1.82	1.99	2.17	2.34	0.10
19	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.49	1.68	1.88	2.07	2.27	2.46	0.10
20	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.53	1.76	2.00	2.23	2.47	2.70	0.10
21	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.58	1.86	2.15	2.43	2.72	3.00	0.10
22	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.65	2.01	2.37	2.73	3.09	3.45	0.10
23	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.74	2.18	2.63	3.07	3.52	3.96	0.10
24	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.83	2.36	2.90	3.43	3.97	4.50	0.10
25	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.97	2.60	3.24	3.87	4.50	5.13	0.10
26	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	2.06	2.75	3.45	4.14	4.84	5.53	0.10
27	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	2.13	2.90	3.66	4.42	5.19	5.95	0.10
28	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.21	3.01	3.82	4.62	5.43	6.23	0.10
29	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	2.28	3.12	3.96	4.80	5.64	6.48	0.10
30	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.33	3.21	4.10	4.98	5.86	6.74	0.10
31	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	2.39	3.31	4.24	5.16	6.09	7.01	0.10
32	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.44	3.40	4.37	5.33	6.30	7.26	0.10
33	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.49	3.50	4.50	5.50	6.51	7.51	0.11
34	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	2.58	3.62	4.66	5.69	6.73	7.77	0.11
35	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	2.66	3.74	4.83	5.92	7.00	8.09	0.12
36	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	2.88	4.05	5.23	6.40	7.57	8.74	0.12
37	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	3.10	4.37	5.64	6.91	8.18	9.45	0.13
38	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.34	4.73	6.12	7.51	8.90	10.29	0.14
39	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	3.66	5.21	6.76	8.31	9.86	11.41	0.15
40	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	3.97	5.67	7.36	9.05	10.75	12.44	0.17
41	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	4.35	6.19	8.03	9.87	11.71	13.55	0.19
42	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	4.80	6.84	8.89	10.94	12.98	15.03	0.21
43	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	5.22	7.45	9.69	11.92	14.16	16.39	0.24
44	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	5.75	8.23	10.72	13.21	15.69	18.18	0.27
45	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	6.22	8.92	11.63	14.34	17.04	19.75	0.29
46	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	6.83	9.75	12.68	15.60	18.52	21.44	0.31
47	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	7.51	10.73	13.96	17.18	20.41	23.63	0.35
48	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	8.09	11.49	14.90	18.31	21.71	25.12	0.42
49	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	8.77	12.45	16.14	19.82	23.50	27.18	0.51
50	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	9.43	13.43	17.43	21.43	25.43	29.43	0.64
51	5.90	5.90	5.90	5.90	5.90	5.90	5.90	5.90	5.90	5.90	10.14	14.38	18.62	22.85	27.09	31.33	0.81
52	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	10.96	15.56	20.17	24.77	29.38	33.98	1.01
53	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	11.73	16.63	21.53	26.43	31.33	36.23	1.23
54	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	12.40	17.51	22.62	27.73	32.84	37.95	1.53
55	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	13.36	18.81	24.26	29.70	35.15	40.60	1.93
56	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	14.33	20.19	26.04	31.89	37.75	43.60	
57	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	15.23	21.59	27.95	34.31	40.67	47.03	
58	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	16.76	23.81	30.87	37.92	44.97	52.02	
59	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	18.34	26.24	34.14	42.04	49.94	57.84	
60	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	20.08	28.98	37.89	46.79	55.69	64.59	
61	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	21.94	32.03	42.12	52.21	62.30	72.39	
62	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	24.22	35.65	47.08	58.51	69.94	81.37	
63	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	27.02	39.94	52.87	65.79	78.71	91.63	
64	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	30.16	44.76	59.37	73.98	88.58	103.19	
65	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	33.05	49.64	66.24	82.84	99.43	116.03	
66	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	36.36	55.12	73.88	92.64	111.40	130.16	
67	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	40.16	61.24	82.33	103.42	124.50	145.59	
68	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27	44.78	68.28	91.79	115.29	138.80	162.30	
69	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	49.58	75.72	101.87	128.01	154.16	180.30	
70	25.78	25.78	25.78	25.78	25.78	25.78	25.78	25.78	25.78	25.78	56.41	87.04	117.68	148.31	178.94	209.57	
71	29.85	29.85	29.85	29.85	29.85	29.85	29.85	29.85	29.85	29.85	70.74	111.63	152.53	193.42	234.31	275.20	
72	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	80.52	125.48	170.45	215.41	260.38	305.34	
73	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	90.93	139.63	188.34	237.05	285.75	334.46	
74	49.18	49.18	49.18	49.18	49.18	49.18	49.18	49.18	49.18	49.18	101.34	153.50	205.66	257.82	309.98	362.14	
75	57.53	57.53	57.53	57.53	57.53	57.53	57.53	57.53	57.53	57.53	113.61	169.69	225.78	281.86	337.94	394.02	
76	71.38	71.38	71.38	71.38	71.38	71.38	71.38	71.38	71.38	71.38	130.82	190.25	249.69	309.13	368.56	428.00	
77	76.37	76.37	76.37	76.37	76.37	76.37	76.37	76.37	76.37	76.37	141.16	205.94	270.73	335.51	400.30	465.08	
78	83.50	83.50	83.50	83.50	83.50	83.50	83.50	83.50	83.50	83.50	154.10	224.70	295.30	365.90	436.50	507.10	
79	89.76	89.76	89.76	89.76	89.76	89.76	89.76	89.76	89.76	89.76	167.90	246.05	324.19	402.33	480.48	558.62	
80	101.44	101.44	101.44	101.44	101.44	101.44	101.44	101.44	101.44	101.44	190.31	279.17	368.04	456.91	545.77	634.64	
																710.73	
																776.85	

Genworth Financial
Colony 10, Band 1, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.69	
1	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.81	
2	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.99	
3	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.17	
4	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.41	
5	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.83	
6	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	2.22	
7	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	2.55	
8	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	2.76	
9	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	2.82	
10	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	2.85	
11	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	2.85	
12	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	2.85	
13	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.88	
14	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.91	
15	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.94	0.10
16	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.06	0.10
17	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.21	0.10
18	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	3.15	0.10
19	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	3.09	0.10
20	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	3.06	0.10
21	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	3.03	0.10
22	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	3.03	0.10
23	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	3.12	0.10
24	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	3.18	0.10
25	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	3.27	0.10
26	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.45	0.10
27	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.60	0.10
28	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.87	0.10
29	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	4.11	0.10
30	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	4.38	0.10
31	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	4.74	0.10
32	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	5.19	0.10
33	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	5.70	0.11
34	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	6.30	0.11
35	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	6.99	0.12
36	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	7.65	0.12
37	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	8.37	0.13
38	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	8.79	0.14
39	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	9.27	0.15
40	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	9.96	0.17

41	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	10.77	0.19
42	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	11.88	0.21
43	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	13.08	0.24
44	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	14.61	0.27
45	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	16.50	0.29
46	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	18.42	0.31
47	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	20.49	0.35
48	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	22.26	0.42
49	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	24.30	0.51
50	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	26.76	0.64
51	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	29.76	0.81
52	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	33.42	1.01
53	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	37.53	1.23
54	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	41.85	1.53
55	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	46.41	1.93
56	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	51.03	
57	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	55.71	
58	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	60.75	
59	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	65.97	
60	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	72.30	
61	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	79.38	
62	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	88.68	
63	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	98.49	
64	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	108.81	
65	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	120.09	
66	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	132.39	
67	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	146.67	
68	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	163.35	
69	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	182.61	
70	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	203.61	
71	13.89	13.89	13.89	13.89	13.89	13.89	13.89	13.89	13.89	13.89	227.52	
72	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	252.42	
73	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	279.27	
74	18.51	18.51	18.51	18.51	18.51	18.51	18.51	18.51	18.51	18.51	309.00	
75	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	342.21	
76	29.95	29.95	29.95	29.95	29.95	29.95	29.95	29.95	29.95	29.95	379.02	
77	33.89	33.89	33.89	33.89	33.89	33.89	33.89	33.89	33.89	33.89	419.22	
78	37.82	37.82	37.82	37.82	37.82	37.82	37.82	37.82	37.82	37.82	462.30	
79	41.91	41.91	41.91	41.91	41.91	41.91	41.91	41.91	41.91	41.91	507.75	
80	46.50	46.50	46.50	46.50	46.50	46.50	46.50	46.50	46.50	46.50	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 1, Guaranteed Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.69	
1	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.81	
2	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.99	
3	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.17	
4	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.41	
5	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.83	
6	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	2.22	
7	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	2.55	
8	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	2.76	
9	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.82	
10	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.85	
11	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.85	
12	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.85	
13	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.88	
14	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.91	
15	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.94	0.10
16	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.06	0.10
17	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.21	0.10
18	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.15	0.10
19	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	3.09	0.10
20	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	3.06	0.10
21	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	3.03	0.10
22	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	3.03	0.10
23	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	3.12	0.10
24	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	3.18	0.10
25	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	3.27	0.10
26	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	3.45	0.10
27	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	3.60	0.10
28	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	3.87	0.10
29	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	4.11	0.10
30	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	4.38	0.10
31	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	4.74	0.10
32	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	5.19	0.10
33	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	5.70	0.11
34	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	6.30	0.11
35	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	6.99	0.12
36	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	7.65	0.12
37	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	8.37	0.13
38	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	8.79	0.14
39	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	9.27	0.15
40	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	9.96	0.17

41	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	10.77	0.19
42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	11.88	0.21
43	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	13.08	0.24
44	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	14.61	0.27
45	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	16.50	0.29
46	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	18.42	0.31
47	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	20.49	0.35
48	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	22.26	0.42
49	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	24.30	0.51
50	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	26.76	0.64
51	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	29.76	0.81
52	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	33.42	1.01
53	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	37.53	1.23
54	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	41.85	1.53
55	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	46.41	1.93
56	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	51.03	
57	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	55.71	
58	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	60.75	
59	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	65.97	
60	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	72.30	
61	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	79.38	
62	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	88.68	
63	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	98.49	
64	9.49	9.49	9.49	9.49	9.49	9.49	9.49	9.49	9.49	9.49	108.81	
65	10.35	10.35	10.35	10.35	10.35	10.35	10.35	10.35	10.35	10.35	120.09	
66	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	132.39	
67	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	146.67	
68	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	163.35	
69	13.90	13.90	13.90	13.90	13.90	13.90	13.90	13.90	13.90	13.90	182.61	
70	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	203.61	
71	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	227.52	
72	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	252.42	
73	20.13	20.13	20.13	20.13	20.13	20.13	20.13	20.13	20.13	20.13	279.27	
74	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	309.00	
75	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	342.21	
76	33.48	33.48	33.48	33.48	33.48	33.48	33.48	33.48	33.48	33.48	379.02	
77	37.66	37.66	37.66	37.66	37.66	37.66	37.66	37.66	37.66	37.66	419.22	
78	42.08	42.08	42.08	42.08	42.08	42.08	42.08	42.08	42.08	42.08	462.30	
79	47.15	47.15	47.15	47.15	47.15	47.15	47.15	47.15	47.15	47.15	507.75	
80	53.68	53.68	53.68	53.68	53.68	53.68	53.68	53.68	53.68	53.68	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 1, Guaranteed Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.69	
1	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.81	
2	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.99	
3	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.17	
4	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.41	
5	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.83	
6	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.22	
7	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.55	
8	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.76	
9	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.82	
10	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.85	
11	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.85	
12	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.85	
13	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.88	
14	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.91	
15	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.94	0.10
16	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.06	0.10
17	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.21	0.10
18	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	3.15	0.10
19	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	3.09	0.10
20	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.06	0.10
21	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.03	0.10
22	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.03	0.10
23	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	3.12	0.10
24	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	3.18	0.10
25	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	3.27	0.10
26	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.45	0.10
27	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.60	0.10
28	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.87	0.10
29	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	4.11	0.10
30	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	4.38	0.10
31	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	4.74	0.10
32	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	5.19	0.10
33	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	5.70	0.11
34	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	6.30	0.11
35	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	6.99	0.12
36	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	7.65	0.12
37	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	8.37	0.13
38	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	8.79	0.14
39	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	9.27	0.15
40	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	9.96	0.17

41	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	10.77	0.19
42	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	11.88	0.21
43	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	13.08	0.24
44	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	14.61	0.27
45	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	16.50	0.29
46	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	18.42	0.31
47	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	20.49	0.35
48	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	22.26	0.42
49	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	24.30	0.51
50	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	26.76	0.64
51	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	29.76	0.81
52	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	33.42	1.01
53	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	37.53	1.23
54	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	41.85	1.53
55	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	46.41	1.93
56	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	51.03	
57	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	55.71	
58	5.82	5.82	5.82	5.82	5.82	5.82	5.82	5.82	5.82	5.82	60.75	
59	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	65.97	
60	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	72.30	
61	7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92	79.38	
62	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	88.68	
63	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	98.49	
64	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	108.81	
65	11.91	11.91	11.91	11.91	11.91	11.91	11.91	11.91	11.91	11.91	120.09	
66	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	132.39	
67	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	146.67	
68	15.57	15.57	15.57	15.57	15.57	15.57	15.57	15.57	15.57	15.57	163.35	
69	16.84	16.84	16.84	16.84	16.84	16.84	16.84	16.84	16.84	16.84	182.61	
70	18.15	18.15	18.15	18.15	18.15	18.15	18.15	18.15	18.15	18.15	203.61	
71	20.65	20.65	20.65	20.65	20.65	20.65	20.65	20.65	20.65	20.65	227.52	
72	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	252.42	
73	25.67	25.67	25.67	25.67	25.67	25.67	25.67	25.67	25.67	25.67	279.27	
74	28.94	28.94	28.94	28.94	28.94	28.94	28.94	28.94	28.94	28.94	309.00	
75	32.58	32.58	32.58	32.58	32.58	32.58	32.58	32.58	32.58	32.58	342.21	
76	43.38	43.38	43.38	43.38	43.38	43.38	43.38	43.38	43.38	43.38	379.02	
77	49.34	49.34	49.34	49.34	49.34	49.34	49.34	49.34	49.34	49.34	419.22	
78	56.19	56.19	56.19	56.19	56.19	56.19	56.19	56.19	56.19	56.19	462.30	
79	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	507.75	
80	69.94	69.94	69.94	69.94	69.94	69.94	69.94	69.94	69.94	69.94	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 1, Guaranteed Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.69	
1	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.81	
2	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	
3	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.17	
4	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.41	
5	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.83	
6	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.22	
7	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.55	
8	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.76	
9	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	2.82	
10	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	2.85	
11	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	2.85	
12	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	2.85	
13	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	2.88	
14	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	2.91	
15	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	2.94	0.10
16	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.06	0.10
17	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.21	0.10
18	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	3.15	0.10
19	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	3.09	0.10
20	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	3.06	0.10
21	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	3.03	0.10
22	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	3.03	0.10
23	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	3.12	0.10
24	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.18	0.10
25	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.27	0.10
26	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.45	0.10
27	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.60	0.10
28	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.87	0.10
29	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	4.11	0.10
30	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	4.38	0.10
31	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	4.74	0.10
32	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	5.19	0.10
33	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	5.70	0.11
34	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	6.30	0.11
35	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	6.99	0.12
36	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	7.65	0.12
37	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	8.37	0.13
38	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	8.79	0.14
39	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	9.27	0.15
40	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	9.96	0.17

41	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	10.77	0.19
42	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	11.88	0.21
43	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	13.08	0.24
44	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	14.61	0.27
45	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	16.50	0.29
46	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	18.42	0.31
47	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	20.49	0.35
48	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	22.26	0.42
49	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	24.30	0.51
50	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	26.76	0.64
51	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	29.76	0.81
52	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	33.42	1.01
53	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	37.53	1.23
54	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	41.85	1.53
55	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	46.41	1.93
56	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	51.03	
57	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	55.71	
58	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	60.75	
59	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	65.97	
60	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	72.30	
61	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	79.38	
62	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	88.68	
63	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	98.49	
64	12.40	12.40	12.40	12.40	12.40	12.40	12.40	12.40	12.40	12.40	108.81	
65	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	120.09	
66	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	132.39	
67	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	146.67	
68	17.12	17.12	17.12	17.12	17.12	17.12	17.12	17.12	17.12	17.12	163.35	
69	18.86	18.86	18.86	18.86	18.86	18.86	18.86	18.86	18.86	18.86	182.61	
70	20.69	20.69	20.69	20.69	20.69	20.69	20.69	20.69	20.69	20.69	203.61	
71	23.59	23.59	23.59	23.59	23.59	23.59	23.59	23.59	23.59	23.59	227.52	
72	26.65	26.65	26.65	26.65	26.65	26.65	26.65	26.65	26.65	26.65	252.42	
73	29.87	29.87	29.87	29.87	29.87	29.87	29.87	29.87	29.87	29.87	279.27	
74	33.57	33.57	33.57	33.57	33.57	33.57	33.57	33.57	33.57	33.57	309.00	
75	37.91	37.91	37.91	37.91	37.91	37.91	37.91	37.91	37.91	37.91	342.21	
76	53.74	53.74	53.74	53.74	53.74	53.74	53.74	53.74	53.74	53.74	379.02	
77	57.84	57.84	57.84	57.84	57.84	57.84	57.84	57.84	57.84	57.84	419.22	
78	62.98	62.98	62.98	62.98	62.98	62.98	62.98	62.98	62.98	62.98	462.30	
79	68.92	68.92	68.92	68.92	68.92	68.92	68.92	68.92	68.92	68.92	507.75	
80	70.02	70.02	70.02	70.02	70.02	70.02	70.02	70.02	70.02	70.02	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 1, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	5.13	0.10
17	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	5.43	0.10
18	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	5.46	0.10
19	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	5.43	0.10
20	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	5.40	0.10
21	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	5.40	0.10
22	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	5.46	0.10
23	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	5.61	0.10
24	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	5.82	0.10
25	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	6.00	0.10
26	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	6.33	0.10
27	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	6.69	0.10
28	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	7.20	0.10
29	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	7.71	0.10
30	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	8.31	0.10
31	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	9.09	0.10
32	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	9.99	0.10
33	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	11.07	0.11
34	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	12.36	0.11
35	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	13.71	0.12
36	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	14.97	0.12
37	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	16.38	0.13
38	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	17.16	0.14
39	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	18.06	0.15
40	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	19.35	0.17

41	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	20.88	0.19
42	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	22.98	0.21
43	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	25.35	0.24
44	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	28.32	0.27
45	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	31.68	0.29
46	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	35.10	0.31
47	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	38.73	0.35
48	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	41.58	0.42
49	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	44.88	0.51
50	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	48.87	0.64
51	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	53.82	0.81
52	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	59.79	1.01
53	10.27	10.27	10.27	10.27	10.27	10.27	10.27	10.27	10.27	10.27	66.42	1.23
54	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	73.20	1.53
55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	79.89	1.93
56	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	86.34	
57	13.22	13.22	13.22	13.22	13.22	13.22	13.22	13.22	13.22	13.22	92.61	
58	14.04	14.04	14.04	14.04	14.04	14.04	14.04	14.04	14.04	14.04	99.21	
59	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	105.75	
60	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	15.94	113.67	
61	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	122.34	
62	18.22	18.22	18.22	18.22	18.22	18.22	18.22	18.22	18.22	18.22	134.13	
63	20.01	20.01	20.01	20.01	20.01	20.01	20.01	20.01	20.01	20.01	145.98	
64	21.73	21.73	21.73	21.73	21.73	21.73	21.73	21.73	21.73	21.73	157.95	
65	23.67	23.67	23.67	23.67	23.67	23.67	23.67	23.67	23.67	23.67	171.87	
66	25.67	25.67	25.67	25.67	25.67	25.67	25.67	25.67	25.67	25.67	186.69	
67	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	203.82	
68	30.45	30.45	30.45	30.45	30.45	30.45	30.45	30.45	30.45	30.45	223.62	
69	33.30	33.30	33.30	33.30	33.30	33.30	33.30	33.30	33.30	33.30	246.15	
70	36.53	36.53	36.53	36.53	36.53	36.53	36.53	36.53	36.53	36.53	270.21	
71	41.17	41.17	41.17	41.17	41.17	41.17	41.17	41.17	41.17	41.17	297.15	
72	46.95	46.95	46.95	46.95	46.95	46.95	46.95	46.95	46.95	46.95	324.33	
73	53.65	53.65	53.65	53.65	53.65	53.65	53.65	53.65	53.65	53.65	352.83	
74	60.51	60.51	60.51	60.51	60.51	60.51	60.51	60.51	60.51	60.51	383.82	
75	66.65	66.65	66.65	66.65	66.65	66.65	66.65	66.65	66.65	66.65	420.27	
76	72.71	72.71	72.71	72.71	72.71	72.71	72.71	72.71	72.71	72.71	460.17	
77	76.56	76.56	76.56	76.56	76.56	76.56	76.56	76.56	76.56	76.56	503.07	
78	80.98	80.98	80.98	80.98	80.98	80.98	80.98	80.98	80.98	80.98	548.16	
79	86.01	86.01	86.01	86.01	86.01	86.01	86.01	86.01	86.01	86.01	594.81	
80	94.52	94.52	94.52	94.52	94.52	94.52	94.52	94.52	94.52	94.52	642.39	
											685.29	
											729.06	
											774.30	
											821.22	
											873.15	
											895.00	
											920.00	

Genworth Financial
Colony 10, Band 1, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	5.13	0.10
17	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	5.43	0.10
18	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	5.46	0.10
19	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	5.43	0.10
20	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	5.40	0.10
21	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	5.40	0.10
22	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	5.46	0.10
23	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	5.61	0.10
24	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	5.82	0.10
25	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	6.00	0.10
26	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	6.33	0.10
27	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	6.69	0.10
28	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	7.20	0.10
29	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	7.71	0.10
30	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	8.31	0.10
31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	9.09	0.10
32	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	9.99	0.10
33	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	11.07	0.11
34	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	12.36	0.11
35	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	13.71	0.12
36	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	14.97	0.12
37	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	16.38	0.13
38	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	17.16	0.14
39	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	18.06	0.15
40	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	19.35	0.17

41	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	20.88	0.19
42	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	22.98	0.21
43	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	25.35	0.24
44	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	28.32	0.27
45	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	31.68	0.29
46	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	35.10	0.31
47	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	38.73	0.35
48	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	41.58	0.42
49	10.25	10.25	10.25	10.25	10.25	10.25	10.25	10.25	10.25	10.25	44.88	0.51
50	10.78	10.78	10.78	10.78	10.78	10.78	10.78	10.78	10.78	10.78	48.87	0.64
51	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	53.82	0.81
52	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	59.79	1.01
53	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	66.42	1.23
54	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	73.20	1.53
55	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	79.89	1.93
56	15.10	15.10	15.10	15.10	15.10	15.10	15.10	15.10	15.10	15.10	86.34	
57	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	92.61	
58	16.91	16.91	16.91	16.91	16.91	16.91	16.91	16.91	16.91	16.91	99.21	
59	17.91	17.91	17.91	17.91	17.91	17.91	17.91	17.91	17.91	17.91	105.75	
60	19.15	19.15	19.15	19.15	19.15	19.15	19.15	19.15	19.15	19.15	113.67	
61	20.93	20.93	20.93	20.93	20.93	20.93	20.93	20.93	20.93	20.93	122.34	
62	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	134.13	
63	24.05	24.05	24.05	24.05	24.05	24.05	24.05	24.05	24.05	24.05	145.98	
64	26.20	26.20	26.20	26.20	26.20	26.20	26.20	26.20	26.20	26.20	157.95	
65	28.67	28.67	28.67	28.67	28.67	28.67	28.67	28.67	28.67	28.67	171.87	
66	31.57	31.57	31.57	31.57	31.57	31.57	31.57	31.57	31.57	31.57	186.69	
67	34.17	34.17	34.17	34.17	34.17	34.17	34.17	34.17	34.17	34.17	203.82	
68	37.82	37.82	37.82	37.82	37.82	37.82	37.82	37.82	37.82	37.82	223.62	
69	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	246.15	
70	47.30	47.30	47.30	47.30	47.30	47.30	47.30	47.30	47.30	47.30	270.21	
71	56.07	56.07	56.07	56.07	56.07	56.07	56.07	56.07	56.07	56.07	297.15	
72	65.61	65.61	65.61	65.61	65.61	65.61	65.61	65.61	65.61	65.61	324.33	
73	68.63	68.63	68.63	68.63	68.63	68.63	68.63	68.63	68.63	68.63	352.83	
74	75.68	75.68	75.68	75.68	75.68	75.68	75.68	75.68	75.68	75.68	383.82	
75	84.22	84.22	84.22	84.22	84.22	84.22	84.22	84.22	84.22	84.22	420.27	
76	88.55	88.55	88.55	88.55	88.55	88.55	88.55	88.55	88.55	88.55	460.17	
77	99.38	99.38	99.38	99.38	99.38	99.38	99.38	99.38	99.38	99.38	503.07	
78	106.71	106.71	106.71	106.71	106.71	106.71	106.71	106.71	106.71	106.71	548.16	
79	111.71	111.71	111.71	111.71	111.71	111.71	111.71	111.71	111.71	111.71	594.81	
80	114.20	114.20	114.20	114.20	114.20	114.20	114.20	114.20	114.20	114.20	642.39	
											685.29	
											729.06	
											774.30	
											821.22	
											873.15	
											895.00	
											920.00	

Genworth Financial
Colony 10, Band 1, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.66	
1	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.69	
2	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.81	
3	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.90	
4	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.99	
5	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.05	
6	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.17	
7	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.23	
8	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.26	
9	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.35	
10	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.35	
11	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.38	
12	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.44	
13	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.44	
14	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.50	
15	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.50	0.10
16	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.59	0.10
17	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.71	0.10
18	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.74	0.10
19	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.86	0.10
20	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.92	0.10
21	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.04	0.10
22	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.16	0.10
23	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.28	0.10
24	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.46	0.10
25	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.67	0.10
26	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.85	0.10
27	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.09	0.10
28	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.21	0.10
29	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	3.39	0.10
30	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	3.60	0.10
31	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	3.81	0.10
32	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	4.05	0.10
33	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	4.35	0.11
34	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	4.71	0.11
35	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	5.13	0.12
36	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	5.61	0.12
37	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	6.21	0.13
38	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	6.87	0.14
39	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	7.59	0.15
40	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	8.43	0.17

41	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	9.36	0.19
42	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	10.41	0.21
43	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	11.55	0.24
44	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	12.75	0.27
45	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	14.04	0.29
46	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	15.54	0.31
47	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	17.10	0.35
48	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	18.78	0.42
49	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	20.46	0.51
50	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	22.20	0.64
51	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	24.09	0.81
52	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	26.16	1.01
53	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	28.29	1.23
54	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	30.60	1.53
55	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	33.15	1.93
56	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	35.97	
57	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	39.06	
58	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	42.51	
59	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	46.29	
60	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	50.46	
61	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	55.26	
62	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	60.63	
63	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	66.45	
64	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	72.84	
65	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	5.63	79.92	
66	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	87.69	
67	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	96.24	
68	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	7.65	105.69	
69	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	115.89	
70	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	127.29	
71	10.27	10.27	10.27	10.27	10.27	10.27	10.27	10.27	10.27	10.27	142.77	
72	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	160.23	
73	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	177.63	
74	14.12	14.12	14.12	14.12	14.12	14.12	14.12	14.12	14.12	14.12	196.86	
75	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	218.52	
76	20.05	20.05	20.05	20.05	20.05	20.05	20.05	20.05	20.05	20.05	238.17	
77	22.17	22.17	22.17	22.17	22.17	22.17	22.17	22.17	22.17	22.17	267.75	
78	25.12	25.12	25.12	25.12	25.12	25.12	25.12	25.12	25.12	25.12	298.65	
79	28.54	28.54	28.54	28.54	28.54	28.54	28.54	28.54	28.54	28.54	331.59	
80	32.28	32.28	32.28	32.28	32.28	32.28	32.28	32.28	32.28	32.28	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 1, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.66	
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.69	
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.81	
3	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.90	
4	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.99	
5	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.05	
6	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.17	
7	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.23	
8	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.26	
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.35	
10	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.35	
11	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.38	
12	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.44	
13	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.44	
14	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.50	
15	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.50	0.10
16	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.59	0.10
17	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.71	0.10
18	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.74	0.10
19	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.86	0.10
20	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.92	0.10
21	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.04	0.10
22	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.16	0.10
23	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.28	0.10
24	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.46	0.10
25	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.67	0.10
26	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.85	0.10
27	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.09	0.10
28	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.21	0.10
29	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.39	0.10
30	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.60	0.10
31	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	3.81	0.10
32	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	4.05	0.10
33	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	4.35	0.11
34	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	4.71	0.11
35	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	5.13	0.12
36	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	5.61	0.12
37	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	6.21	0.13
38	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	6.87	0.14
39	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	7.59	0.15
40	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	8.43	0.17

41	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	9.36	0.19
42	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	10.41	0.21
43	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	11.55	0.24
44	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	12.75	0.27
45	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	14.04	0.29
46	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	15.54	0.31
47	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	17.10	0.35
48	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	18.78	0.42
49	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	20.46	0.51
50	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	22.20	0.64
51	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	24.09	0.81
52	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	26.16	1.01
53	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	28.29	1.23
54	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	30.60	1.53
55	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	33.15	1.93
56	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	35.97	
57	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	39.06	
58	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	42.51	
59	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	46.29	
60	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	50.46	
61	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	55.26	
62	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	60.63	
63	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	66.45	
64	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	72.84	
65	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	79.92	
66	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	87.69	
67	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	96.24	
68	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	105.69	
69	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	115.89	
70	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	127.29	
71	11.84	11.84	11.84	11.84	11.84	11.84	11.84	11.84	11.84	11.84	142.77	
72	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	160.23	
73	14.56	14.56	14.56	14.56	14.56	14.56	14.56	14.56	14.56	14.56	177.63	
74	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	196.86	
75	18.29	18.29	18.29	18.29	18.29	18.29	18.29	18.29	18.29	18.29	218.52	
76	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	238.17	
77	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	267.75	
78	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	298.65	
79	38.09	38.09	38.09	38.09	38.09	38.09	38.09	38.09	38.09	38.09	331.59	
80	44.21	44.21	44.21	44.21	44.21	44.21	44.21	44.21	44.21	44.21	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 1, Guaranteed Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	
1	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.69	
2	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.81	
3	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.90	
4	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.99	
5	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.05	
6	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.17	
7	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.23	
8	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.26	
9	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.35	
10	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.35	
11	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.38	
12	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.44	
13	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.44	
14	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.50	
15	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.50	0.10
16	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.59	0.10
17	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.71	0.10
18	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.74	0.10
19	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.86	0.10
20	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.92	0.10
21	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	2.04	0.10
22	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	2.16	0.10
23	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.28	0.10
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.46	0.10
25	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.67	0.10
26	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.85	0.10
27	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	3.09	0.10
28	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	3.21	0.10
29	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	3.39	0.10
30	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.60	0.10
31	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.81	0.10
32	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	4.05	0.10
33	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	4.35	0.11
34	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	4.71	0.11
35	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	5.13	0.12
36	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	5.61	0.12
37	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	6.21	0.13
38	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	6.87	0.14
39	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	7.59	0.15
40	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	8.43	0.17

41	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	9.36	0.19
42	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	10.41	0.21
43	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	11.55	0.24
44	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	12.75	0.27
45	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	14.04	0.29
46	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	15.54	0.31
47	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	17.10	0.35
48	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	18.78	0.42
49	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	20.46	0.51
50	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	22.20	0.64
51	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	24.09	0.81
52	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	26.16	1.01
53	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	28.29	1.23
54	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	30.60	1.53
55	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	33.15	1.93
56	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	35.97	
57	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	39.06	
58	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	42.51	
59	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	46.29	
60	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	50.46	
61	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	55.26	
62	5.97	5.97	5.97	5.97	5.97	5.97	5.97	5.97	5.97	5.97	60.63	
63	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	66.45	
64	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	72.84	
65	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	79.92	
66	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	87.69	
67	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	96.24	
68	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	105.69	
69	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	115.89	
70	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	127.29	
71	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	142.77	
72	15.52	15.52	15.52	15.52	15.52	15.52	15.52	15.52	15.52	15.52	160.23	
73	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	177.63	
74	20.29	20.29	20.29	20.29	20.29	20.29	20.29	20.29	20.29	20.29	196.86	
75	23.40	23.40	23.40	23.40	23.40	23.40	23.40	23.40	23.40	23.40	218.52	
76	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	238.17	
77	34.39	34.39	34.39	34.39	34.39	34.39	34.39	34.39	34.39	34.39	267.75	
78	37.71	37.71	37.71	37.71	37.71	37.71	37.71	37.71	37.71	37.71	298.65	
79	43.34	43.34	43.34	43.34	43.34	43.34	43.34	43.34	43.34	43.34	331.59	
80	49.85	49.85	49.85	49.85	49.85	49.85	49.85	49.85	49.85	49.85	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 1, Guaranteed Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.66	
1	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.69	
2	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.81	
3	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.90	
4	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.99	
5	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.05	
6	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.17	
7	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.23	
8	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.26	
9	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.35	
10	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.35	
11	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.38	
12	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.44	
13	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.44	
14	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.50	
15	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.50	0.10
16	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.59	0.10
17	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.71	0.10
18	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.74	0.10
19	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.86	0.10
20	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.92	0.10
21	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	2.04	0.10
22	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	2.16	0.10
23	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	2.28	0.10
24	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	2.46	0.10
25	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	2.67	0.10
26	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	2.85	0.10
27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	3.09	0.10
28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	3.21	0.10
29	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	3.39	0.10
30	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.60	0.10
31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	3.81	0.10
32	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	4.05	0.10
33	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	4.35	0.11
34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	4.71	0.11
35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	5.13	0.12
36	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	5.61	0.12
37	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	6.21	0.13
38	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	6.87	0.14
39	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	7.59	0.15
40	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	8.43	0.17

41	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	9.36	0.19
42	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	10.41	0.21
43	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	11.55	0.24
44	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	12.75	0.27
45	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	14.04	0.29
46	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	15.54	0.31
47	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	17.10	0.35
48	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	18.78	0.42
49	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	20.46	0.51
50	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	22.20	0.64
51	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	24.09	0.81
52	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	26.16	1.01
53	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	28.29	1.23
54	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	30.60	1.53
55	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	33.15	1.93
56	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	35.97	
57	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	39.06	
58	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	42.51	
59	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	46.29	
60	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	50.46	
61	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	55.26	
62	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	60.63	
63	7.66	7.66	7.66	7.66	7.66	7.66	7.66	7.66	7.66	7.66	66.45	
64	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	72.84	
65	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	79.92	
66	10.13	10.13	10.13	10.13	10.13	10.13	10.13	10.13	10.13	10.13	87.69	
67	10.73	10.73	10.73	10.73	10.73	10.73	10.73	10.73	10.73	10.73	96.24	
68	11.56	11.56	11.56	11.56	11.56	11.56	11.56	11.56	11.56	11.56	105.69	
69	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	115.89	
70	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	13.83	127.29	
71	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	142.77	
72	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	160.23	
73	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	177.63	
74	22.41	22.41	22.41	22.41	22.41	22.41	22.41	22.41	22.41	22.41	196.86	
75	26.01	26.01	26.01	26.01	26.01	26.01	26.01	26.01	26.01	26.01	218.52	
76	35.89	35.89	35.89	35.89	35.89	35.89	35.89	35.89	35.89	35.89	238.17	
77	43.57	43.57	43.57	43.57	43.57	43.57	43.57	43.57	43.57	43.57	267.75	
78	46.87	46.87	46.87	46.87	46.87	46.87	46.87	46.87	46.87	46.87	298.65	
79	50.36	50.36	50.36	50.36	50.36	50.36	50.36	50.36	50.36	50.36	331.59	
80	54.23	54.23	54.23	54.23	54.23	54.23	54.23	54.23	54.23	54.23	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 1, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration										
	1	2	3	4	5	6	7	8	9	10	Ult
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	2.43
17	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	2.61
18	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	2.76
19	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	2.97
20	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	3.09
21	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	3.36
22	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	3.57
23	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	3.84
24	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	4.17
25	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	4.59
26	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	4.95
27	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	5.37
28	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	5.64
29	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	6.00

30	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	6.36
31	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	6.78
32	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	7.29
33	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	7.89
34	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	8.58
35	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	9.39
36	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	10.29
37	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	11.43
38	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	12.84
39	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	14.43
40	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	16.17
41	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	18.06
42	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	20.13
43	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	22.32
44	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	24.72
45	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	27.24
46	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	29.94
47	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	32.82
48	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	35.61
49	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	38.70
50	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	41.91
51	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	45.24
52	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	48.99
53	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	52.74
54	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	56.70
55	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	61.02
56	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	65.61
57	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	70.77
58	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	76.44
59	10.86	10.86	10.86	10.86	10.86	10.86	10.86	10.86	10.86	10.86	82.59
60	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	89.46
61	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	97.29
62	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	105.93
63	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	115.23
64	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	125.43
65	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	135.69
66	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	146.88

67	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	158.91
68	19.26	19.26	19.26	19.26	19.26	19.26	19.26	19.26	19.26	19.26	171.87
69	20.95	20.95	20.95	20.95	20.95	20.95	20.95	20.95	20.95	20.95	185.88
70	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	200.97
71	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	222.21
72	29.92	29.92	29.92	29.92	29.92	29.92	29.92	29.92	29.92	29.92	245.28
73	33.76	33.76	33.76	33.76	33.76	33.76	33.76	33.76	33.76	33.76	267.75
74	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	291.90
75	42.49	42.49	42.49	42.49	42.49	42.49	42.49	42.49	42.49	42.49	316.23
76	54.02	54.02	54.02	54.02	54.02	54.02	54.02	54.02	54.02	54.02	336.51
77	62.25	62.25	62.25	62.25	62.25	62.25	62.25	62.25	62.25	62.25	368.67
78	67.44	67.44	67.44	67.44	67.44	67.44	67.44	67.44	67.44	67.44	400.77
79	72.66	72.66	72.66	72.66	72.66	72.66	72.66	72.66	72.66	72.66	433.05
80	80.65	80.65	80.65	80.65	80.65	80.65	80.65	80.65	80.65	80.65	459.15
											464.82
											487.98
											525.30
											572.91
											644.91
											710.73
											776.85

WP

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Genworth Financial
Colony 10, Band 1, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	2.43	0.10
17	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	2.61	0.10
18	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	2.76	0.10
19	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	2.97	0.10
20	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	3.09	0.10
21	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	3.36	0.10
22	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	3.57	0.10
23	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	3.84	0.10
24	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	4.17	0.10
25	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	4.59	0.10
26	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	4.95	0.10
27	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	5.37	0.10
28	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	5.64	0.10
29	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	6.00	0.10
30	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	6.36	0.10
31	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	6.78	0.10
32	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	7.29	0.10
33	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	7.89	0.11
34	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	8.58	0.11
35	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	9.39	0.12
36	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	10.29	0.12
37	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	11.43	0.13
38	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	12.84	0.14
39	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	14.43	0.15
40	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	16.17	0.17

41	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	18.06	0.19
42	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	20.13	0.21
43	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	22.32	0.24
44	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	24.72	0.27
45	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	27.24	0.29
46	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	29.94	0.31
47	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	32.82	0.35
48	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	35.61	0.42
49	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	38.70	0.51
50	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	41.91	0.64
51	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	45.24	0.81
52	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	48.99	1.01
53	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	52.74	1.23
54	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	56.70	1.53
55	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	61.02	1.93
56	10.85	10.85	10.85	10.85	10.85	10.85	10.85	10.85	10.85	10.85	65.61	
57	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	70.77	
58	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	76.44	
59	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	82.59	
60	13.74	13.74	13.74	13.74	13.74	13.74	13.74	13.74	13.74	13.74	89.46	
61	15.49	15.49	15.49	15.49	15.49	15.49	15.49	15.49	15.49	15.49	97.29	
62	16.37	16.37	16.37	16.37	16.37	16.37	16.37	16.37	16.37	16.37	105.93	
63	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	115.23	
64	18.75	18.75	18.75	18.75	18.75	18.75	18.75	18.75	18.75	18.75	125.43	
65	19.36	19.36	19.36	19.36	19.36	19.36	19.36	19.36	19.36	19.36	135.69	
66	20.53	20.53	20.53	20.53	20.53	20.53	20.53	20.53	20.53	20.53	146.88	
67	22.02	22.02	22.02	22.02	22.02	22.02	22.02	22.02	22.02	22.02	158.91	
68	24.24	24.24	24.24	24.24	24.24	24.24	24.24	24.24	24.24	24.24	171.87	
69	27.09	27.09	27.09	27.09	27.09	27.09	27.09	27.09	27.09	27.09	185.88	
70	29.36	29.36	29.36	29.36	29.36	29.36	29.36	29.36	29.36	29.36	200.97	
71	33.39	33.39	33.39	33.39	33.39	33.39	33.39	33.39	33.39	33.39	222.21	
72	39.09	39.09	39.09	39.09	39.09	39.09	39.09	39.09	39.09	39.09	245.28	
73	45.73	45.73	45.73	45.73	45.73	45.73	45.73	45.73	45.73	45.73	267.75	
74	52.69	52.69	52.69	52.69	52.69	52.69	52.69	52.69	52.69	52.69	291.90	
75	61.02	61.02	61.02	61.02	61.02	61.02	61.02	61.02	61.02	61.02	316.23	
76	73.21	73.21	73.21	73.21	73.21	73.21	73.21	73.21	73.21	73.21	336.51	
77	78.24	78.24	78.24	78.24	78.24	78.24	78.24	78.24	78.24	78.24	368.67	
78	85.40	85.40	85.40	85.40	85.40	85.40	85.40	85.40	85.40	85.40	400.77	
79	91.70	91.70	91.70	91.70	91.70	91.70	91.70	91.70	91.70	91.70	433.05	
80	103.43	103.43	103.43	103.43	103.43	103.43	103.43	103.43	103.43	103.43	459.15	
											464.82	
											487.98	
											525.30	
											572.91	
											644.91	
											710.73	
											776.85	

Genworth Financial
Colony 10, Band 2, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.69	
1	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.81	
2	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.99	
3	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.17	
4	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.41	
5	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1.83	
6	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.22	
7	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.55	
8	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.76	
9	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.82	
10	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.85	
11	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	2.85	
12	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	2.85	
13	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	2.88	
14	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.91	
15	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.94	0.10
16	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	3.06	0.10
17	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	3.21	0.10
18	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	3.15	0.10
19	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	3.09	0.10
20	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.06	0.10
21	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.03	0.10
22	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.03	0.10
23	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.12	0.10
24	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.18	0.10
25	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	3.27	0.10
26	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	3.45	0.10
27	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	3.60	0.10
28	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	3.87	0.10
29	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	4.11	0.10
30	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	4.38	0.10
31	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	4.74	0.10
32	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	5.19	0.10
33	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	5.70	0.11
34	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	6.30	0.11
35	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	6.99	0.12
36	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	7.65	0.12
37	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	8.37	0.13
38	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	8.79	0.14
39	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	9.27	0.15
40	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	9.96	0.17

41	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	10.77	0.19
42	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	11.88	0.21
43	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	13.08	0.24
44	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	14.61	0.27
45	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	16.50	0.29
46	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	18.42	0.31
47	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	20.49	0.35
48	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	22.26	0.42
49	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	24.30	0.51
50	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	26.76	0.64
51	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	29.76	0.81
52	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	33.42	1.01
53	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	37.53	1.23
54	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	41.85	1.53
55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	46.41	1.93
56	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	51.03	
57	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	55.71	
58	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	60.75	
59	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	65.97	
60	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	72.30	
61	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	79.38	
62	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	88.68	
63	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	98.49	
64	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	108.81	
65	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	120.09	
66	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	7.43	132.39	
67	7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92	7.92	146.67	
68	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	163.35	
69	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	182.61	
70	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	203.61	
71	11.96	11.96	11.96	11.96	11.96	11.96	11.96	11.96	11.96	11.96	227.52	
72	13.33	13.33	13.33	13.33	13.33	13.33	13.33	13.33	13.33	13.33	252.42	
73	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	279.27	
74	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	309.00	
75	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	342.21	
76	28.03	28.03	28.03	28.03	28.03	28.03	28.03	28.03	28.03	28.03	379.02	
77	31.97	31.97	31.97	31.97	31.97	31.97	31.97	31.97	31.97	31.97	419.22	
78	35.91	35.91	35.91	35.91	35.91	35.91	35.91	35.91	35.91	35.91	462.30	
79	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	507.75	
80	44.60	44.60	44.60	44.60	44.60	44.60	44.60	44.60	44.60	44.60	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 2, Guaranteed Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.69	
1	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.81	
2	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.99	
3	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.17	
4	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.41	
5	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.83	
6	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.22	
7	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.55	
8	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.76	
9	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.82	
10	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.85	
11	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.85	
12	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.85	
13	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.88	
14	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.91	
15	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.94	0.10
16	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	3.06	0.10
17	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	3.21	0.10
18	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	3.15	0.10
19	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	3.09	0.10
20	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.06	0.10
21	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.03	0.10
22	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.03	0.10
23	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.12	0.10
24	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.18	0.10
25	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.27	0.10
26	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.45	0.10
27	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.60	0.10
28	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.87	0.10
29	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	4.11	0.10
30	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	4.38	0.10
31	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	4.74	0.10
32	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	5.19	0.10
33	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	5.70	0.11
34	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	6.30	0.11
35	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	6.99	0.12
36	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	7.65	0.12
37	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	8.37	0.13
38	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	8.79	0.14
39	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	9.27	0.15
40	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	9.96	0.17

41	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	10.77	0.19
42	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	11.88	0.21
43	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	13.08	0.24
44	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	14.61	0.27
45	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	16.50	0.29
46	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	18.42	0.31
47	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	20.49	0.35
48	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	22.26	0.42
49	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	24.30	0.51
50	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	26.76	0.64
51	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	29.76	0.81
52	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	33.42	1.01
53	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	37.53	1.23
54	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	41.85	1.53
55	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	46.41	1.93
56	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	51.03	
57	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	55.71	
58	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	60.75	
59	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	65.97	
60	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	72.30	
61	5.45	5.45	5.45	5.45	5.45	5.45	5.45	5.45	5.45	5.45	79.38	
62	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	88.68	
63	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	98.49	
64	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	108.81	
65	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	120.09	
66	9.13	9.13	9.13	9.13	9.13	9.13	9.13	9.13	9.13	9.13	132.39	
67	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	146.67	
68	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	163.35	
69	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	182.61	
70	13.13	13.13	13.13	13.13	13.13	13.13	13.13	13.13	13.13	13.13	203.61	
71	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	227.52	
72	16.47	16.47	16.47	16.47	16.47	16.47	16.47	16.47	16.47	16.47	252.42	
73	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	279.27	
74	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	309.00	
75	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	342.21	
76	31.57	31.57	31.57	31.57	31.57	31.57	31.57	31.57	31.57	31.57	379.02	
77	35.75	35.75	35.75	35.75	35.75	35.75	35.75	35.75	35.75	35.75	419.22	
78	40.17	40.17	40.17	40.17	40.17	40.17	40.17	40.17	40.17	40.17	462.30	
79	45.25	45.25	45.25	45.25	45.25	45.25	45.25	45.25	45.25	45.25	507.75	
80	51.79	51.79	51.79	51.79	51.79	51.79	51.79	51.79	51.79	51.79	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 2, Guaranteed Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.69	
1	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.81	
2	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.99	
3	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.17	
4	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.41	
5	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.83	
6	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.22	
7	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.55	
8	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.76	
9	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.82	
10	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.85	
11	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.85	
12	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.85	
13	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.88	
14	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.91	
15	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.94	0.10
16	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.06	0.10
17	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.21	0.10
18	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	3.15	0.10
19	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	3.09	0.10
20	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.06	0.10
21	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.03	0.10
22	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.03	0.10
23	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.12	0.10
24	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	3.18	0.10
25	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.27	0.10
26	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.45	0.10
27	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.60	0.10
28	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.87	0.10
29	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	4.11	0.10
30	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	4.38	0.10
31	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	4.74	0.10
32	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	5.19	0.10
33	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	5.70	0.11
34	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	6.30	0.11
35	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	6.99	0.12
36	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	7.65	0.12
37	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	8.37	0.13
38	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	8.79	0.14
39	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	9.27	0.15
40	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	9.96	0.17

41	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	10.77	0.19
42	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	11.88	0.21
43	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	13.08	0.24
44	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	14.61	0.27
45	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	16.50	0.29
46	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	18.42	0.31
47	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	20.49	0.35
48	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	22.26	0.42
49	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	24.30	0.51
50	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	26.76	0.64
51	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	29.76	0.81
52	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	33.42	1.01
53	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	37.53	1.23
54	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	41.85	1.53
55	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	46.41	1.93
56	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	51.03	
57	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	55.71	
58	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	60.75	
59	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	65.97	
60	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	72.30	
61	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	79.38	
62	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	88.68	
63	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	98.49	
64	9.17	9.17	9.17	9.17	9.17	9.17	9.17	9.17	9.17	9.17	108.81	
65	9.98	9.98	9.98	9.98	9.98	9.98	9.98	9.98	9.98	9.98	120.09	
66	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	132.39	
67	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	146.67	
68	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	163.35	
69	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	182.61	
70	16.22	16.22	16.22	16.22	16.22	16.22	16.22	16.22	16.22	16.22	203.61	
71	18.72	18.72	18.72	18.72	18.72	18.72	18.72	18.72	18.72	18.72	227.52	
72	21.15	21.15	21.15	21.15	21.15	21.15	21.15	21.15	21.15	21.15	252.42	
73	23.75	23.75	23.75	23.75	23.75	23.75	23.75	23.75	23.75	23.75	279.27	
74	27.02	27.02	27.02	27.02	27.02	27.02	27.02	27.02	27.02	27.02	309.00	
75	30.67	30.67	30.67	30.67	30.67	30.67	30.67	30.67	30.67	30.67	342.21	
76	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	379.02	
77	47.44	47.44	47.44	47.44	47.44	47.44	47.44	47.44	47.44	47.44	419.22	
78	54.30	54.30	54.30	54.30	54.30	54.30	54.30	54.30	54.30	54.30	462.30	
79	62.19	62.19	62.19	62.19	62.19	62.19	62.19	62.19	62.19	62.19	507.75	
80	68.98	68.98	68.98	68.98	68.98	68.98	68.98	68.98	68.98	68.98	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 2, Guaranteed Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.69	
1	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	
2	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.99	
3	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.17	
4	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.41	
5	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.83	
6	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	2.22	
7	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	2.55	
8	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	2.76	
9	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.82	
10	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.85	
11	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.85	
12	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.85	
13	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.88	
14	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.91	
15	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.94	0.10
16	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.06	0.10
17	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.21	0.10
18	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	3.15	0.10
19	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	3.09	0.10
20	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.06	0.10
21	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	3.03	0.10
22	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	3.03	0.10
23	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	3.12	0.10
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	3.18	0.10
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	3.27	0.10
26	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	3.45	0.10
27	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	3.60	0.10
28	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	3.87	0.10
29	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	4.11	0.10
30	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	4.38	0.10
31	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	4.74	0.10
32	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	5.19	0.10
33	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	5.70	0.11
34	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	6.30	0.11
35	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	6.99	0.12
36	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	7.65	0.12
37	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	8.37	0.13
38	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	8.79	0.14
39	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	9.27	0.15
40	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	9.96	0.17

41	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	10.77	0.19
42	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	11.88	0.21
43	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	13.08	0.24
44	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	14.61	0.27
45	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	16.50	0.29
46	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	18.42	0.31
47	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	20.49	0.35
48	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	22.26	0.42
49	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	24.30	0.51
50	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	26.76	0.64
51	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	29.76	0.81
52	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	33.42	1.01
53	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	37.53	1.23
54	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	41.85	1.53
55	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	46.41	1.93
56	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	51.03	
57	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	55.71	
58	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	60.75	
59	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	65.97	
60	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	72.30	
61	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	79.38	
62	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	88.68	
63	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	98.49	
64	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	108.81	
65	11.57	11.57	11.57	11.57	11.57	11.57	11.57	11.57	11.57	11.57	120.09	
66	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	132.39	
67	13.90	13.90	13.90	13.90	13.90	13.90	13.90	13.90	13.90	13.90	146.67	
68	15.19	15.19	15.19	15.19	15.19	15.19	15.19	15.19	15.19	15.19	163.35	
69	16.93	16.93	16.93	16.93	16.93	16.93	16.93	16.93	16.93	16.93	182.61	
70	18.76	18.76	18.76	18.76	18.76	18.76	18.76	18.76	18.76	18.76	203.61	
71	21.67	21.67	21.67	21.67	21.67	21.67	21.67	21.67	21.67	21.67	227.52	
72	24.73	24.73	24.73	24.73	24.73	24.73	24.73	24.73	24.73	24.73	252.42	
73	27.95	27.95	27.95	27.95	27.95	27.95	27.95	27.95	27.95	27.95	279.27	
74	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	309.00	
75	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	342.21	
76	52.68	52.68	52.68	52.68	52.68	52.68	52.68	52.68	52.68	52.68	379.02	
77	56.92	56.92	56.92	56.92	56.92	56.92	56.92	56.92	56.92	56.92	419.22	
78	62.04	62.04	62.04	62.04	62.04	62.04	62.04	62.04	62.04	62.04	462.30	
79	67.97	67.97	67.97	67.97	67.97	67.97	67.97	67.97	67.97	67.97	507.75	
80	69.06	69.06	69.06	69.06	69.06	69.06	69.06	69.06	69.06	69.06	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 2, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	5.13	0.10
17	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	5.43	0.10
18	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	5.46	0.10
19	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	5.43	0.10
20	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	5.40	0.10
21	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	5.40	0.10
22	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	5.46	0.10
23	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	5.61	0.10
24	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	5.82	0.10
25	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	6.00	0.10
26	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	6.33	0.10
27	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	6.69	0.10
28	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	7.20	0.10
29	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	7.71	0.10
30	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	8.31	0.10
31	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	9.09	0.10
32	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	9.99	0.10
33	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	11.07	0.11
34	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	12.36	0.11
35	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	13.71	0.12
36	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	14.97	0.12
37	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	16.38	0.13
38	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	17.16	0.14
39	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	18.06	0.15
40	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	19.35	0.17

41	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	20.88	0.19
42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	22.98	0.21
43	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	25.35	0.24
44	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	28.32	0.27
45	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	31.68	0.29
46	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	35.10	0.31
47	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	38.73	0.35
48	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	41.58	0.42
49	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	44.88	0.51
50	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	48.87	0.64
51	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	53.82	0.81
52	7.96	7.96	7.96	7.96	7.96	7.96	7.96	7.96	7.96	7.96	59.79	1.01
53	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	66.42	1.23
54	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	73.20	1.53
55	9.61	9.61	9.61	9.61	9.61	9.61	9.61	9.61	9.61	9.61	79.89	1.93
56	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	86.34	
57	11.28	11.28	11.28	11.28	11.28	11.28	11.28	11.28	11.28	11.28	92.61	
58	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	99.21	
59	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	105.75	
60	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	113.67	
61	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	122.34	
62	16.54	16.54	16.54	16.54	16.54	16.54	16.54	16.54	16.54	16.54	134.13	
63	18.09	18.09	18.09	18.09	18.09	18.09	18.09	18.09	18.09	18.09	145.98	
64	19.80	19.80	19.80	19.80	19.80	19.80	19.80	19.80	19.80	19.80	157.95	
65	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	171.87	
66	23.75	23.75	23.75	23.75	23.75	23.75	23.75	23.75	23.75	23.75	186.69	
67	26.00	26.00	26.00	26.00	26.00	26.00	26.00	26.00	26.00	26.00	203.82	
68	28.54	28.54	28.54	28.54	28.54	28.54	28.54	28.54	28.54	28.54	223.62	
69	31.39	31.39	31.39	31.39	31.39	31.39	31.39	31.39	31.39	31.39	246.15	
70	34.61	34.61	34.61	34.61	34.61	34.61	34.61	34.61	34.61	34.61	270.21	
71	39.27	39.27	39.27	39.27	39.27	39.27	39.27	39.27	39.27	39.27	297.15	
72	45.05	45.05	45.05	45.05	45.05	45.05	45.05	45.05	45.05	45.05	324.33	
73	51.76	51.76	51.76	51.76	51.76	51.76	51.76	51.76	51.76	51.76	352.83	
74	58.62	58.62	58.62	58.62	58.62	58.62	58.62	58.62	58.62	58.62	383.82	
75	64.77	64.77	64.77	64.77	64.77	64.77	64.77	64.77	64.77	64.77	420.27	
76	71.75	71.75	71.75	71.75	71.75	71.75	71.75	71.75	71.75	71.75	460.17	
77	75.58	75.58	75.58	75.58	75.58	75.58	75.58	75.58	75.58	75.58	503.07	
78	79.99	79.99	79.99	79.99	79.99	79.99	79.99	79.99	79.99	79.99	548.16	
79	85.01	85.01	85.01	85.01	85.01	85.01	85.01	85.01	85.01	85.01	594.81	
80	93.50	93.50	93.50	93.50	93.50	93.50	93.50	93.50	93.50	93.50	642.39	
											685.29	
											729.06	
											774.30	
											821.22	
											873.15	
											895.00	
											920.00	

Genworth Financial
Colony 10, Band 2, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	5.13	0.10
17	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	5.43	0.10
18	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	5.46	0.10
19	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	5.43	0.10
20	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	5.40	0.10
21	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	5.40	0.10
22	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	5.46	0.10
23	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	5.61	0.10
24	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	5.82	0.10
25	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	6.00	0.10
26	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	6.33	0.10
27	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	6.69	0.10
28	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	7.20	0.10
29	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	7.71	0.10
30	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	8.31	0.10
31	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	9.09	0.10
32	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	9.99	0.10
33	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	11.07	0.11
34	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	12.36	0.11
35	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	13.71	0.12
36	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	14.97	0.12
37	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	16.38	0.13
38	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	17.16	0.14
39	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	18.06	0.15
40	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	19.35	0.17

41	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	20.88	0.19
42	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	22.98	0.21
43	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	25.35	0.24
44	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	28.32	0.27
45	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	31.68	0.29
46	6.84	6.84	6.84	6.84	6.84	6.84	6.84	6.84	6.84	6.84	35.10	0.31
47	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	38.73	0.35
48	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	41.58	0.42
49	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	8.31	44.88	0.51
50	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	48.87	0.64
51	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	53.82	0.81
52	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	59.79	1.01
53	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	66.42	1.23
54	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	73.20	1.53
55	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	79.89	1.93
56	13.17	13.17	13.17	13.17	13.17	13.17	13.17	13.17	13.17	13.17	86.34	
57	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	92.61	
58	14.97	14.97	14.97	14.97	14.97	14.97	14.97	14.97	14.97	14.97	99.21	
59	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	105.75	
60	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	17.22	113.67	
61	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	122.34	
62	20.45	20.45	20.45	20.45	20.45	20.45	20.45	20.45	20.45	20.45	134.13	
63	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	145.98	
64	24.28	24.28	24.28	24.28	24.28	24.28	24.28	24.28	24.28	24.28	157.95	
65	26.75	26.75	26.75	26.75	26.75	26.75	26.75	26.75	26.75	26.75	171.87	
66	29.65	29.65	29.65	29.65	29.65	29.65	29.65	29.65	29.65	29.65	186.69	
67	32.26	32.26	32.26	32.26	32.26	32.26	32.26	32.26	32.26	32.26	203.82	
68	35.91	35.91	35.91	35.91	35.91	35.91	35.91	35.91	35.91	35.91	223.62	
69	40.39	40.39	40.39	40.39	40.39	40.39	40.39	40.39	40.39	40.39	246.15	
70	45.40	45.40	45.40	45.40	45.40	45.40	45.40	45.40	45.40	45.40	270.21	
71	54.18	54.18	54.18	54.18	54.18	54.18	54.18	54.18	54.18	54.18	297.15	
72	63.73	63.73	63.73	63.73	63.73	63.73	63.73	63.73	63.73	63.73	324.33	
73	67.68	67.68	67.68	67.68	67.68	67.68	67.68	67.68	67.68	67.68	352.83	
74	74.71	74.71	74.71	74.71	74.71	74.71	74.71	74.71	74.71	74.71	383.82	
75	83.22	83.22	83.22	83.22	83.22	83.22	83.22	83.22	83.22	83.22	420.27	
76	87.54	87.54	87.54	87.54	87.54	87.54	87.54	87.54	87.54	87.54	460.17	
77	98.35	98.35	98.35	98.35	98.35	98.35	98.35	98.35	98.35	98.35	503.07	
78	105.66	105.66	105.66	105.66	105.66	105.66	105.66	105.66	105.66	105.66	548.16	
79	110.65	110.65	110.65	110.65	110.65	110.65	110.65	110.65	110.65	110.65	594.81	
80	113.13	113.13	113.13	113.13	113.13	113.13	113.13	113.13	113.13	113.13	642.39	
											685.29	
											729.06	
											774.30	
											821.22	
											873.15	
											895.00	
											920.00	

Genworth Financial
Colony 10, Band 2, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration											
	1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.66	
1	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.69	
2	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.81	
3	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.90	
4	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.99	
5	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1.05	
6	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1.17	
7	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1.23	
8	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.26	
9	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.35	
10	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.35	
11	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.38	
12	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.44	
13	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.44	
14	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.50	
15	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.50	0.10
16	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.59	0.10
17	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.71	0.10
18	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.74	0.10
19	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.86	0.10
20	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.92	0.10
21	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	2.04	0.10
22	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	2.16	0.10
23	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	2.28	0.10
24	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	2.46	0.10
25	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.67	0.10
26	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.85	0.10
27	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	3.09	0.10
28	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.21	0.10
29	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.39	0.10
30	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.60	0.10
31	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.81	0.10
32	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	4.05	0.10
33	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	4.35	0.11
34	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	4.71	0.11
35	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	5.13	0.12
36	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	5.61	0.12
37	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	6.21	0.13
38	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	6.87	0.14
39	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	7.59	0.15
40	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	8.43	0.17

41	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	9.36	0.19
42	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	10.41	0.21
43	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	11.55	0.24
44	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	12.75	0.27
45	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	14.04	0.29
46	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	15.54	0.31
47	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	17.10	0.35
48	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	18.78	0.42
49	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	20.46	0.51
50	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	22.20	0.64
51	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	24.09	0.81
52	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	26.16	1.01
53	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	28.29	1.23
54	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	30.60	1.53
55	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	33.15	1.93
56	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	35.97	
57	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	39.06	
58	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	42.51	
59	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	46.29	
60	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	50.46	
61	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	55.26	
62	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	60.63	
63	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	66.45	
64	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	72.84	
65	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	79.92	
66	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	87.69	
67	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	96.24	
68	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	105.69	
69	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	115.89	
70	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	7.48	127.29	
71	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	142.77	
72	9.37	9.37	9.37	9.37	9.37	9.37	9.37	9.37	9.37	9.37	160.23	
73	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	177.63	
74	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	196.86	
75	14.04	14.04	14.04	14.04	14.04	14.04	14.04	14.04	14.04	14.04	218.52	
76	19.28	19.28	19.28	19.28	19.28	19.28	19.28	19.28	19.28	19.28	238.17	
77	21.90	21.90	21.90	21.90	21.90	21.90	21.90	21.90	21.90	21.90	267.75	
78	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	25.00	298.65	
79	28.44	28.44	28.44	28.44	28.44	28.44	28.44	28.44	28.44	28.44	331.59	
80	32.28	32.28	32.28	32.28	32.28	32.28	32.28	32.28	32.28	32.28	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 2, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.66	
1	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.69	
2	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.81	
3	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.90	
4	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.99	
5	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.05	
6	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.17	
7	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.23	
8	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.26	
9	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.35	
10	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.35	
11	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.38	
12	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.44	
13	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.44	
14	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.50	
15	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.50	0.10
16	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.59	0.10
17	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.71	0.10
18	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.74	0.10
19	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.86	0.10
20	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.92	0.10
21	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	2.04	0.10
22	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	2.16	0.10
23	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	2.28	0.10
24	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	2.46	0.10
25	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	2.67	0.10
26	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.85	0.10
27	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.09	0.10
28	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.21	0.10
29	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.39	0.10
30	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.60	0.10
31	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	3.81	0.10
32	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	4.05	0.10
33	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	4.35	0.11
34	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	4.71	0.11
35	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	5.13	0.12
36	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	5.61	0.12
37	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	6.21	0.13
38	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	6.87	0.14
39	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	7.59	0.15
40	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	8.43	0.17

41	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	9.36	0.19
42	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	10.41	0.21
43	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	11.55	0.24
44	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	12.75	0.27
45	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	14.04	0.29
46	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	15.54	0.31
47	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	17.10	0.35
48	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	18.78	0.42
49	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	20.46	0.51
50	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	22.20	0.64
51	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	24.09	0.81
52	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	26.16	1.01
53	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	28.29	1.23
54	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	30.60	1.53
55	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	33.15	1.93
56	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	35.97	
57	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	39.06	
58	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	42.51	
59	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	46.29	
60	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	50.46	
61	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	55.26	
62	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	60.63	
63	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	66.45	
64	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	72.84	
65	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	79.92	
66	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	5.76	87.69	
67	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	96.24	
68	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	105.69	
69	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	115.89	
70	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	127.29	
71	9.90	9.90	9.90	9.90	9.90	9.90	9.90	9.90	9.90	9.90	142.77	
72	11.11	11.11	11.11	11.11	11.11	11.11	11.11	11.11	11.11	11.11	160.23	
73	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	12.63	177.63	
74	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	196.86	
75	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	218.52	
76	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	238.17	
77	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	267.75	
78	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	298.65	
79	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	331.59	
80	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 2, Guaranteed Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.66	
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.69	
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.81	
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	
4	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.99	
5	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.05	
6	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.17	
7	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.23	
8	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.26	
9	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.35	
10	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.35	
11	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.38	
12	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.44	
13	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.44	
14	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.50	
15	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.50	0.10
16	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.59	0.10
17	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.71	0.10
18	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.74	0.10
19	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.86	0.10
20	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.92	0.10
21	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.04	0.10
22	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.16	0.10
23	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.28	0.10
24	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	2.46	0.10
25	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.67	0.10
26	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.85	0.10
27	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	3.09	0.10
28	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	3.21	0.10
29	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	3.39	0.10
30	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	3.60	0.10
31	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	3.81	0.10
32	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	4.05	0.10
33	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	4.35	0.11
34	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	4.71	0.11
35	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	5.13	0.12
36	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	5.61	0.12
37	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	6.21	0.13
38	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	6.87	0.14
39	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	7.59	0.15
40	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	8.43	0.17

41	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	9.36	0.19
42	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	10.41	0.21
43	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	11.55	0.24
44	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	12.75	0.27
45	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	14.04	0.29
46	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	15.54	0.31
47	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	17.10	0.35
48	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	18.78	0.42
49	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	20.46	0.51
50	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	22.20	0.64
51	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	24.09	0.81
52	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	26.16	1.01
53	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	28.29	1.23
54	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	30.60	1.53
55	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	33.15	1.93
56	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	35.97	
57	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	39.06	
58	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	42.51	
59	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	46.29	
60	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	50.46	
61	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	55.26	
62	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	60.63	
63	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	66.45	
64	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	72.84	
65	6.60	6.60	6.60	6.60	6.60	6.60	6.60	6.60	6.60	6.60	79.92	
66	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	87.69	
67	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	96.24	
68	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	105.69	
69	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	115.89	
70	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	127.29	
71	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	142.77	
72	13.58	13.58	13.58	13.58	13.58	13.58	13.58	13.58	13.58	13.58	160.23	
73	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	177.63	
74	18.36	18.36	18.36	18.36	18.36	18.36	18.36	18.36	18.36	18.36	196.86	
75	21.48	21.48	21.48	21.48	21.48	21.48	21.48	21.48	21.48	21.48	218.52	
76	28.21	28.21	28.21	28.21	28.21	28.21	28.21	28.21	28.21	28.21	238.17	
77	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	267.75	
78	37.50	37.50	37.50	37.50	37.50	37.50	37.50	37.50	37.50	37.50	298.65	
79	43.30	43.30	43.30	43.30	43.30	43.30	43.30	43.30	43.30	43.30	331.59	
80	49.55	49.55	49.55	49.55	49.55	49.55	49.55	49.55	49.55	49.55	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 2, Guaranteed Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.66	
1	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.69	
2	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.81	
3	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.90	
4	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.99	
5	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.05	
6	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.17	
7	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.23	
8	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.26	
9	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.35	
10	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.35	
11	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.38	
12	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.44	
13	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.44	
14	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.50	
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.50	0.10
16	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.59	0.10
17	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.71	0.10
18	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.74	0.10
19	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.86	0.10
20	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.92	0.10
21	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.04	0.10
22	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.16	0.10
23	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.28	0.10
24	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.46	0.10
25	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.67	0.10
26	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	2.85	0.10
27	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	3.09	0.10
28	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	3.21	0.10
29	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	3.39	0.10
30	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	3.60	0.10
31	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	3.81	0.10
32	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	4.05	0.10
33	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	4.35	0.11
34	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	4.71	0.11
35	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	5.13	0.12
36	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	5.61	0.12
37	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	6.21	0.13
38	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	6.87	0.14
39	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	7.59	0.15
40	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	8.43	0.17

41	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	9.36	0.19
42	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	10.41	0.21
43	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	11.55	0.24
44	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	12.75	0.27
45	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	14.04	0.29
46	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	15.54	0.31
47	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	17.10	0.35
48	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	18.78	0.42
49	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	20.46	0.51
50	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	22.20	0.64
51	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	24.09	0.81
52	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	26.16	1.01
53	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	28.29	1.23
54	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	30.60	1.53
55	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	33.15	1.93
56	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	35.97	
57	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	39.06	
58	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	42.51	
59	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	46.29	
60	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	50.46	
61	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	55.26	
62	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	60.63	
63	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	66.45	
64	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	72.84	
65	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	79.92	
66	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	87.69	
67	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	96.24	
68	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	105.69	
69	10.68	10.68	10.68	10.68	10.68	10.68	10.68	10.68	10.68	10.68	115.89	
70	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	127.29	
71	13.47	13.47	13.47	13.47	13.47	13.47	13.47	13.47	13.47	13.47	142.77	
72	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	160.23	
73	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	177.63	
74	20.49	20.49	20.49	20.49	20.49	20.49	20.49	20.49	20.49	20.49	196.86	
75	24.11	24.11	24.11	24.11	24.11	24.11	24.11	24.11	24.11	24.11	218.52	
76	35.64	35.64	35.64	35.64	35.64	35.64	35.64	35.64	35.64	35.64	238.17	
77	42.68	42.68	42.68	42.68	42.68	42.68	42.68	42.68	42.68	42.68	267.75	
78	45.98	45.98	45.98	45.98	45.98	45.98	45.98	45.98	45.98	45.98	298.65	
79	49.46	49.46	49.46	49.46	49.46	49.46	49.46	49.46	49.46	49.46	331.59	
80	53.32	53.32	53.32	53.32	53.32	53.32	53.32	53.32	53.32	53.32	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 2, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	2.43	0.10
17	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	2.61	0.10
18	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	2.76	0.10
19	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	2.97	0.10
20	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	3.09	0.10
21	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	3.36	0.10
22	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	3.57	0.10
23	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	3.84	0.10
24	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	4.17	0.10
25	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	4.59	0.10
26	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	4.95	0.10
27	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	5.37	0.10
28	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	5.64	0.10
29	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	6.00	0.10
30	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	6.36	0.10
31	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	6.78	0.10
32	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	7.29	0.10
33	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	7.89	0.11
34	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	8.58	0.11
35	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	9.39	0.12
36	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	10.29	0.12
37	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	11.43	0.13
38	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	12.84	0.14
39	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	14.43	0.15
40	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	16.17	0.17

41	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	18.06	0.19
42	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	20.13	0.21
43	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	22.32	0.24
44	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	24.72	0.27
45	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	27.24	0.29
46	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	29.94	0.31
47	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	32.82	0.35
48	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	35.61	0.42
49	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	38.70	0.51
50	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	41.91	0.64
51	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	45.24	0.81
52	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	48.99	1.01
53	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	52.74	1.23
54	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	56.70	1.53
55	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	61.02	1.93
56	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	65.61	
57	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	70.77	
58	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	76.44	
59	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	82.59	
60	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	89.46	
61	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	97.29	
62	11.33	11.33	11.33	11.33	11.33	11.33	11.33	11.33	11.33	11.33	105.93	
63	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	115.23	
64	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	125.43	
65	13.78	13.78	13.78	13.78	13.78	13.78	13.78	13.78	13.78	13.78	135.69	
66	14.89	14.89	14.89	14.89	14.89	14.89	14.89	14.89	14.89	14.89	146.88	
67	16.06	16.06	16.06	16.06	16.06	16.06	16.06	16.06	16.06	16.06	158.91	
68	17.80	17.80	17.80	17.80	17.80	17.80	17.80	17.80	17.80	17.80	171.87	
69	19.03	19.03	19.03	19.03	19.03	19.03	19.03	19.03	19.03	19.03	185.88	
70	20.65	20.65	20.65	20.65	20.65	20.65	20.65	20.65	20.65	20.65	200.97	
71	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	222.21	
72	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	245.28	
73	31.84	31.84	31.84	31.84	31.84	31.84	31.84	31.84	31.84	31.84	267.75	
74	36.05	36.05	36.05	36.05	36.05	36.05	36.05	36.05	36.05	36.05	291.90	
75	40.58	40.58	40.58	40.58	40.58	40.58	40.58	40.58	40.58	40.58	316.23	
76	52.13	52.13	52.13	52.13	52.13	52.13	52.13	52.13	52.13	52.13	336.51	
77	60.36	60.36	60.36	60.36	60.36	60.36	60.36	60.36	60.36	60.36	368.67	
78	66.60	66.60	66.60	66.60	66.60	66.60	66.60	66.60	66.60	66.60	400.77	
79	71.69	71.69	71.69	71.69	71.69	71.69	71.69	71.69	71.69	71.69	433.05	
80	79.67	79.67	79.67	79.67	79.67	79.67	79.67	79.67	79.67	79.67	459.15	
											464.82	
											487.98	
											525.30	
											572.91	
											644.91	
											710.73	
											776.85	

Genworth Financial
Colony 10, Band 2, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.43	0.10
17	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.61	0.10
18	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.76	0.10
19	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.97	0.10
20	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.09	0.10
21	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.36	0.10
22	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.57	0.10
23	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.84	0.10
24	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	4.17	0.10
25	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	4.59	0.10
26	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	4.95	0.10
27	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	5.37	0.10
28	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	5.64	0.10
29	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	6.00	0.10
30	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	6.36	0.10
31	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	6.78	0.10
32	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	7.29	0.10
33	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	7.89	0.11
34	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	8.58	0.11
35	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	9.39	0.12
36	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	10.29	0.12
37	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	11.43	0.13
38	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	12.84	0.14
39	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	14.43	0.15
40	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	16.17	0.17

41	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	18.06	0.19
42	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	20.13	0.21
43	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	22.32	0.24
44	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	24.72	0.27
45	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	27.24	0.29
46	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	29.94	0.31
47	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	32.82	0.35
48	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	35.61	0.42
49	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	38.70	0.51
50	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	41.91	0.64
51	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	45.24	0.81
52	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	48.99	1.01
53	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	52.74	1.23
54	8.58	8.58	8.58	8.58	8.58	8.58	8.58	8.58	8.58	8.58	56.70	1.53
55	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	61.02	1.93
56	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	65.61	
57	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	70.77	
58	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	76.44	
59	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	82.59	
60	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	89.46	
61	13.56	13.56	13.56	13.56	13.56	13.56	13.56	13.56	13.56	13.56	97.29	
62	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	105.93	
63	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	115.23	
64	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	125.43	
65	17.90	17.90	17.90	17.90	17.90	17.90	17.90	17.90	17.90	17.90	135.69	
66	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	146.88	
67	20.54	20.54	20.54	20.54	20.54	20.54	20.54	20.54	20.54	20.54	158.91	
68	22.75	22.75	22.75	22.75	22.75	22.75	22.75	22.75	22.75	22.75	171.87	
69	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17	25.17	185.88	
70	27.44	27.44	27.44	27.44	27.44	27.44	27.44	27.44	27.44	27.44	200.97	
71	31.48	31.48	31.48	31.48	31.48	31.48	31.48	31.48	31.48	31.48	222.21	
72	37.18	37.18	37.18	37.18	37.18	37.18	37.18	37.18	37.18	37.18	245.28	
73	43.83	43.83	43.83	43.83	43.83	43.83	43.83	43.83	43.83	43.83	267.75	
74	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	50.80	291.90	
75	59.13	59.13	59.13	59.13	59.13	59.13	59.13	59.13	59.13	59.13	316.23	
76	72.25	72.25	72.25	72.25	72.25	72.25	72.25	72.25	72.25	72.25	336.51	
77	77.26	77.26	77.26	77.26	77.26	77.26	77.26	77.26	77.26	77.26	368.67	
78	84.41	84.41	84.41	84.41	84.41	84.41	84.41	84.41	84.41	84.41	400.77	
79	90.69	90.69	90.69	90.69	90.69	90.69	90.69	90.69	90.69	90.69	433.05	
80	102.39	102.39	102.39	102.39	102.39	102.39	102.39	102.39	102.39	102.39	459.15	
											464.82	
											487.98	
											525.30	
											572.91	
											644.91	
											710.73	
											776.85	

Genworth Financial
Colony 10, Band 3, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration											
	1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.69	
1	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.81	
2	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.99	
3	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.17	
4	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.41	
5	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.83	
6	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	2.22	
7	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.55	
8	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.76	
9	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.82	
10	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.85	
11	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.85	
12	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.85	
13	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.88	
14	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.91	
15	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.94	0.10
16	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	3.06	0.10
17	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	3.21	0.10
18	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	3.15	0.10
19	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.09	0.10
20	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.06	0.10
21	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.03	0.10
22	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.03	0.10
23	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.12	0.10
24	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.18	0.10
25	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.27	0.10
26	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.45	0.10
27	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.60	0.10
28	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.87	0.10
29	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	4.11	0.10
30	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	4.38	0.10
31	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	4.74	0.10
32	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	5.19	0.10
33	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	5.70	0.11
34	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	6.30	0.11
35	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	6.99	0.12
36	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	7.65	0.12
37	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	8.37	0.13
38	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	8.79	0.14
39	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	9.27	0.15
40	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	9.96	0.17

41	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	10.77	0.19
42	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	11.88	0.21
43	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	13.08	0.24
44	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	14.61	0.27
45	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	16.50	0.29
46	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	18.42	0.31
47	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	20.49	0.35
48	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	22.26	0.42
49	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	24.30	0.51
50	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	26.76	0.64
51	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	29.76	0.81
52	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	33.42	1.01
53	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	37.53	1.23
54	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	41.85	1.53
55	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	46.41	1.93
56	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	51.03	
57	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	55.71	
58	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	60.75	
59	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	65.97	
60	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	72.30	
61	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	79.38	
62	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	88.68	
63	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	98.49	
64	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	108.81	
65	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	120.09	
66	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	132.39	
67	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	146.67	
68	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	163.35	
69	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	182.61	
70	9.46	9.46	9.46	9.46	9.46	9.46	9.46	9.46	9.46	9.46	203.61	
71	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	227.52	
72	12.55	12.55	12.55	12.55	12.55	12.55	12.55	12.55	12.55	12.55	252.42	
73	13.92	13.92	13.92	13.92	13.92	13.92	13.92	13.92	13.92	13.92	279.27	
74	15.80	15.80	15.80	15.80	15.80	15.80	15.80	15.80	15.80	15.80	309.00	
75	18.30	18.30	18.30	18.30	18.30	18.30	18.30	18.30	18.30	18.30	342.21	
76	27.26	27.26	27.26	27.26	27.26	27.26	27.26	27.26	27.26	27.26	379.02	
77	31.21	31.21	31.21	31.21	31.21	31.21	31.21	31.21	31.21	31.21	419.22	
78	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	462.30	
79	39.24	39.24	39.24	39.24	39.24	39.24	39.24	39.24	39.24	39.24	507.75	
80	43.84	43.84	43.84	43.84	43.84	43.84	43.84	43.84	43.84	43.84	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 3, Guaranteed Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.69	
1	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.81	
2	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.99	
3	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.17	
4	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.41	
5	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.83	
6	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.22	
7	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.55	
8	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.76	
9	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.82	
10	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.85	
11	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.85	
12	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.85	
13	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.88	
14	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.91	
15	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.94	0.10
16	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	3.06	0.10
17	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	3.21	0.10
18	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	3.15	0.10
19	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	3.09	0.10
20	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	3.06	0.10
21	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	3.03	0.10
22	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	3.03	0.10
23	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	3.12	0.10
24	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	3.18	0.10
25	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	3.27	0.10
26	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	3.45	0.10
27	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	3.60	0.10
28	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	3.87	0.10
29	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	4.11	0.10
30	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	4.38	0.10
31	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	4.74	0.10
32	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	5.19	0.10
33	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	5.70	0.11
34	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	6.30	0.11
35	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	6.99	0.12
36	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	7.65	0.12
37	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	8.37	0.13
38	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	8.79	0.14
39	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	9.27	0.15
40	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	9.96	0.17

41	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	10.77	0.19
42	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	11.88	0.21
43	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	13.08	0.24
44	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	14.61	0.27
45	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	16.50	0.29
46	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	18.42	0.31
47	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	20.49	0.35
48	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	22.26	0.42
49	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	24.30	0.51
50	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	26.76	0.64
51	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	29.76	0.81
52	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	33.42	1.01
53	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	37.53	1.23
54	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	41.85	1.53
55	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	46.41	1.93
56	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	51.03	
57	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	55.71	
58	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	60.75	
59	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	65.97	
60	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	72.30	
61	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	79.38	
62	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	88.68	
63	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	98.49	
64	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	108.81	
65	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	6.80	120.09	
66	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	132.39	
67	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	146.67	
68	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	163.35	
69	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	182.61	
70	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	203.61	
71	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	227.52	
72	15.70	15.70	15.70	15.70	15.70	15.70	15.70	15.70	15.70	15.70	252.42	
73	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	279.27	
74	19.55	19.55	19.55	19.55	19.55	19.55	19.55	19.55	19.55	19.55	309.00	
75	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	342.21	
76	30.80	30.80	30.80	30.80	30.80	30.80	30.80	30.80	30.80	30.80	379.02	
77	34.99	34.99	34.99	34.99	34.99	34.99	34.99	34.99	34.99	34.99	419.22	
78	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	462.30	
79	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	507.75	
80	51.03	51.03	51.03	51.03	51.03	51.03	51.03	51.03	51.03	51.03	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 3, Guaranteed Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.69	
1	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.81	
2	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.99	
3	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.17	
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.41	
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.83	
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.22	
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.55	
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.76	
9	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.82	
10	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.85	
11	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.85	
12	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.85	
13	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	2.88	
14	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	2.91	
15	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	2.94	0.10
16	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.06	0.10
17	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.21	0.10
18	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.15	0.10
19	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.09	0.10
20	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	3.06	0.10
21	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	3.03	0.10
22	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	3.03	0.10
23	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	3.12	0.10
24	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	3.18	0.10
25	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	3.27	0.10
26	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.45	0.10
27	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.60	0.10
28	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.87	0.10
29	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	4.11	0.10
30	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	4.38	0.10
31	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	4.74	0.10
32	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	5.19	0.10
33	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	5.70	0.11
34	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	6.30	0.11
35	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	6.99	0.12
36	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	7.65	0.12
37	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	8.37	0.13
38	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	8.79	0.14
39	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	9.27	0.15
40	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	9.96	0.17

41	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	10.77	0.19
42	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	11.88	0.21
43	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	13.08	0.24
44	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	14.61	0.27
45	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	16.50	0.29
46	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	18.42	0.31
47	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	20.49	0.35
48	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	22.26	0.42
49	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	24.30	0.51
50	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	26.76	0.64
51	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	29.76	0.81
52	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	33.42	1.01
53	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	37.53	1.23
54	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	41.85	1.53
55	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	46.41	1.93
56	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	51.03	
57	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	55.71	
58	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	60.75	
59	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	65.97	
60	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	72.30	
61	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	79.38	
62	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	88.68	
63	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	98.49	
64	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	108.81	
65	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	120.09	
66	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	132.39	
67	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	146.67	
68	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	163.35	
69	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	182.61	
70	15.45	15.45	15.45	15.45	15.45	15.45	15.45	15.45	15.45	15.45	203.61	
71	17.95	17.95	17.95	17.95	17.95	17.95	17.95	17.95	17.95	17.95	227.52	
72	20.38	20.38	20.38	20.38	20.38	20.38	20.38	20.38	20.38	20.38	252.42	
73	22.98	22.98	22.98	22.98	22.98	22.98	22.98	22.98	22.98	22.98	279.27	
74	26.26	26.26	26.26	26.26	26.26	26.26	26.26	26.26	26.26	26.26	309.00	
75	29.90	29.90	29.90	29.90	29.90	29.90	29.90	29.90	29.90	29.90	342.21	
76	40.71	40.71	40.71	40.71	40.71	40.71	40.71	40.71	40.71	40.71	379.02	
77	46.68	46.68	46.68	46.68	46.68	46.68	46.68	46.68	46.68	46.68	419.22	
78	53.54	53.54	53.54	53.54	53.54	53.54	53.54	53.54	53.54	53.54	462.30	
79	61.44	61.44	61.44	61.44	61.44	61.44	61.44	61.44	61.44	61.44	507.75	
80	68.41	68.41	68.41	68.41	68.41	68.41	68.41	68.41	68.41	68.41	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 3, Guaranteed Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.69	
1	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.81	
2	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.99	
3	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.17	
4	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.41	
5	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.83	
6	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.22	
7	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.55	
8	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.76	
9	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.82	
10	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.85	
11	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.85	
12	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.85	
13	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.88	
14	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.91	
15	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.94	0.10
16	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	3.06	0.10
17	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	3.21	0.10
18	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	3.15	0.10
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.09	0.10
20	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.06	0.10
21	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.03	0.10
22	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.03	0.10
23	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.12	0.10
24	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.18	0.10
25	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.27	0.10
26	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.45	0.10
27	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.60	0.10
28	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.87	0.10
29	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	4.11	0.10
30	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	4.38	0.10
31	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	4.74	0.10
32	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	5.19	0.10
33	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	5.70	0.11
34	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	6.30	0.11
35	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	6.99	0.12
36	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	7.65	0.12
37	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	8.37	0.13
38	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	8.79	0.14
39	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	9.27	0.15
40	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	9.96	0.17

41	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	10.77	0.19
42	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	11.88	0.21
43	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	13.08	0.24
44	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	14.61	0.27
45	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	16.50	0.29
46	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	18.42	0.31
47	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	20.49	0.35
48	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	22.26	0.42
49	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	24.30	0.51
50	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	26.76	0.64
51	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	29.76	0.81
52	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	33.42	1.01
53	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	37.53	1.23
54	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	41.85	1.53
55	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	46.41	1.93
56	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	51.03	
57	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	55.71	
58	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	60.75	
59	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	65.97	
60	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	72.30	
61	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	79.38	
62	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	88.68	
63	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	98.49	
64	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	108.81	
65	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	120.09	
66	11.46	11.46	11.46	11.46	11.46	11.46	11.46	11.46	11.46	11.46	132.39	
67	12.77	12.77	12.77	12.77	12.77	12.77	12.77	12.77	12.77	12.77	146.67	
68	14.12	14.12	14.12	14.12	14.12	14.12	14.12	14.12	14.12	14.12	163.35	
69	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	182.61	
70	17.99	17.99	17.99	17.99	17.99	17.99	17.99	17.99	17.99	17.99	203.61	
71	20.90	20.90	20.90	20.90	20.90	20.90	20.90	20.90	20.90	20.90	227.52	
72	23.96	23.96	23.96	23.96	23.96	23.96	23.96	23.96	23.96	23.96	252.42	
73	27.19	27.19	27.19	27.19	27.19	27.19	27.19	27.19	27.19	27.19	279.27	
74	30.89	30.89	30.89	30.89	30.89	30.89	30.89	30.89	30.89	30.89	309.00	
75	35.24	35.24	35.24	35.24	35.24	35.24	35.24	35.24	35.24	35.24	342.21	
76	51.72	51.72	51.72	51.72	51.72	51.72	51.72	51.72	51.72	51.72	379.02	
77	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	419.22	
78	61.49	61.49	61.49	61.49	61.49	61.49	61.49	61.49	61.49	61.49	462.30	
79	67.40	67.40	67.40	67.40	67.40	67.40	67.40	67.40	67.40	67.40	507.75	
80	68.48	68.48	68.48	68.48	68.48	68.48	68.48	68.48	68.48	68.48	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 3, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	5.13	0.10
17	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	5.43	0.10
18	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	5.46	0.10
19	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	5.43	0.10
20	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	5.40	0.10
21	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	5.40	0.10
22	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	5.46	0.10
23	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	5.61	0.10
24	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	5.82	0.10
25	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	6.00	0.10
26	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	6.33	0.10
27	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	6.69	0.10
28	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	7.20	0.10
29	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	7.71	0.10
30	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	8.31	0.10
31	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	9.09	0.10
32	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	9.99	0.10
33	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	11.07	0.11
34	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	12.36	0.11
35	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	13.71	0.12
36	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	14.97	0.12
37	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	16.38	0.13
38	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	17.16	0.14
39	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	18.06	0.15
40	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	19.35	0.17

41	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	20.88	0.19
42	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	22.98	0.21
43	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	25.35	0.24
44	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	28.32	0.27
45	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	31.68	0.29
46	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	35.10	0.31
47	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	38.73	0.35
48	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	41.58	0.42
49	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	44.88	0.51
50	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	48.87	0.64
51	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	53.82	0.81
52	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	59.79	1.01
53	7.41	7.41	7.41	7.41	7.41	7.41	7.41	7.41	7.41	7.41	66.42	1.23
54	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	73.20	1.53
55	8.82	8.82	8.82	8.82	8.82	8.82	8.82	8.82	8.82	8.82	79.89	1.93
56	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	86.34	
57	10.36	10.36	10.36	10.36	10.36	10.36	10.36	10.36	10.36	10.36	92.61	
58	11.33	11.33	11.33	11.33	11.33	11.33	11.33	11.33	11.33	11.33	99.21	
59	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	105.75	
60	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	113.67	
61	14.41	14.41	14.41	14.41	14.41	14.41	14.41	14.41	14.41	14.41	122.34	
62	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	134.13	
63	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	145.98	
64	19.03	19.03	19.03	19.03	19.03	19.03	19.03	19.03	19.03	19.03	157.95	
65	20.97	20.97	20.97	20.97	20.97	20.97	20.97	20.97	20.97	20.97	171.87	
66	22.98	22.98	22.98	22.98	22.98	22.98	22.98	22.98	22.98	22.98	186.69	
67	25.23	25.23	25.23	25.23	25.23	25.23	25.23	25.23	25.23	25.23	203.82	
68	27.77	27.77	27.77	27.77	27.77	27.77	27.77	27.77	27.77	27.77	223.62	
69	30.62	30.62	30.62	30.62	30.62	30.62	30.62	30.62	30.62	30.62	246.15	
70	33.85	33.85	33.85	33.85	33.85	33.85	33.85	33.85	33.85	33.85	270.21	
71	38.51	38.51	38.51	38.51	38.51	38.51	38.51	38.51	38.51	38.51	297.15	
72	44.29	44.29	44.29	44.29	44.29	44.29	44.29	44.29	44.29	44.29	324.33	
73	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	352.83	
74	57.87	57.87	57.87	57.87	57.87	57.87	57.87	57.87	57.87	57.87	383.82	
75	64.01	64.01	64.01	64.01	64.01	64.01	64.01	64.01	64.01	64.01	420.27	
76	71.16	71.16	71.16	71.16	71.16	71.16	71.16	71.16	71.16	71.16	460.17	
77	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	503.07	
78	79.38	79.38	79.38	79.38	79.38	79.38	79.38	79.38	79.38	79.38	548.16	
79	84.38	84.38	84.38	84.38	84.38	84.38	84.38	84.38	84.38	84.38	594.81	
80	92.84	92.84	92.84	92.84	92.84	92.84	92.84	92.84	92.84	92.84	642.39	
											685.29	
											729.06	
											774.30	
											821.22	
											873.15	
											895.00	
											920.00	

Genworth Financial
Colony 10, Band 3, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	5.13	0.10
17	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	5.43	0.10
18	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	5.46	0.10
19	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	5.43	0.10
20	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	5.40	0.10
21	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	5.40	0.10
22	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	5.46	0.10
23	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	5.61	0.10
24	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	5.82	0.10
25	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	6.00	0.10
26	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	6.33	0.10
27	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	6.69	0.10
28	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	7.20	0.10
29	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	7.71	0.10
30	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	8.31	0.10
31	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	9.09	0.10
32	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	9.99	0.10
33	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	11.07	0.11
34	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	12.36	0.11
35	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	13.71	0.12
36	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	14.97	0.12
37	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	16.38	0.13
38	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	17.16	0.14
39	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	18.06	0.15
40	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	19.35	0.17

41	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	20.88	0.19
42	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	22.98	0.21
43	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	25.35	0.24
44	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	28.32	0.27
45	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	31.68	0.29
46	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	35.10	0.31
47	6.31	6.31	6.31	6.31	6.31	6.31	6.31	6.31	6.31	6.31	38.73	0.35
48	6.93	6.93	6.93	6.93	6.93	6.93	6.93	6.93	6.93	6.93	41.58	0.42
49	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	44.88	0.51
50	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	48.87	0.64
51	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	53.82	0.81
52	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	59.79	1.01
53	9.61	9.61	9.61	9.61	9.61	9.61	9.61	9.61	9.61	9.61	66.42	1.23
54	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	73.20	1.53
55	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	11.36	79.89	1.93
56	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	86.34	
57	13.29	13.29	13.29	13.29	13.29	13.29	13.29	13.29	13.29	13.29	92.61	
58	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	99.21	
59	15.20	15.20	15.20	15.20	15.20	15.20	15.20	15.20	15.20	15.20	105.75	
60	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	113.67	
61	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	122.34	
62	19.10	19.10	19.10	19.10	19.10	19.10	19.10	19.10	19.10	19.10	134.13	
63	21.35	21.35	21.35	21.35	21.35	21.35	21.35	21.35	21.35	21.35	145.98	
64	23.51	23.51	23.51	23.51	23.51	23.51	23.51	23.51	23.51	23.51	157.95	
65	25.99	25.99	25.99	25.99	25.99	25.99	25.99	25.99	25.99	25.99	171.87	
66	28.88	28.88	28.88	28.88	28.88	28.88	28.88	28.88	28.88	28.88	186.69	
67	31.49	31.49	31.49	31.49	31.49	31.49	31.49	31.49	31.49	31.49	203.82	
68	35.14	35.14	35.14	35.14	35.14	35.14	35.14	35.14	35.14	35.14	223.62	
69	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	246.15	
70	44.63	44.63	44.63	44.63	44.63	44.63	44.63	44.63	44.63	44.63	270.21	
71	53.42	53.42	53.42	53.42	53.42	53.42	53.42	53.42	53.42	53.42	297.15	
72	62.98	62.98	62.98	62.98	62.98	62.98	62.98	62.98	62.98	62.98	324.33	
73	67.11	67.11	67.11	67.11	67.11	67.11	67.11	67.11	67.11	67.11	352.83	
74	74.11	74.11	74.11	74.11	74.11	74.11	74.11	74.11	74.11	74.11	383.82	
75	82.60	82.60	82.60	82.60	82.60	82.60	82.60	82.60	82.60	82.60	420.27	
76	86.90	86.90	86.90	86.90	86.90	86.90	86.90	86.90	86.90	86.90	460.17	
77	97.67	97.67	97.67	97.67	97.67	97.67	97.67	97.67	97.67	97.67	503.07	
78	104.95	104.95	104.95	104.95	104.95	104.95	104.95	104.95	104.95	104.95	548.16	
79	109.93	109.93	109.93	109.93	109.93	109.93	109.93	109.93	109.93	109.93	594.81	
80	112.40	112.40	112.40	112.40	112.40	112.40	112.40	112.40	112.40	112.40	642.39	
											685.29	
											729.06	
											774.30	
											821.22	
											873.15	
											895.00	
											920.00	

Genworth Financial
Colony 10, Band 3, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration											
	1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.66	
1	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.69	
2	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.81	
3	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.90	
4	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.99	
5	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	1.05	
6	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	1.17	
7	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	1.23	
8	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	1.26	
9	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	1.35	
10	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	1.35	
11	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	1.38	
12	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	1.44	
13	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	1.44	
14	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	1.50	
15	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	1.50	0.10
16	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	1.59	0.10
17	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	1.71	0.10
18	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	1.74	0.10
19	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	1.86	0.10
20	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.92	0.10
21	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	2.04	0.10
22	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	2.16	0.10
23	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	2.28	0.10
24	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	2.46	0.10
25	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	2.67	0.10
26	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	2.85	0.10
27	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	3.09	0.10
28	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	3.21	0.10
29	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.39	0.10
30	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.60	0.10
31	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.81	0.10
32	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	4.05	0.10
33	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	4.35	0.11
34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	4.71	0.11
35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	5.13	0.12
36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	5.61	0.12
37	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	6.21	0.13
38	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	6.87	0.14
39	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	7.59	0.15
40	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	8.43	0.17

41	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	9.36	0.19
42	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	10.41	0.21
43	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	11.55	0.24
44	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	12.75	0.27
45	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	14.04	0.29
46	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	15.54	0.31
47	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	17.10	0.35
48	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	18.78	0.42
49	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	20.46	0.51
50	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	22.20	0.64
51	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	24.09	0.81
52	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	26.16	1.01
53	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	28.29	1.23
54	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	30.60	1.53
55	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	33.15	1.93
56	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	35.97	
57	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	39.06	
58	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	42.51	
59	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	46.29	
60	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	50.46	
61	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	55.26	
62	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	60.63	
63	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	66.45	
64	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	72.84	
65	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	79.92	
66	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	87.69	
67	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	96.24	
68	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	105.69	
69	5.45	5.45	5.45	5.45	5.45	5.45	5.45	5.45	5.45	5.45	115.89	
70	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	127.29	
71	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	142.77	
72	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	160.23	
73	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	177.63	
74	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	196.86	
75	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	218.52	
76	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	238.17	
77	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	267.75	
78	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	298.65	
79	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	331.59	
80	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 3, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.66	
1	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.69	
2	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.81	
3	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.90	
4	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.99	
5	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	1.05	
6	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	1.17	
7	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	1.23	
8	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	1.26	
9	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	1.35	
10	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	1.35	
11	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	1.38	
12	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	1.44	
13	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	1.44	
14	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	1.50	
15	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.50	0.10
16	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.59	0.10
17	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.71	0.10
18	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.74	0.10
19	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.86	0.10
20	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.92	0.10
21	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.04	0.10
22	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.16	0.10
23	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.28	0.10
24	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	2.46	0.10
25	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	2.67	0.10
26	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	2.85	0.10
27	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	3.09	0.10
28	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	3.21	0.10
29	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	3.39	0.10
30	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	3.60	0.10
31	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	3.81	0.10
32	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	4.05	0.10
33	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	4.35	0.11
34	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	4.71	0.11
35	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	5.13	0.12
36	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	5.61	0.12
37	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	6.21	0.13
38	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	6.87	0.14
39	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	7.59	0.15
40	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	8.43	0.17

41	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	9.36	0.19
42	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	10.41	0.21
43	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	11.55	0.24
44	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	12.75	0.27
45	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	14.04	0.29
46	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	15.54	0.31
47	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	17.10	0.35
48	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	18.78	0.42
49	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	20.46	0.51
50	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	22.20	0.64
51	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	24.09	0.81
52	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	26.16	1.01
53	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	28.29	1.23
54	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	30.60	1.53
55	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	33.15	1.93
56	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	35.97	
57	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	39.06	
58	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	42.51	
59	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	46.29	
60	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	50.46	
61	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	55.26	
62	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	60.63	
63	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	66.45	
64	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	72.84	
65	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	79.92	
66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	87.69	
67	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	96.24	
68	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	105.69	
69	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	115.89	
70	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	127.29	
71	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	142.77	
72	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	160.23	
73	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	177.63	
74	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	196.86	
75	15.59	15.59	15.59	15.59	15.59	15.59	15.59	15.59	15.59	15.59	218.52	
76	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	238.17	
77	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	267.75	
78	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	298.65	
79	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	331.59	
80	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 3, Guaranteed Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.66	
1	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.69	
2	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.81	
3	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.90	
4	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.99	
5	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.05	
6	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.17	
7	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.23	
8	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.26	
9	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.35	
10	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.35	
11	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.38	
12	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.44	
13	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.44	
14	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.50	
15	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.50	0.10
16	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.59	0.10
17	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.71	0.10
18	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.74	0.10
19	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.86	0.10
20	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.92	0.10
21	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.04	0.10
22	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.16	0.10
23	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.28	0.10
24	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.46	0.10
25	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.67	0.10
26	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.85	0.10
27	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.09	0.10
28	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.21	0.10
29	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.39	0.10
30	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.60	0.10
31	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.81	0.10
32	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	4.05	0.10
33	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	4.35	0.11
34	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	4.71	0.11
35	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	5.13	0.12
36	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	5.61	0.12
37	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	6.21	0.13
38	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	6.87	0.14
39	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	7.59	0.15
40	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	8.43	0.17

41	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	9.36	0.19
42	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	10.41	0.21
43	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	11.55	0.24
44	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	12.75	0.27
45	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	14.04	0.29
46	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	15.54	0.31
47	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	17.10	0.35
48	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	18.78	0.42
49	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	20.46	0.51
50	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	22.20	0.64
51	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	24.09	0.81
52	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	26.16	1.01
53	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	28.29	1.23
54	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	30.60	1.53
55	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	33.15	1.93
56	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	35.97	
57	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	39.06	
58	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	42.51	
59	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	46.29	
60	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	50.46	
61	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	55.26	
62	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	60.63	
63	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	66.45	
64	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	72.84	
65	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	79.92	
66	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	87.69	
67	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	96.24	
68	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	105.69	
69	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	115.89	
70	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	127.29	
71	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	142.77	
72	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	160.23	
73	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	177.63	
74	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	196.86	
75	20.71	20.71	20.71	20.71	20.71	20.71	20.71	20.71	20.71	20.71	218.52	
76	27.44	27.44	27.44	27.44	27.44	27.44	27.44	27.44	27.44	27.44	238.17	
77	32.42	32.42	32.42	32.42	32.42	32.42	32.42	32.42	32.42	32.42	267.75	
78	37.30	37.30	37.30	37.30	37.30	37.30	37.30	37.30	37.30	37.30	298.65	
79	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	331.59	
80	49.29	49.29	49.29	49.29	49.29	49.29	49.29	49.29	49.29	49.29	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 3, Guaranteed Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.66	
1	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.69	
2	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.81	
3	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.90	
4	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.99	
5	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.05	
6	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.17	
7	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.23	
8	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.26	
9	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.35	
10	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.35	
11	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.38	
12	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.44	
13	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.44	
14	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.50	
15	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.50	0.10
16	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.59	0.10
17	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.71	0.10
18	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.74	0.10
19	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.86	0.10
20	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.92	0.10
21	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.04	0.10
22	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.16	0.10
23	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.28	0.10
24	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.46	0.10
25	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.67	0.10
26	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	2.85	0.10
27	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.09	0.10
28	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.21	0.10
29	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.39	0.10
30	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.60	0.10
31	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	3.81	0.10
32	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	4.05	0.10
33	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	4.35	0.11
34	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	4.71	0.11
35	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	5.13	0.12
36	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	5.61	0.12
37	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	6.21	0.13
38	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	6.87	0.14
39	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	7.59	0.15
40	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	8.43	0.17

41	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	9.36	0.19
42	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	10.41	0.21
43	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	11.55	0.24
44	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	12.75	0.27
45	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	14.04	0.29
46	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	15.54	0.31
47	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	17.10	0.35
48	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	18.78	0.42
49	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	20.46	0.51
50	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	22.20	0.64
51	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	24.09	0.81
52	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	26.16	1.01
53	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	28.29	1.23
54	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	30.60	1.53
55	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	33.15	1.93
56	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	35.97	
57	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	39.06	
58	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	42.51	
59	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	46.29	
60	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	50.46	
61	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	55.26	
62	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	60.63	
63	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	66.45	
64	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	6.09	72.84	
65	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	79.92	
66	7.41	7.41	7.41	7.41	7.41	7.41	7.41	7.41	7.41	7.41	87.69	
67	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	96.24	
68	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	105.69	
69	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	115.89	
70	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	127.29	
71	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	142.77	
72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	160.23	
73	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	177.63	
74	19.72	19.72	19.72	19.72	19.72	19.72	19.72	19.72	19.72	19.72	196.86	
75	23.28	23.28	23.28	23.28	23.28	23.28	23.28	23.28	23.28	23.28	218.52	
76	35.44	35.44	35.44	35.44	35.44	35.44	35.44	35.44	35.44	35.44	238.17	
77	42.21	42.21	42.21	42.21	42.21	42.21	42.21	42.21	42.21	42.21	267.75	
78	45.48	45.48	45.48	45.48	45.48	45.48	45.48	45.48	45.48	45.48	298.65	
79	48.96	48.96	48.96	48.96	48.96	48.96	48.96	48.96	48.96	48.96	331.59	
80	52.80	52.80	52.80	52.80	52.80	52.80	52.80	52.80	52.80	52.80	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 3, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.43	0.10
17	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.61	0.10
18	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.76	0.10
19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.97	0.10
20	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	3.09	0.10
21	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	3.36	0.10
22	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	3.57	0.10
23	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	3.84	0.10
24	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	4.17	0.10
25	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	4.59	0.10
26	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	4.95	0.10
27	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	5.37	0.10
28	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	5.64	0.10
29	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	6.00	0.10
30	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	6.36	0.10
31	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	6.78	0.10
32	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	7.29	0.10
33	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	7.89	0.11
34	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	8.58	0.11
35	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	9.39	0.12
36	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	10.29	0.12
37	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	11.43	0.13
38	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	12.84	0.14
39	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	14.43	0.15
40	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	16.17	0.17

41	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	18.06	0.19
42	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	20.13	0.21
43	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	22.32	0.24
44	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	24.72	0.27
45	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	27.24	0.29
46	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	29.94	0.31
47	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	32.82	0.35
48	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	35.61	0.42
49	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	38.70	0.51
50	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	41.91	0.64
51	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	45.24	0.81
52	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	48.99	1.01
53	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	52.74	1.23
54	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	56.70	1.53
55	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	5.60	61.02	1.93
56	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	65.61	
57	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	70.77	
58	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	76.44	
59	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	82.59	
60	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	89.46	
61	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	97.29	
62	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	105.93	
63	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	115.23	
64	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	125.43	
65	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	135.69	
66	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	146.88	
67	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	158.91	
68	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	171.87	
69	18.26	18.26	18.26	18.26	18.26	18.26	18.26	18.26	18.26	18.26	185.88	
70	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	200.97	
71	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	222.21	
72	27.23	27.23	27.23	27.23	27.23	27.23	27.23	27.23	27.23	27.23	245.28	
73	31.08	31.08	31.08	31.08	31.08	31.08	31.08	31.08	31.08	31.08	267.75	
74	35.29	35.29	35.29	35.29	35.29	35.29	35.29	35.29	35.29	35.29	291.90	
75	39.82	39.82	39.82	39.82	39.82	39.82	39.82	39.82	39.82	39.82	316.23	
76	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	336.51	
77	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	368.67	
78	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	400.77	
79	71.11	71.11	71.11	71.11	71.11	71.11	71.11	71.11	71.11	71.11	433.05	
80	79.05	79.05	79.05	79.05	79.05	79.05	79.05	79.05	79.05	79.05	459.15	
											464.82	
											487.98	
											525.30	
											572.91	
											644.91	
											710.73	
											776.85	

Genworth Financial
Colony 10, Band 3, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	2.43	0.10
17	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	2.61	0.10
18	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	2.76	0.10
19	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	2.97	0.10
20	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	3.09	0.10
21	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	3.36	0.10
22	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	3.57	0.10
23	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	3.84	0.10
24	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	4.17	0.10
25	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	4.59	0.10
26	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	4.95	0.10
27	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	5.37	0.10
28	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	5.64	0.10
29	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	6.00	0.10
30	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	6.36	0.10
31	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	6.78	0.10
32	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	7.29	0.10
33	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	7.89	0.11
34	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	8.58	0.11
35	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	9.39	0.12
36	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	10.29	0.12
37	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	11.43	0.13
38	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	12.84	0.14
39	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	14.43	0.15
40	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	16.17	0.17

41	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	18.06	0.19
42	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	20.13	0.21
43	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	22.32	0.24
44	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	24.72	0.27
45	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	27.24	0.29
46	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	29.94	0.31
47	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	32.82	0.35
48	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	35.61	0.42
49	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	38.70	0.51
50	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	41.91	0.64
51	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	45.24	0.81
52	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	48.99	1.01
53	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	52.74	1.23
54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	56.70	1.53
55	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	61.02	1.93
56	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	65.61	
57	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	70.77	
58	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	76.44	
59	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	82.59	
60	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	89.46	
61	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	12.50	97.29	
62	13.66	13.66	13.66	13.66	13.66	13.66	13.66	13.66	13.66	13.66	105.93	
63	14.81	14.81	14.81	14.81	14.81	14.81	14.81	14.81	14.81	14.81	115.23	
64	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	125.43	
65	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	135.69	
66	17.65	17.65	17.65	17.65	17.65	17.65	17.65	17.65	17.65	17.65	146.88	
67	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	158.91	
68	21.32	21.32	21.32	21.32	21.32	21.32	21.32	21.32	21.32	21.32	171.87	
69	23.96	23.96	23.96	23.96	23.96	23.96	23.96	23.96	23.96	23.96	185.88	
70	26.58	26.58	26.58	26.58	26.58	26.58	26.58	26.58	26.58	26.58	200.97	
71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	222.21	
72	36.41	36.41	36.41	36.41	36.41	36.41	36.41	36.41	36.41	36.41	245.28	
73	43.07	43.07	43.07	43.07	43.07	43.07	43.07	43.07	43.07	43.07	267.75	
74	50.04	50.04	50.04	50.04	50.04	50.04	50.04	50.04	50.04	50.04	291.90	
75	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	58.38	316.23	
76	71.66	71.66	71.66	71.66	71.66	71.66	71.66	71.66	71.66	71.66	336.51	
77	76.65	76.65	76.65	76.65	76.65	76.65	76.65	76.65	76.65	76.65	368.67	
78	83.78	83.78	83.78	83.78	83.78	83.78	83.78	83.78	83.78	83.78	400.77	
79	90.03	90.03	90.03	90.03	90.03	90.03	90.03	90.03	90.03	90.03	433.05	
80	101.70	101.70	101.70	101.70	101.70	101.70	101.70	101.70	101.70	101.70	459.15	
											464.82	
											487.98	
											525.30	
											572.91	
											644.91	
											710.73	
											776.85	

Genworth Financial
Colony 10, Band 4, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration											
	1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.69	
1	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.81	
2	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.99	
3	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	1.17	
4	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	1.41	
5	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	1.83	
6	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	2.22	
7	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	2.55	
8	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	2.76	
9	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	2.82	
10	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	2.85	
11	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	2.85	
12	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	2.85	
13	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	2.88	
14	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	2.91	
15	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	2.94	0.10
16	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	3.06	0.10
17	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	3.21	0.10
18	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	3.15	0.10
19	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	3.09	0.10
20	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	3.06	0.10
21	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	3.03	0.10
22	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	3.03	0.10
23	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	3.12	0.10
24	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	3.18	0.10
25	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	3.27	0.10
26	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	3.45	0.10
27	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	3.60	0.10
28	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	3.87	0.10
29	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	4.11	0.10
30	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	4.38	0.10
31	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	4.74	0.10
32	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	5.19	0.10
33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	5.70	0.11
34	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	6.30	0.11
35	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	6.99	0.12
36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	7.65	0.12
37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	8.37	0.13
38	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	8.79	0.14
39	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	9.27	0.15
40	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	9.96	0.17

41	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	10.77	0.19
42	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	11.88	0.21
43	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	13.08	0.24
44	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	14.61	0.27
45	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	16.50	0.29
46	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	18.42	0.31
47	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	20.49	0.35
48	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	22.26	0.42
49	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	24.30	0.51
50	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	26.76	0.64
51	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	29.76	0.81
52	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	33.42	1.01
53	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	37.53	1.23
54	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	41.85	1.53
55	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	46.41	1.93
56	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	51.03	
57	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	55.71	
58	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	60.75	
59	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	65.97	
60	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	72.30	
61	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	79.38	
62	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	88.68	
63	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	98.49	
64	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	108.81	
65	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	120.09	
66	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	132.39	
67	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	146.67	
68	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	163.35	
69	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	182.61	
70	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	203.61	
71	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	227.52	
72	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	252.42	
73	13.34	13.34	13.34	13.34	13.34	13.34	13.34	13.34	13.34	13.34	279.27	
74	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	309.00	
75	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	17.72	342.21	
76	26.68	26.68	26.68	26.68	26.68	26.68	26.68	26.68	26.68	26.68	379.02	
77	30.63	30.63	30.63	30.63	30.63	30.63	30.63	30.63	30.63	30.63	419.22	
78	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	462.30	
79	38.67	38.67	38.67	38.67	38.67	38.67	38.67	38.67	38.67	38.67	507.75	
80	43.27	43.27	43.27	43.27	43.27	43.27	43.27	43.27	43.27	43.27	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 4, Guaranteed Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.69	
1	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.81	
2	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.99	
3	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.17	
4	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.41	
5	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.83	
6	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	2.22	
7	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	2.55	
8	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.76	
9	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.82	
10	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.85	
11	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.85	
12	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.85	
13	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.88	
14	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.91	
15	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.94	0.10
16	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.06	0.10
17	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.21	0.10
18	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.15	0.10
19	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.09	0.10
20	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.06	0.10
21	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.03	0.10
22	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.03	0.10
23	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.12	0.10
24	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	3.18	0.10
25	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	3.27	0.10
26	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	3.45	0.10
27	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	3.60	0.10
28	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	3.87	0.10
29	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	4.11	0.10
30	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	4.38	0.10
31	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	4.74	0.10
32	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	5.19	0.10
33	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	5.70	0.11
34	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	6.30	0.11
35	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	6.99	0.12
36	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	7.65	0.12
37	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	8.37	0.13
38	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	8.79	0.14
39	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	9.27	0.15
40	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	9.96	0.17

41	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	10.77	0.19
42	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	11.88	0.21
43	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	13.08	0.24
44	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	14.61	0.27
45	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	16.50	0.29
46	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	18.42	0.31
47	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	20.49	0.35
48	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	22.26	0.42
49	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	24.30	0.51
50	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	26.76	0.64
51	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	29.76	0.81
52	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	33.42	1.01
53	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	37.53	1.23
54	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	41.85	1.53
55	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	46.41	1.93
56	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	51.03	
57	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	55.71	
58	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	60.75	
59	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	65.97	
60	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	72.30	
61	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	79.38	
62	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	88.68	
63	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	98.49	
64	5.82	5.82	5.82	5.82	5.82	5.82	5.82	5.82	5.82	5.82	108.81	
65	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	120.09	
66	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	132.39	
67	8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	8.23	146.67	
68	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	163.35	
69	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	182.61	
70	11.61	11.61	11.61	11.61	11.61	11.61	11.61	11.61	11.61	11.61	203.61	
71	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	227.52	
72	15.12	15.12	15.12	15.12	15.12	15.12	15.12	15.12	15.12	15.12	252.42	
73	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	279.27	
74	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	309.00	
75	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	342.21	
76	30.23	30.23	30.23	30.23	30.23	30.23	30.23	30.23	30.23	30.23	379.02	
77	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	419.22	
78	38.84	38.84	38.84	38.84	38.84	38.84	38.84	38.84	38.84	38.84	462.30	
79	43.92	43.92	43.92	43.92	43.92	43.92	43.92	43.92	43.92	43.92	507.75	
80	50.46	50.46	50.46	50.46	50.46	50.46	50.46	50.46	50.46	50.46	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 4, Guaranteed Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.69	
1	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.81	
2	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.99	
3	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.17	
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.41	
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.83	
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.22	
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.55	
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.76	
9	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.82	
10	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.85	
11	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.85	
12	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.85	
13	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.88	
14	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.91	
15	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.94	0.10
16	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.06	0.10
17	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.21	0.10
18	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.15	0.10
19	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.09	0.10
20	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.06	0.10
21	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.03	0.10
22	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.03	0.10
23	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.12	0.10
24	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.18	0.10
25	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.27	0.10
26	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.45	0.10
27	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.60	0.10
28	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.87	0.10
29	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	4.11	0.10
30	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	4.38	0.10
31	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	4.74	0.10
32	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	5.19	0.10
33	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	5.70	0.11
34	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	6.30	0.11
35	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	6.99	0.12
36	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	7.65	0.12
37	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	8.37	0.13
38	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	8.79	0.14
39	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	9.27	0.15
40	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	9.96	0.17

41	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	10.77	0.19
42	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	11.88	0.21
43	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	13.08	0.24
44	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	14.61	0.27
45	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	16.50	0.29
46	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	18.42	0.31
47	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	20.49	0.35
48	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	22.26	0.42
49	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	24.30	0.51
50	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	26.76	0.64
51	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	29.76	0.81
52	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	33.42	1.01
53	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	37.53	1.23
54	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	41.85	1.53
55	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	46.41	1.93
56	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	51.03	
57	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	55.71	
58	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	60.75	
59	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	65.97	
60	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	72.30	
61	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	79.38	
62	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	88.68	
63	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	98.49	
64	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	108.81	
65	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	120.09	
66	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	132.39	
67	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	146.67	
68	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	163.35	
69	13.03	13.03	13.03	13.03	13.03	13.03	13.03	13.03	13.03	13.03	182.61	
70	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	203.61	
71	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	227.52	
72	19.81	19.81	19.81	19.81	19.81	19.81	19.81	19.81	19.81	19.81	252.42	
73	22.40	22.40	22.40	22.40	22.40	22.40	22.40	22.40	22.40	22.40	279.27	
74	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	309.00	
75	29.33	29.33	29.33	29.33	29.33	29.33	29.33	29.33	29.33	29.33	342.21	
76	40.14	40.14	40.14	40.14	40.14	40.14	40.14	40.14	40.14	40.14	379.02	
77	46.11	46.11	46.11	46.11	46.11	46.11	46.11	46.11	46.11	46.11	419.22	
78	52.98	52.98	52.98	52.98	52.98	52.98	52.98	52.98	52.98	52.98	462.30	
79	60.88	60.88	60.88	60.88	60.88	60.88	60.88	60.88	60.88	60.88	507.75	
80	68.22	68.22	68.22	68.22	68.22	68.22	68.22	68.22	68.22	68.22	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 4, Guaranteed Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.69	
1	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.81	
2	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.99	
3	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.17	
4	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.41	
5	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.83	
6	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.22	
7	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.55	
8	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.76	
9	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.82	
10	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.85	
11	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.85	
12	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.85	
13	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.88	
14	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.91	
15	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.94	0.10
16	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	3.06	0.10
17	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	3.21	0.10
18	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	3.15	0.10
19	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	3.09	0.10
20	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	3.06	0.10
21	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.03	0.10
22	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.03	0.10
23	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.12	0.10
24	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.18	0.10
25	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.27	0.10
26	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.45	0.10
27	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.60	0.10
28	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.87	0.10
29	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	4.11	0.10
30	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	4.38	0.10
31	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	4.74	0.10
32	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	5.19	0.10
33	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	5.70	0.11
34	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	6.30	0.11
35	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	6.99	0.12
36	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	7.65	0.12
37	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	8.37	0.13
38	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	8.79	0.14
39	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	9.27	0.15
40	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	9.96	0.17

41	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	10.77	0.19
42	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	11.88	0.21
43	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	13.08	0.24
44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	14.61	0.27
45	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	16.50	0.29
46	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	18.42	0.31
47	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	20.49	0.35
48	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	22.26	0.42
49	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	24.30	0.51
50	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	26.76	0.64
51	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	29.76	0.81
52	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	33.42	1.01
53	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	37.53	1.23
54	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	41.85	1.53
55	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	46.41	1.93
56	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	51.03	
57	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	55.71	
58	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	60.75	
59	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	65.97	
60	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	72.30	
61	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	6.56	79.38	
62	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	88.68	
63	8.08	8.08	8.08	8.08	8.08	8.08	8.08	8.08	8.08	8.08	98.49	
64	8.97	8.97	8.97	8.97	8.97	8.97	8.97	8.97	8.97	8.97	108.81	
65	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	120.09	
66	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	132.39	
67	12.37	12.37	12.37	12.37	12.37	12.37	12.37	12.37	12.37	12.37	146.67	
68	13.69	13.69	13.69	13.69	13.69	13.69	13.69	13.69	13.69	13.69	163.35	
69	15.49	15.49	15.49	15.49	15.49	15.49	15.49	15.49	15.49	15.49	182.61	
70	17.42	17.42	17.42	17.42	17.42	17.42	17.42	17.42	17.42	17.42	203.61	
71	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	227.52	
72	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	252.42	
73	26.61	26.61	26.61	26.61	26.61	26.61	26.61	26.61	26.61	26.61	279.27	
74	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	309.00	
75	34.67	34.67	34.67	34.67	34.67	34.67	34.67	34.67	34.67	34.67	342.21	
76	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	379.02	
77	56.19	56.19	56.19	56.19	56.19	56.19	56.19	56.19	56.19	56.19	419.22	
78	61.29	61.29	61.29	61.29	61.29	61.29	61.29	61.29	61.29	61.29	462.30	
79	67.21	67.21	67.21	67.21	67.21	67.21	67.21	67.21	67.21	67.21	507.75	
80	68.29	68.29	68.29	68.29	68.29	68.29	68.29	68.29	68.29	68.29	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 4, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	5.13	0.10
17	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	5.43	0.10
18	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	5.46	0.10
19	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	5.43	0.10
20	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	5.40	0.10
21	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	5.40	0.10
22	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	5.46	0.10
23	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	5.61	0.10
24	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	5.82	0.10
25	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	6.00	0.10
26	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	6.33	0.10
27	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	6.69	0.10
28	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	7.20	0.10
29	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	7.71	0.10
30	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	8.31	0.10
31	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	9.09	0.10
32	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	9.99	0.10
33	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	11.07	0.11
34	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	12.36	0.11
35	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	13.71	0.12
36	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	14.97	0.12
37	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	16.38	0.13
38	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	17.16	0.14
39	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	18.06	0.15
40	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	19.35	0.17

41	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	20.88	0.19
42	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	22.98	0.21
43	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	25.35	0.24
44	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	28.32	0.27
45	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	31.68	0.29
46	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	35.10	0.31
47	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	38.73	0.35
48	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	41.58	0.42
49	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	44.88	0.51
50	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	48.87	0.64
51	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	53.82	0.81
52	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	59.79	1.01
53	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	66.42	1.23
54	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	73.20	1.53
55	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.25	8.25	79.89	1.93
56	9.09	9.09	9.09	9.09	9.09	9.09	9.09	9.09	9.09	9.09	86.34	
57	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	92.61	
58	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	99.21	
59	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	105.75	
60	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	113.67	
61	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	122.34	
62	14.96	14.96	14.96	14.96	14.96	14.96	14.96	14.96	14.96	14.96	134.13	
63	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	145.98	
64	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	157.95	
65	20.39	20.39	20.39	20.39	20.39	20.39	20.39	20.39	20.39	20.39	171.87	
66	22.40	22.40	22.40	22.40	22.40	22.40	22.40	22.40	22.40	22.40	186.69	
67	24.66	24.66	24.66	24.66	24.66	24.66	24.66	24.66	24.66	24.66	203.82	
68	27.19	27.19	27.19	27.19	27.19	27.19	27.19	27.19	27.19	27.19	223.62	
69	30.04	30.04	30.04	30.04	30.04	30.04	30.04	30.04	30.04	30.04	246.15	
70	33.28	33.28	33.28	33.28	33.28	33.28	33.28	33.28	33.28	33.28	270.21	
71	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	37.93	297.15	
72	43.72	43.72	43.72	43.72	43.72	43.72	43.72	43.72	43.72	43.72	324.33	
73	50.43	50.43	50.43	50.43	50.43	50.43	50.43	50.43	50.43	50.43	352.83	
74	57.30	57.30	57.30	57.30	57.30	57.30	57.30	57.30	57.30	57.30	383.82	
75	63.45	63.45	63.45	63.45	63.45	63.45	63.45	63.45	63.45	63.45	420.27	
76	70.97	70.97	70.97	70.97	70.97	70.97	70.97	70.97	70.97	70.97	460.17	
77	74.79	74.79	74.79	74.79	74.79	74.79	74.79	74.79	74.79	74.79	503.07	
78	79.19	79.19	79.19	79.19	79.19	79.19	79.19	79.19	79.19	79.19	548.16	
79	84.20	84.20	84.20	84.20	84.20	84.20	84.20	84.20	84.20	84.20	594.81	
80	92.66	92.66	92.66	92.66	92.66	92.66	92.66	92.66	92.66	92.66	642.39	
											685.29	
											729.06	
											774.30	
											821.22	
											873.15	
											895.00	
											920.00	

Genworth Financial
Colony 10, Band 4, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	5.13	0.10
17	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	5.43	0.10
18	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	5.46	0.10
19	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	5.43	0.10
20	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	5.40	0.10
21	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	5.40	0.10
22	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	5.46	0.10
23	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	5.61	0.10
24	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	5.82	0.10
25	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	6.00	0.10
26	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	6.33	0.10
27	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	6.69	0.10
28	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	7.20	0.10
29	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	7.71	0.10
30	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	8.31	0.10
31	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	9.09	0.10
32	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	9.99	0.10
33	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	11.07	0.11
34	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	12.36	0.11
35	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	13.71	0.12
36	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	14.97	0.12
37	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	16.38	0.13
38	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	17.16	0.14
39	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	18.06	0.15
40	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	19.35	0.17

41	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	20.88	0.19
42	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	22.98	0.21
43	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	25.35	0.24
44	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	28.32	0.27
45	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	31.68	0.29
46	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	35.10	0.31
47	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	38.73	0.35
48	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	41.58	0.42
49	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	44.88	0.51
50	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	48.87	0.64
51	7.99	7.99	7.99	7.99	7.99	7.99	7.99	7.99	7.99	7.99	53.82	0.81
52	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	8.54	59.79	1.01
53	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	66.42	1.23
54	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	73.20	1.53
55	10.85	10.85	10.85	10.85	10.85	10.85	10.85	10.85	10.85	10.85	79.89	1.93
56	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	86.34	
57	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	92.61	
58	13.62	13.62	13.62	13.62	13.62	13.62	13.62	13.62	13.62	13.62	99.21	
59	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	105.75	
60	15.87	15.87	15.87	15.87	15.87	15.87	15.87	15.87	15.87	15.87	113.67	
61	17.65	17.65	17.65	17.65	17.65	17.65	17.65	17.65	17.65	17.65	122.34	
62	18.81	18.81	18.81	18.81	18.81	18.81	18.81	18.81	18.81	18.81	134.13	
63	20.78	20.78	20.78	20.78	20.78	20.78	20.78	20.78	20.78	20.78	145.98	
64	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	157.95	
65	25.41	25.41	25.41	25.41	25.41	25.41	25.41	25.41	25.41	25.41	171.87	
66	28.31	28.31	28.31	28.31	28.31	28.31	28.31	28.31	28.31	28.31	186.69	
67	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	203.82	
68	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	223.62	
69	39.06	39.06	39.06	39.06	39.06	39.06	39.06	39.06	39.06	39.06	246.15	
70	44.06	44.06	44.06	44.06	44.06	44.06	44.06	44.06	44.06	44.06	270.21	
71	52.85	52.85	52.85	52.85	52.85	52.85	52.85	52.85	52.85	52.85	297.15	
72	62.41	62.41	62.41	62.41	62.41	62.41	62.41	62.41	62.41	62.41	324.33	
73	66.92	66.92	66.92	66.92	66.92	66.92	66.92	66.92	66.92	66.92	352.83	
74	73.92	73.92	73.92	73.92	73.92	73.92	73.92	73.92	73.92	73.92	383.82	
75	82.41	82.41	82.41	82.41	82.41	82.41	82.41	82.41	82.41	82.41	420.27	
76	86.72	86.72	86.72	86.72	86.72	86.72	86.72	86.72	86.72	86.72	460.17	
77	97.49	97.49	97.49	97.49	97.49	97.49	97.49	97.49	97.49	97.49	503.07	
78	104.78	104.78	104.78	104.78	104.78	104.78	104.78	104.78	104.78	104.78	548.16	
79	109.76	109.76	109.76	109.76	109.76	109.76	109.76	109.76	109.76	109.76	594.81	
80	112.23	112.23	112.23	112.23	112.23	112.23	112.23	112.23	112.23	112.23	642.39	
											685.29	
											729.06	
											774.30	
											821.22	
											873.15	
											895.00	
											920.00	

Genworth Financial
Colony 10, Band 4, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration											
	1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.66	
1	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.69	
2	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.81	
3	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.90	
4	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.99	
5	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.05	
6	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.17	
7	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.23	
8	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	1.26	
9	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	1.35	
10	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	1.35	
11	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	1.38	
12	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	1.44	
13	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	1.44	
14	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	1.50	
15	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	1.50	0.10
16	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	1.59	0.10
17	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	1.71	0.10
18	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	1.74	0.10
19	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	1.86	0.10
20	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	1.92	0.10
21	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	2.04	0.10
22	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	2.16	0.10
23	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	2.28	0.10
24	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	2.46	0.10
25	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	2.67	0.10
26	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	2.85	0.10
27	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	3.09	0.10
28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	3.21	0.10
29	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	3.39	0.10
30	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	3.60	0.10
31	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	3.81	0.10
32	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	4.05	0.10
33	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	4.35	0.11
34	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	4.71	0.11
35	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	5.13	0.12
36	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	5.61	0.12
37	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	6.21	0.13
38	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	6.87	0.14
39	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	7.59	0.15
40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	8.43	0.17

41	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	9.36	0.19
42	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	10.41	0.21
43	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	11.55	0.24
44	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	12.75	0.27
45	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	14.04	0.29
46	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	15.54	0.31
47	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	17.10	0.35
48	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	18.78	0.42
49	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	20.46	0.51
50	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	22.20	0.64
51	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	24.09	0.81
52	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	26.16	1.01
53	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	28.29	1.23
54	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	30.60	1.53
55	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	33.15	1.93
56	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	35.97	
57	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	39.06	
58	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	42.51	
59	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	46.29	
60	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	50.46	
61	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	55.26	
62	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	60.63	
63	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	66.45	
64	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	72.84	
65	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	79.92	
66	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	87.69	
67	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	96.24	
68	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	105.69	
69	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	115.89	
70	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	127.29	
71	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	142.77	
72	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	160.23	
73	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	177.63	
74	10.83	10.83	10.83	10.83	10.83	10.83	10.83	10.83	10.83	10.83	196.86	
75	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	218.52	
76	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	238.17	
77	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	267.75	
78	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	298.65	
79	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	331.59	
80	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 4, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration											
	1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.66	
1	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.69	
2	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.81	
3	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.90	
4	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.99	
5	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.05	
6	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.17	
7	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.23	
8	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1.26	
9	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1.35	
10	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1.35	
11	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1.38	
12	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1.44	
13	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1.44	
14	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1.50	
15	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1.50	0.10
16	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1.59	0.10
17	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	1.71	0.10
18	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.74	0.10
19	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.86	0.10
20	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	1.92	0.10
21	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	2.04	0.10
22	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	2.16	0.10
23	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	2.28	0.10
24	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	2.46	0.10
25	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	2.67	0.10
26	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	2.85	0.10
27	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	3.09	0.10
28	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	3.21	0.10
29	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	3.39	0.10
30	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	3.60	0.10
31	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	3.81	0.10
32	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	4.05	0.10
33	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	4.35	0.11
34	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	4.71	0.11
35	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	5.13	0.12
36	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	5.61	0.12
37	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	6.21	0.13
38	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	6.87	0.14
39	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	7.59	0.15
40	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	8.43	0.17

41	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	9.36	0.19
42	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	10.41	0.21
43	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	11.55	0.24
44	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	12.75	0.27
45	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	14.04	0.29
46	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	15.54	0.31
47	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	17.10	0.35
48	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	18.78	0.42
49	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	20.46	0.51
50	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	22.20	0.64
51	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	24.09	0.81
52	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	26.16	1.01
53	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	28.29	1.23
54	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	30.60	1.53
55	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	33.15	1.93
56	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	35.97	
57	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	39.06	
58	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	42.51	
59	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	46.29	
60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	50.46	
61	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	55.26	
62	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	60.63	
63	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	66.45	
64	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	72.84	
65	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	79.92	
66	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	87.69	
67	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	96.24	
68	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	105.69	
69	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	115.89	
70	7.32	7.32	7.32	7.32	7.32	7.32	7.32	7.32	7.32	7.32	127.29	
71	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	142.77	
72	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	160.23	
73	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	177.63	
74	12.86	12.86	12.86	12.86	12.86	12.86	12.86	12.86	12.86	12.86	196.86	
75	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	218.52	
76	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	238.17	
77	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	267.75	
78	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	298.65	
79	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	331.59	
80	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 4, Guaranteed Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.66	
1	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.69	
2	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.81	
3	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.90	
4	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.99	
5	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.05	
6	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.17	
7	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.23	
8	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.26	
9	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.35	
10	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.35	
11	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.38	
12	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.44	
13	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.44	
14	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.50	
15	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.50	0.10
16	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.59	0.10
17	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.71	0.10
18	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.74	0.10
19	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.86	0.10
20	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.92	0.10
21	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	2.04	0.10
22	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	2.16	0.10
23	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	2.28	0.10
24	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	2.46	0.10
25	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	2.67	0.10
26	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	2.85	0.10
27	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	3.09	0.10
28	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	3.21	0.10
29	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	3.39	0.10
30	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	3.60	0.10
31	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	3.81	0.10
32	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	4.05	0.10
33	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	4.35	0.11
34	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	4.71	0.11
35	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	5.13	0.12
36	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	5.61	0.12
37	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	6.21	0.13
38	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	6.87	0.14
39	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	7.59	0.15
40	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	8.43	0.17

41	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	9.36	0.19
42	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	10.41	0.21
43	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	11.55	0.24
44	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	12.75	0.27
45	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	14.04	0.29
46	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	15.54	0.31
47	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	17.10	0.35
48	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	18.78	0.42
49	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	20.46	0.51
50	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	22.20	0.64
51	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	24.09	0.81
52	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	26.16	1.01
53	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	28.29	1.23
54	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	30.60	1.53
55	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	33.15	1.93
56	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	35.97	
57	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	39.06	
58	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	42.51	
59	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	46.29	
60	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	50.46	
61	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	55.26	
62	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	60.63	
63	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	66.45	
64	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	72.84	
65	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	79.92	
66	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	87.69	
67	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	96.24	
68	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	105.69	
69	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	115.89	
70	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	127.29	
71	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	142.77	
72	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	160.23	
73	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	177.63	
74	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	196.86	
75	20.13	20.13	20.13	20.13	20.13	20.13	20.13	20.13	20.13	20.13	218.52	
76	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	238.17	
77	32.06	32.06	32.06	32.06	32.06	32.06	32.06	32.06	32.06	32.06	267.75	
78	37.29	37.29	37.29	37.29	37.29	37.29	37.29	37.29	37.29	37.29	298.65	
79	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	331.59	
80	49.28	49.28	49.28	49.28	49.28	49.28	49.28	49.28	49.28	49.28	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 4, Guaranteed Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.66	
1	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.69	
2	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.81	
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.99	
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.05	
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.17	
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.23	
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.26	
9	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.35	
10	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.35	
11	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.38	
12	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.44	
13	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.44	
14	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.50	
15	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.50	0.10
16	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.59	0.10
17	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.71	0.10
18	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.74	0.10
19	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.86	0.10
20	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.92	0.10
21	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.04	0.10
22	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.16	0.10
23	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.28	0.10
24	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.46	0.10
25	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.67	0.10
26	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	2.85	0.10
27	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.09	0.10
28	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.21	0.10
29	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.39	0.10
30	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.60	0.10
31	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.81	0.10
32	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	4.05	0.10
33	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	4.35	0.11
34	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	4.71	0.11
35	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	5.13	0.12
36	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	5.61	0.12
37	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	6.21	0.13
38	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	6.87	0.14
39	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	7.59	0.15
40	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	8.43	0.17

41	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	9.36	0.19
42	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	10.41	0.21
43	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	11.55	0.24
44	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	12.75	0.27
45	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	14.04	0.29
46	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	15.54	0.31
47	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	17.10	0.35
48	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	18.78	0.42
49	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	20.46	0.51
50	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	22.20	0.64
51	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	24.09	0.81
52	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	26.16	1.01
53	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	28.29	1.23
54	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	30.60	1.53
55	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	33.15	1.93
56	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	35.97	
57	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	39.06	
58	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	42.51	
59	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	46.29	
60	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	50.46	
61	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	55.26	
62	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	60.63	
63	5.11	5.11	5.11	5.11	5.11	5.11	5.11	5.11	5.11	5.11	66.45	
64	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	72.84	
65	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	79.92	
66	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	87.69	
67	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	96.24	
68	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	105.69	
69	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	115.89	
70	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	127.29	
71	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	142.77	
72	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	160.23	
73	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	177.63	
74	19.14	19.14	19.14	19.14	19.14	19.14	19.14	19.14	19.14	19.14	196.86	
75	22.74	22.74	22.74	22.74	22.74	22.74	22.74	22.74	22.74	22.74	218.52	
76	35.42	35.42	35.42	35.42	35.42	35.42	35.42	35.42	35.42	35.42	238.17	
77	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	42.00	267.75	
78	45.28	45.28	45.28	45.28	45.28	45.28	45.28	45.28	45.28	45.28	298.65	
79	48.76	48.76	48.76	48.76	48.76	48.76	48.76	48.76	48.76	48.76	331.59	
80	52.60	52.60	52.60	52.60	52.60	52.60	52.60	52.60	52.60	52.60	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 4, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.43	0.10
17	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.61	0.10
18	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.76	0.10
19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.97	0.10
20	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	3.09	0.10
21	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.36	0.10
22	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.57	0.10
23	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.84	0.10
24	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	4.17	0.10
25	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	4.59	0.10
26	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	4.95	0.10
27	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	5.37	0.10
28	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	5.64	0.10
29	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	6.00	0.10
30	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	6.36	0.10
31	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	6.78	0.10
32	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	7.29	0.10
33	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	7.89	0.11
34	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	8.58	0.11
35	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	9.39	0.12
36	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	10.29	0.12
37	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	11.43	0.13
38	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	12.84	0.14
39	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	14.43	0.15
40	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	16.17	0.17

41	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	18.06	0.19
42	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	20.13	0.21
43	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	22.32	0.24
44	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	24.72	0.27
45	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	27.24	0.29
46	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	29.94	0.31
47	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	32.82	0.35
48	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	35.61	0.42
49	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	38.70	0.51
50	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	41.91	0.64
51	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	45.24	0.81
52	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	48.99	1.01
53	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	52.74	1.23
54	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	56.70	1.53
55	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	61.02	1.93
56	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	65.61	
57	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	70.77	
58	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	76.44	
59	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	82.59	
60	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	89.46	
61	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	97.29	
62	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	105.93	
63	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	115.23	
64	11.35	11.35	11.35	11.35	11.35	11.35	11.35	11.35	11.35	11.35	125.43	
65	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	135.69	
66	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	146.88	
67	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	158.91	
68	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	171.87	
69	17.68	17.68	17.68	17.68	17.68	17.68	17.68	17.68	17.68	17.68	185.88	
70	19.30	19.30	19.30	19.30	19.30	19.30	19.30	19.30	19.30	19.30	200.97	
71	23.17	23.17	23.17	23.17	23.17	23.17	23.17	23.17	23.17	23.17	222.21	
72	26.66	26.66	26.66	26.66	26.66	26.66	26.66	26.66	26.66	26.66	245.28	
73	30.50	30.50	30.50	30.50	30.50	30.50	30.50	30.50	30.50	30.50	267.75	
74	34.71	34.71	34.71	34.71	34.71	34.71	34.71	34.71	34.71	34.71	291.90	
75	39.25	39.25	39.25	39.25	39.25	39.25	39.25	39.25	39.25	39.25	316.23	
76	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	336.51	
77	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	368.67	
78	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	400.77	
79	70.92	70.92	70.92	70.92	70.92	70.92	70.92	70.92	70.92	70.92	433.05	
80	78.87	78.87	78.87	78.87	78.87	78.87	78.87	78.87	78.87	78.87	459.15	
											464.82	
											487.98	
											525.30	
											572.91	
											644.91	
											710.73	
											776.85	

Genworth Financial
Colony 10, Band 4, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	2.43	0.10
17	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	2.61	0.10
18	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	2.76	0.10
19	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	2.97	0.10
20	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	3.09	0.10
21	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	3.36	0.10
22	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	3.57	0.10
23	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	3.84	0.10
24	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	4.17	0.10
25	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	4.59	0.10
26	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	4.95	0.10
27	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	5.37	0.10
28	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	5.64	0.10
29	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	6.00	0.10
30	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	6.36	0.10
31	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	6.78	0.10
32	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	7.29	0.10
33	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	7.89	0.11
34	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	8.58	0.11
35	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	9.39	0.12
36	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	10.29	0.12
37	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	11.43	0.13
38	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	12.84	0.14
39	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	14.43	0.15
40	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	16.17	0.17

41	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	18.06	0.19
42	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	20.13	0.21
43	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	22.32	0.24
44	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	24.72	0.27
45	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	27.24	0.29
46	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	29.94	0.31
47	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	32.82	0.35
48	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	35.61	0.42
49	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	38.70	0.51
50	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	41.91	0.64
51	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	45.24	0.81
52	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	48.99	1.01
53	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	52.74	1.23
54	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	56.70	1.53
55	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	61.02	1.93
56	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	65.61	
57	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	70.77	
58	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	76.44	
59	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	82.59	
60	11.20	11.20	11.20	11.20	11.20	11.20	11.20	11.20	11.20	11.20	89.46	
61	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	97.29	
62	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	105.93	
63	14.34	14.34	14.34	14.34	14.34	14.34	14.34	14.34	14.34	14.34	115.23	
64	15.61	15.61	15.61	15.61	15.61	15.61	15.61	15.61	15.61	15.61	125.43	
65	16.46	16.46	16.46	16.46	16.46	16.46	16.46	16.46	16.46	16.46	135.69	
66	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	146.88	
67	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	158.91	
68	21.29	21.29	21.29	21.29	21.29	21.29	21.29	21.29	21.29	21.29	171.87	
69	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	185.88	
70	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	200.97	
71	30.14	30.14	30.14	30.14	30.14	30.14	30.14	30.14	30.14	30.14	222.21	
72	35.84	35.84	35.84	35.84	35.84	35.84	35.84	35.84	35.84	35.84	245.28	
73	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	42.50	267.75	
74	49.47	49.47	49.47	49.47	49.47	49.47	49.47	49.47	49.47	49.47	291.90	
75	57.81	57.81	57.81	57.81	57.81	57.81	57.81	57.81	57.81	57.81	316.23	
76	71.47	71.47	71.47	71.47	71.47	71.47	71.47	71.47	71.47	71.47	336.51	
77	76.47	76.47	76.47	76.47	76.47	76.47	76.47	76.47	76.47	76.47	368.67	
78	83.59	83.59	83.59	83.59	83.59	83.59	83.59	83.59	83.59	83.59	400.77	
79	89.85	89.85	89.85	89.85	89.85	89.85	89.85	89.85	89.85	89.85	433.05	
80	101.52	101.52	101.52	101.52	101.52	101.52	101.52	101.52	101.52	101.52	459.15	
											464.82	
											487.98	
											525.30	
											572.91	
											644.91	
											710.73	
											776.85	

Genworth Financial
Colony 10, Band 5, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.69	
1	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.81	
2	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.99	
3	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	1.17	
4	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	1.41	
5	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	1.83	
6	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	2.22	
7	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	2.55	
8	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	0.29	2.76	
9	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	2.82	
10	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	2.85	
11	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	2.85	
12	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	2.85	
13	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	2.88	
14	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	2.91	
15	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	2.94	0.10
16	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	3.06	0.10
17	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	3.21	0.10
18	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	3.15	0.10
19	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	3.09	0.10
20	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	3.06	0.10
21	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	3.03	0.10
22	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	3.03	0.10
23	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	3.12	0.10
24	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	3.18	0.10
25	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	3.27	0.10
26	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	3.45	0.10
27	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	3.60	0.10
28	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	3.87	0.10
29	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	4.11	0.10
30	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	4.38	0.10
31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	4.74	0.10
32	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	5.19	0.10
33	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	5.70	0.11
34	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	6.30	0.11
35	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	6.99	0.12
36	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	7.65	0.12
37	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	8.37	0.13
38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	8.79	0.14
39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	9.27	0.15
40	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	9.96	0.17

41	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	10.77	0.19
42	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	11.88	0.21
43	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	13.08	0.24
44	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	14.61	0.27
45	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	16.50	0.29
46	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	18.42	0.31
47	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	20.49	0.35
48	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	22.26	0.42
49	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	24.30	0.51
50	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	26.76	0.64
51	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	29.76	0.81
52	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	33.42	1.01
53	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	37.53	1.23
54	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	41.85	1.53
55	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	46.41	1.93
56	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	51.03	
57	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	55.71	
58	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	60.75	
59	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	65.97	
60	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	72.30	
61	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	79.38	
62	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	88.68	
63	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	98.49	
64	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	108.81	
65	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	120.09	
66	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	132.39	
67	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	6.27	146.67	
68	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	163.35	
69	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	182.61	
70	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	8.59	203.61	
71	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	227.52	
72	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	252.42	
73	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	279.27	
74	14.94	14.94	14.94	14.94	14.94	14.94	14.94	14.94	14.94	14.94	309.00	
75	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	17.43	342.21	
76	26.40	26.40	26.40	26.40	26.40	26.40	26.40	26.40	26.40	26.40	379.02	
77	30.35	30.35	30.35	30.35	30.35	30.35	30.35	30.35	30.35	30.35	419.22	
78	34.29	34.29	34.29	34.29	34.29	34.29	34.29	34.29	34.29	34.29	462.30	
79	38.38	38.38	38.38	38.38	38.38	38.38	38.38	38.38	38.38	38.38	507.75	
80	42.98	42.98	42.98	42.98	42.98	42.98	42.98	42.98	42.98	42.98	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 5, Guaranteed Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration										
	1	2	3	4	5	6	7	8	9	10	Ult
0	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.69
1	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.81
2	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.99
3	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.17
4	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.41
5	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.83
6	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.22
7	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.55
8	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.76
9	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.82
10	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.85
11	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.85
12	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.85
13	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.88
14	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.91
15	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.94
16	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	3.06
17	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	3.21
18	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	3.15
19	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	3.09
20	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	3.06
21	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	3.03
22	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	3.03
23	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	3.12
24	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	3.18
25	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	3.27
26	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	3.45
27	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	3.60
28	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	3.87
29	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	4.11

30	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	4.38
31	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	4.74
32	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	5.19
33	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	5.70
34	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	6.30
35	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	6.99
36	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	7.65
37	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	8.37
38	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	8.79
39	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	9.27
40	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	9.96
41	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	10.77
42	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	11.88
43	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	13.08
44	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	14.61
45	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	16.50
46	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	18.42
47	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	20.49
48	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	22.26
49	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	24.30
50	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	26.76
51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	29.76
52	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	33.42
53	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	37.53
54	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	41.85
55	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	46.41
56	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	51.03
57	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	55.71
58	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	60.75
59	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	65.97
60	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	72.30
61	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	79.38
62	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	88.68
63	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	98.49
64	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	108.81
65	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	120.09
66	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	132.39

67	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	146.67
68	9.11	9.11	9.11	9.11	9.11	9.11	9.11	9.11	9.11	9.11	163.35
69	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	182.61
70	11.40	11.40	11.40	11.40	11.40	11.40	11.40	11.40	11.40	11.40	203.61
71	13.15	13.15	13.15	13.15	13.15	13.15	13.15	13.15	13.15	13.15	227.52
72	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	252.42
73	16.56	16.56	16.56	16.56	16.56	16.56	16.56	16.56	16.56	16.56	279.27
74	18.68	18.68	18.68	18.68	18.68	18.68	18.68	18.68	18.68	18.68	309.00
75	21.43	21.43	21.43	21.43	21.43	21.43	21.43	21.43	21.43	21.43	342.21
76	29.94	29.94	29.94	29.94	29.94	29.94	29.94	29.94	29.94	29.94	379.02
77	34.13	34.13	34.13	34.13	34.13	34.13	34.13	34.13	34.13	34.13	419.22
78	38.55	38.55	38.55	38.55	38.55	38.55	38.55	38.55	38.55	38.55	462.30
79	43.63	43.63	43.63	43.63	43.63	43.63	43.63	43.63	43.63	43.63	507.75
80	50.18	50.18	50.18	50.18	50.18	50.18	50.18	50.18	50.18	50.18	555.18
											599.79
											646.29
											695.34
											747.15
											801.57
											851.37
											904.47

WP

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Genworth Financial
Colony 10, Band 5, Guaranteed Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.69	
1	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.81	
2	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.99	
3	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.17	
4	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.41	
5	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.83	
6	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.22	
7	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.55	
8	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.76	
9	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.82	
10	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.85	
11	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.85	
12	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.85	
13	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.88	
14	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.91	
15	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.94	0.10
16	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.06	0.10
17	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.21	0.10
18	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.15	0.10
19	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.09	0.10
20	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.06	0.10
21	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.03	0.10
22	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.03	0.10
23	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.12	0.10
24	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.18	0.10
25	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.27	0.10
26	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.45	0.10
27	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.60	0.10
28	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.87	0.10
29	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	4.11	0.10
30	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	4.38	0.10
31	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	4.74	0.10
32	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	5.19	0.10
33	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	5.70	0.11
34	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	6.30	0.11
35	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	6.99	0.12
36	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	7.65	0.12
37	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	8.37	0.13
38	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	8.79	0.14
39	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	9.27	0.15
40	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	9.96	0.17

41	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	10.77	0.19
42	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	11.88	0.21
43	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	13.08	0.24
44	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	14.61	0.27
45	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	16.50	0.29
46	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	18.42	0.31
47	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	20.49	0.35
48	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	22.26	0.42
49	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	24.30	0.51
50	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	26.76	0.64
51	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	29.76	0.81
52	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	33.42	1.01
53	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	37.53	1.23
54	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	41.85	1.53
55	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	46.41	1.93
56	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	51.03	
57	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	55.71	
58	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	60.75	
59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	65.97	
60	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	72.30	
61	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	79.38	
62	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	88.68	
63	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	98.49	
64	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	108.81	
65	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	120.09	
66	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	132.39	
67	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	10.43	146.67	
68	11.72	11.72	11.72	11.72	11.72	11.72	11.72	11.72	11.72	11.72	163.35	
69	13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01	13.01	182.61	
70	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	203.61	
71	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	227.52	
72	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	252.42	
73	22.11	22.11	22.11	22.11	22.11	22.11	22.11	22.11	22.11	22.11	279.27	
74	25.39	25.39	25.39	25.39	25.39	25.39	25.39	25.39	25.39	25.39	309.00	
75	29.04	29.04	29.04	29.04	29.04	29.04	29.04	29.04	29.04	29.04	342.21	
76	39.85	39.85	39.85	39.85	39.85	39.85	39.85	39.85	39.85	39.85	379.02	
77	45.82	45.82	45.82	45.82	45.82	45.82	45.82	45.82	45.82	45.82	419.22	
78	52.69	52.69	52.69	52.69	52.69	52.69	52.69	52.69	52.69	52.69	462.30	
79	60.59	60.59	60.59	60.59	60.59	60.59	60.59	60.59	60.59	60.59	507.75	
80	68.12	68.12	68.12	68.12	68.12	68.12	68.12	68.12	68.12	68.12	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 5, Guaranteed Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.69	
1	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.81	
2	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.99	
3	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.17	
4	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.41	
5	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.83	
6	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.22	
7	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.55	
8	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.76	
9	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.82	
10	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.85	
11	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.85	
12	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.85	
13	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.88	
14	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.91	
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.94	0.10
16	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.06	0.10
17	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.21	0.10
18	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.15	0.10
19	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.09	0.10
20	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.06	0.10
21	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.03	0.10
22	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.03	0.10
23	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.12	0.10
24	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.18	0.10
25	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.27	0.10
26	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.45	0.10
27	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.60	0.10
28	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.87	0.10
29	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	4.11	0.10
30	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	4.38	0.10
31	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	4.74	0.10
32	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	5.19	0.10
33	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	5.70	0.11
34	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	6.30	0.11
35	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	6.99	0.12
36	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	7.65	0.12
37	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	8.37	0.13
38	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	8.79	0.14
39	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	9.27	0.15
40	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	9.96	0.17

41	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	10.77	0.19
42	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	11.88	0.21
43	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	13.08	0.24
44	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	14.61	0.27
45	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	16.50	0.29
46	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	18.42	0.31
47	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	20.49	0.35
48	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	22.26	0.42
49	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	24.30	0.51
50	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	26.76	0.64
51	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	29.76	0.81
52	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	33.42	1.01
53	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	37.53	1.23
54	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	41.85	1.53
55	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	46.41	1.93
56	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	51.03	
57	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	55.71	
58	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	60.75	
59	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	65.97	
60	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	72.30	
61	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	6.44	79.38	
62	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	88.68	
63	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	98.49	
64	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	108.81	
65	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	120.09	
66	10.90	10.90	10.90	10.90	10.90	10.90	10.90	10.90	10.90	10.90	132.39	
67	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	146.67	
68	13.47	13.47	13.47	13.47	13.47	13.47	13.47	13.47	13.47	13.47	163.35	
69	15.25	15.25	15.25	15.25	15.25	15.25	15.25	15.25	15.25	15.25	182.61	
70	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	203.61	
71	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	20.03	227.52	
72	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	252.42	
73	26.32	26.32	26.32	26.32	26.32	26.32	26.32	26.32	26.32	26.32	279.27	
74	30.03	30.03	30.03	30.03	30.03	30.03	30.03	30.03	30.03	30.03	309.00	
75	34.38	34.38	34.38	34.38	34.38	34.38	34.38	34.38	34.38	34.38	342.21	
76	51.65	51.65	51.65	51.65	51.65	51.65	51.65	51.65	51.65	51.65	379.02	
77	56.09	56.09	56.09	56.09	56.09	56.09	56.09	56.09	56.09	56.09	419.22	
78	61.19	61.19	61.19	61.19	61.19	61.19	61.19	61.19	61.19	61.19	462.30	
79	67.11	67.11	67.11	67.11	67.11	67.11	67.11	67.11	67.11	67.11	507.75	
80	68.20	68.20	68.20	68.20	68.20	68.20	68.20	68.20	68.20	68.20	555.18	
											599.79	
											646.29	
											695.34	
											747.15	
											801.57	
											851.37	
											904.47	

Genworth Financial
Colony 10, Band 5, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	5.13	0.10
17	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	5.43	0.10
18	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	5.46	0.10
19	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	5.43	0.10
20	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	5.40	0.10
21	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	5.40	0.10
22	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	5.46	0.10
23	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	5.61	0.10
24	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	5.82	0.10
25	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	6.00	0.10
26	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	6.33	0.10
27	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	6.69	0.10
28	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	7.20	0.10
29	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	7.71	0.10
30	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	8.31	0.10
31	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	9.09	0.10
32	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	9.99	0.10
33	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	11.07	0.11
34	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	12.36	0.11
35	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	13.71	0.12
36	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	14.97	0.12
37	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	16.38	0.13
38	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	17.16	0.14
39	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	18.06	0.15
40	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	19.35	0.17

41	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	20.88	0.19
42	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	22.98	0.21
43	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	25.35	0.24
44	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	28.32	0.27
45	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	31.68	0.29
46	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	35.10	0.31
47	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	38.73	0.35
48	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	41.58	0.42
49	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	44.88	0.51
50	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	48.87	0.64
51	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	53.82	0.81
52	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	59.79	1.01
53	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	66.42	1.23
54	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	73.20	1.53
55	7.96	7.96	7.96	7.96	7.96	7.96	7.96	7.96	7.96	7.96	79.89	1.93
56	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	86.34	
57	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	92.61	
58	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	10.46	99.21	
59	11.35	11.35	11.35	11.35	11.35	11.35	11.35	11.35	11.35	11.35	105.75	
60	12.36	12.36	12.36	12.36	12.36	12.36	12.36	12.36	12.36	12.36	113.67	
61	13.56	13.56	13.56	13.56	13.56	13.56	13.56	13.56	13.56	13.56	122.34	
62	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	134.13	
63	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	145.98	
64	18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	157.95	
65	20.11	20.11	20.11	20.11	20.11	20.11	20.11	20.11	20.11	20.11	171.87	
66	22.11	22.11	22.11	22.11	22.11	22.11	22.11	22.11	22.11	22.11	186.69	
67	24.37	24.37	24.37	24.37	24.37	24.37	24.37	24.37	24.37	24.37	203.82	
68	26.91	26.91	26.91	26.91	26.91	26.91	26.91	26.91	26.91	26.91	223.62	
69	29.76	29.76	29.76	29.76	29.76	29.76	29.76	29.76	29.76	29.76	246.15	
70	32.99	32.99	32.99	32.99	32.99	32.99	32.99	32.99	32.99	32.99	270.21	
71	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	297.15	
72	43.44	43.44	43.44	43.44	43.44	43.44	43.44	43.44	43.44	43.44	324.33	
73	50.15	50.15	50.15	50.15	50.15	50.15	50.15	50.15	50.15	50.15	352.83	
74	57.02	57.02	57.02	57.02	57.02	57.02	57.02	57.02	57.02	57.02	383.82	
75	63.17	63.17	63.17	63.17	63.17	63.17	63.17	63.17	63.17	63.17	420.27	
76	70.88	70.88	70.88	70.88	70.88	70.88	70.88	70.88	70.88	70.88	460.17	
77	74.70	74.70	74.70	74.70	74.70	74.70	74.70	74.70	74.70	74.70	503.07	
78	79.10	79.10	79.10	79.10	79.10	79.10	79.10	79.10	79.10	79.10	548.16	
79	84.11	84.11	84.11	84.11	84.11	84.11	84.11	84.11	84.11	84.11	594.81	
80	92.57	92.57	92.57	92.57	92.57	92.57	92.57	92.57	92.57	92.57	642.39	
											685.29	
											729.06	
											774.30	
											821.22	
											873.15	
											895.00	
											920.00	

Genworth Financial
Colony 10, Band 5, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	5.13	0.10
17	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	5.43	0.10
18	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	5.46	0.10
19	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	5.43	0.10
20	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	5.40	0.10
21	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	5.40	0.10
22	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	5.46	0.10
23	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	5.61	0.10
24	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	5.82	0.10
25	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	6.00	0.10
26	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	6.33	0.10
27	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	6.69	0.10
28	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	7.20	0.10
29	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	7.71	0.10
30	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	8.31	0.10
31	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	9.09	0.10
32	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	9.99	0.10
33	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	11.07	0.11
34	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	12.36	0.11
35	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	13.71	0.12
36	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	14.97	0.12
37	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	16.38	0.13
38	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	17.16	0.14
39	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	18.06	0.15
40	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	19.35	0.17

41	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	20.88	0.19
42	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	22.98	0.21
43	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	25.35	0.24
44	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	28.32	0.27
45	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	31.68	0.29
46	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	35.10	0.31
47	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	38.73	0.35
48	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	41.58	0.42
49	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	44.88	0.51
50	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	48.87	0.64
51	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	53.82	0.81
52	8.32	8.32	8.32	8.32	8.32	8.32	8.32	8.32	8.32	8.32	59.79	1.01
53	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	66.42	1.23
54	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	73.20	1.53
55	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	10.60	79.89	1.93
56	11.53	11.53	11.53	11.53	11.53	11.53	11.53	11.53	11.53	11.53	86.34	
57	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	92.61	
58	13.33	13.33	13.33	13.33	13.33	13.33	13.33	13.33	13.33	13.33	99.21	
59	14.34	14.34	14.34	14.34	14.34	14.34	14.34	14.34	14.34	14.34	105.75	
60	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	113.67	
61	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	122.34	
62	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	134.13	
63	20.49	20.49	20.49	20.49	20.49	20.49	20.49	20.49	20.49	20.49	145.98	
64	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	157.95	
65	25.12	25.12	25.12	25.12	25.12	25.12	25.12	25.12	25.12	25.12	171.87	
66	28.02	28.02	28.02	28.02	28.02	28.02	28.02	28.02	28.02	28.02	186.69	
67	30.63	30.63	30.63	30.63	30.63	30.63	30.63	30.63	30.63	30.63	203.82	
68	34.28	34.28	34.28	34.28	34.28	34.28	34.28	34.28	34.28	34.28	223.62	
69	38.77	38.77	38.77	38.77	38.77	38.77	38.77	38.77	38.77	38.77	246.15	
70	43.78	43.78	43.78	43.78	43.78	43.78	43.78	43.78	43.78	43.78	270.21	
71	52.57	52.57	52.57	52.57	52.57	52.57	52.57	52.57	52.57	52.57	297.15	
72	62.13	62.13	62.13	62.13	62.13	62.13	62.13	62.13	62.13	62.13	324.33	
73	66.82	66.82	66.82	66.82	66.82	66.82	66.82	66.82	66.82	66.82	352.83	
74	73.83	73.83	73.83	73.83	73.83	73.83	73.83	73.83	73.83	73.83	383.82	
75	82.32	82.32	82.32	82.32	82.32	82.32	82.32	82.32	82.32	82.32	420.27	
76	86.63	86.63	86.63	86.63	86.63	86.63	86.63	86.63	86.63	86.63	460.17	
77	97.40	97.40	97.40	97.40	97.40	97.40	97.40	97.40	97.40	97.40	503.07	
78	104.69	104.69	104.69	104.69	104.69	104.69	104.69	104.69	104.69	104.69	548.16	
79	109.67	109.67	109.67	109.67	109.67	109.67	109.67	109.67	109.67	109.67	594.81	
80	112.15	112.15	112.15	112.15	112.15	112.15	112.15	112.15	112.15	112.15	642.39	
											685.29	
											729.06	
											774.30	
											821.22	
											873.15	
											895.00	
											920.00	

Genworth Financial
Colony 10, Band 5, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.66	
1	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.69	
2	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.81	
3	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.90	
4	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.99	
5	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.05	
6	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.17	
7	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.23	
8	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.26	
9	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.35	
10	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.35	
11	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.38	
12	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.44	
13	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.44	
14	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.50	
15	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.50	0.10
16	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.59	0.10
17	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.71	0.10
18	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	0.24	1.74	0.10
19	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	1.86	0.10
20	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	1.92	0.10
21	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	2.04	0.10
22	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	2.16	0.10
23	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	2.28	0.10
24	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	2.46	0.10
25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	2.67	0.10
26	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	2.85	0.10
27	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	3.09	0.10
28	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	3.21	0.10
29	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	3.39	0.10
30	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	3.60	0.10
31	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	3.81	0.10
32	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	4.05	0.10
33	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	4.35	0.11
34	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	0.26	4.71	0.11
35	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	0.28	5.13	0.12
36	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	5.61	0.12
37	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	6.21	0.13
38	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	6.87	0.14
39	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	7.59	0.15
40	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	8.43	0.17

41	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	9.36	0.19
42	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	10.41	0.21
43	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	11.55	0.24
44	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	12.75	0.27
45	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	14.04	0.29
46	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	15.54	0.31
47	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	17.10	0.35
48	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	18.78	0.42
49	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	20.46	0.51
50	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	22.20	0.64
51	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	24.09	0.81
52	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	26.16	1.01
53	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	28.29	1.23
54	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	30.60	1.53
55	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	33.15	1.93
56	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	35.97	
57	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	39.06	
58	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	42.51	
59	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	46.29	
60	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	50.46	
61	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	55.26	
62	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	60.63	
63	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	66.45	
64	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	72.84	
65	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	79.92	
66	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	87.69	
67	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	96.24	
68	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	105.69	
69	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	115.89	
70	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	127.29	
71	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	142.77	
72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	160.23	
73	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	177.63	
74	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	196.86	
75	12.40	12.40	12.40	12.40	12.40	12.40	12.40	12.40	12.40	12.40	218.52	
76	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	238.17	
77	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	21.54	267.75	
78	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	24.77	298.65	
79	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	28.24	331.59	
80	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	32.20	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 5, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.66	
1	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.69	
2	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.81	
3	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.90	
4	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.99	
5	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.05	
6	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.17	
7	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.23	
8	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.26	
9	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.35	
10	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.35	
11	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.38	
12	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.44	
13	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.44	
14	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.50	
15	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.50	0.10
16	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.59	0.10
17	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.71	0.10
18	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.74	0.10
19	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.86	0.10
20	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.92	0.10
21	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.04	0.10
22	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.16	0.10
23	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.28	0.10
24	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.46	0.10
25	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.67	0.10
26	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.85	0.10
27	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	3.09	0.10
28	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	3.21	0.10
29	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	3.39	0.10
30	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.60	0.10
31	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.81	0.10
32	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	4.05	0.10
33	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	4.35	0.11
34	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	4.71	0.11
35	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	5.13	0.12
36	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	5.61	0.12
37	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	6.21	0.13
38	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	6.87	0.14
39	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	7.59	0.15
40	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	8.43	0.17

41	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	9.36	0.19
42	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	10.41	0.21
43	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	11.55	0.24
44	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	12.75	0.27
45	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	14.04	0.29
46	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	15.54	0.31
47	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	17.10	0.35
48	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	18.78	0.42
49	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	20.46	0.51
50	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	22.20	0.64
51	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	24.09	0.81
52	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	26.16	1.01
53	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	28.29	1.23
54	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	30.60	1.53
55	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	33.15	1.93
56	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	35.97	
57	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	39.06	
58	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	42.51	
59	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	46.29	
60	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	50.46	
61	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	55.26	
62	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	60.63	
63	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	66.45	
64	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73	3.73	72.84	
65	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	79.92	
66	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	87.69	
67	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	96.24	
68	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	105.69	
69	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	115.89	
70	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	127.29	
71	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	142.77	
72	9.37	9.37	9.37	9.37	9.37	9.37	9.37	9.37	9.37	9.37	160.23	
73	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	177.63	
74	12.57	12.57	12.57	12.57	12.57	12.57	12.57	12.57	12.57	12.57	196.86	
75	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	218.52	
76	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	23.29	238.17	
77	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	27.96	267.75	
78	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	32.71	298.65	
79	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	37.96	331.59	
80	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	44.03	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 5, Guaranteed Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.66	
1	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.69	
2	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.81	
3	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.90	
4	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.99	
5	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.05	
6	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.17	
7	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.23	
8	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.26	
9	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.35	
10	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.35	
11	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.38	
12	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.44	
13	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.44	
14	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.50	
15	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.50	0.10
16	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.59	0.10
17	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.71	0.10
18	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.74	0.10
19	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.86	0.10
20	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.92	0.10
21	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.04	0.10
22	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.16	0.10
23	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.28	0.10
24	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.46	0.10
25	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.67	0.10
26	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.85	0.10
27	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.09	0.10
28	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.21	0.10
29	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.39	0.10
30	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.60	0.10
31	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	3.81	0.10
32	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	4.05	0.10
33	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	4.35	0.11
34	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	4.71	0.11
35	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	5.13	0.12
36	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	5.61	0.12
37	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	6.21	0.13
38	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	6.87	0.14
39	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	7.59	0.15
40	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	8.43	0.17

41	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	9.36	0.19
42	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	10.41	0.21
43	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	11.55	0.24
44	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	12.75	0.27
45	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	14.04	0.29
46	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	15.54	0.31
47	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	17.10	0.35
48	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	18.78	0.42
49	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	20.46	0.51
50	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	22.20	0.64
51	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	24.09	0.81
52	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	26.16	1.01
53	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	28.29	1.23
54	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	30.60	1.53
55	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	33.15	1.93
56	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	35.97	
57	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	39.06	
58	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	42.51	
59	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	46.29	
60	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	50.46	
61	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	55.26	
62	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	60.63	
63	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	66.45	
64	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	72.84	
65	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	79.92	
66	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	87.69	
67	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	96.24	
68	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	105.69	
69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	115.89	
70	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	127.29	
71	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	142.77	
72	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	160.23	
73	13.98	13.98	13.98	13.98	13.98	13.98	13.98	13.98	13.98	13.98	177.63	
74	16.72	16.72	16.72	16.72	16.72	16.72	16.72	16.72	16.72	16.72	196.86	
75	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	218.52	
76	26.58	26.58	26.58	26.58	26.58	26.58	26.58	26.58	26.58	26.58	238.17	
77	31.88	31.88	31.88	31.88	31.88	31.88	31.88	31.88	31.88	31.88	267.75	
78	37.28	37.28	37.28	37.28	37.28	37.28	37.28	37.28	37.28	37.28	298.65	
79	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	43.17	331.59	
80	49.27	49.27	49.27	49.27	49.27	49.27	49.27	49.27	49.27	49.27	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 5, Guaranteed Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.66	
1	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.69	
2	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.81	
3	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.90	
4	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.99	
5	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.05	
6	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.17	
7	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.23	
8	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.26	
9	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.35	
10	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.35	
11	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.38	
12	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.44	
13	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.44	
14	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.50	
15	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.50	0.10
16	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.59	0.10
17	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.71	0.10
18	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.74	0.10
19	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.86	0.10
20	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.92	0.10
21	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.04	0.10
22	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.16	0.10
23	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.28	0.10
24	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.46	0.10
25	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.67	0.10
26	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.85	0.10
27	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	3.09	0.10
28	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	3.21	0.10
29	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	3.39	0.10
30	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	3.60	0.10
31	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.81	0.10
32	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	4.05	0.10
33	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	4.35	0.11
34	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	4.71	0.11
35	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	5.13	0.12
36	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	5.61	0.12
37	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	6.21	0.13
38	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	6.87	0.14
39	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	7.59	0.15
40	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	8.43	0.17

41	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	9.36	0.19
42	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	10.41	0.21
43	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	11.55	0.24
44	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	12.75	0.27
45	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	14.04	0.29
46	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	15.54	0.31
47	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	17.10	0.35
48	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	18.78	0.42
49	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	20.46	0.51
50	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	22.20	0.64
51	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	24.09	0.81
52	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	26.16	1.01
53	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	28.29	1.23
54	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	30.60	1.53
55	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	33.15	1.93
56	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	35.97	
57	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	39.06	
58	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	42.51	
59	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	46.29	
60	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	50.46	
61	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	55.26	
62	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	60.63	
63	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	66.45	
64	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	72.84	
65	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	79.92	
66	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	87.69	
67	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.15	7.15	96.24	
68	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	105.69	
69	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	115.89	
70	10.25	10.25	10.25	10.25	10.25	10.25	10.25	10.25	10.25	10.25	127.29	
71	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	142.77	
72	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	160.23	
73	16.32	16.32	16.32	16.32	16.32	16.32	16.32	16.32	16.32	16.32	177.63	
74	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	196.86	
75	22.48	22.48	22.48	22.48	22.48	22.48	22.48	22.48	22.48	22.48	218.52	
76	35.41	35.41	35.41	35.41	35.41	35.41	35.41	35.41	35.41	35.41	238.17	
77	41.90	41.90	41.90	41.90	41.90	41.90	41.90	41.90	41.90	41.90	267.75	
78	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	298.65	
79	48.65	48.65	48.65	48.65	48.65	48.65	48.65	48.65	48.65	48.65	331.59	
80	52.50	52.50	52.50	52.50	52.50	52.50	52.50	52.50	52.50	52.50	361.95	
											377.31	
											407.52	
											452.34	
											508.92	
											578.76	
											645.09	
											713.37	

Genworth Financial
Colony 10, Band 5, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.43	0.10
17	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.61	0.10
18	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.76	0.10
19	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.97	0.10
20	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	3.09	0.10
21	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.36	0.10
22	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.57	0.10
23	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.84	0.10
24	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	4.17	0.10
25	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	4.59	0.10
26	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	4.95	0.10
27	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	5.37	0.10
28	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	5.64	0.10
29	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	6.00	0.10
30	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	6.36	0.10
31	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	6.78	0.10
32	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	7.29	0.10
33	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	7.89	0.11
34	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	8.58	0.11
35	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	9.39	0.12
36	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	10.29	0.12
37	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	11.43	0.13
38	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	12.84	0.14
39	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	14.43	0.15
40	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	16.17	0.17

41	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	18.06	0.19
42	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	20.13	0.21
43	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	22.32	0.24
44	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	24.72	0.27
45	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	27.24	0.29
46	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	29.94	0.31
47	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	32.82	0.35
48	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	35.61	0.42
49	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	38.70	0.51
50	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	41.91	0.64
51	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	45.24	0.81
52	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	48.99	1.01
53	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	52.74	1.23
54	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	56.70	1.53
55	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	5.54	61.02	1.93
56	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	65.61	
57	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	70.77	
58	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	76.44	
59	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	82.59	
60	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	89.46	
61	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	97.29	
62	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	105.93	
63	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	10.32	115.23	
64	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	125.43	
65	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	135.69	
66	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	146.88	
67	14.61	14.61	14.61	14.61	14.61	14.61	14.61	14.61	14.61	14.61	158.91	
68	16.35	16.35	16.35	16.35	16.35	16.35	16.35	16.35	16.35	16.35	171.87	
69	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	185.88	
70	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	200.97	
71	22.88	22.88	22.88	22.88	22.88	22.88	22.88	22.88	22.88	22.88	222.21	
72	26.37	26.37	26.37	26.37	26.37	26.37	26.37	26.37	26.37	26.37	245.28	
73	30.22	30.22	30.22	30.22	30.22	30.22	30.22	30.22	30.22	30.22	267.75	
74	34.43	34.43	34.43	34.43	34.43	34.43	34.43	34.43	34.43	34.43	291.90	
75	38.96	38.96	38.96	38.96	38.96	38.96	38.96	38.96	38.96	38.96	316.23	
76	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	50.14	336.51	
77	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	58.37	368.67	
78	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	65.69	400.77	
79	70.82	70.82	70.82	70.82	70.82	70.82	70.82	70.82	70.82	70.82	433.05	
80	78.77	78.77	78.77	78.77	78.77	78.77	78.77	78.77	78.77	78.77	459.15	
											464.82	
											487.98	
											525.30	
											572.91	
											644.91	
											710.73	
											776.85	

Genworth Financial
Colony 10, Band 5, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	2.43	0.10
17	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	2.61	0.10
18	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	2.76	0.10
19	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	2.97	0.10
20	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.09	0.10
21	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.36	0.10
22	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.57	0.10
23	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.84	0.10
24	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	4.17	0.10
25	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	4.59	0.10
26	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	4.95	0.10
27	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	5.37	0.10
28	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	5.64	0.10
29	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	6.00	0.10
30	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	6.36	0.10
31	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	6.78	0.10
32	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	7.29	0.10
33	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	7.89	0.11
34	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	8.58	0.11
35	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	9.39	0.12
36	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	10.29	0.12
37	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	11.43	0.13
38	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	12.84	0.14
39	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	14.43	0.15
40	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	16.17	0.17

41	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	18.06	0.19
42	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	20.13	0.21
43	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	22.32	0.24
44	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	24.72	0.27
45	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	27.24	0.29
46	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	3.91	29.94	0.31
47	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	32.82	0.35
48	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	35.61	0.42
49	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	38.70	0.51
50	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	41.91	0.64
51	5.90	5.90	5.90	5.90	5.90	5.90	5.90	5.90	5.90	5.90	45.24	0.81
52	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	6.35	48.99	1.01
53	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	52.74	1.23
54	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	56.70	1.53
55	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	61.02	1.93
56	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	65.61	
57	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	70.77	
58	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	76.44	
59	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	82.59	
60	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	89.46	
61	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	97.29	
62	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	105.93	
63	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	115.23	
64	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	125.43	
65	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	16.45	135.69	
66	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	146.88	
67	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	158.91	
68	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27	21.27	171.87	
69	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	185.88	
70	25.78	25.78	25.78	25.78	25.78	25.78	25.78	25.78	25.78	25.78	200.97	
71	29.85	29.85	29.85	29.85	29.85	29.85	29.85	29.85	29.85	29.85	222.21	
72	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	245.28	
73	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	267.75	
74	49.18	49.18	49.18	49.18	49.18	49.18	49.18	49.18	49.18	49.18	291.90	
75	57.53	57.53	57.53	57.53	57.53	57.53	57.53	57.53	57.53	57.53	316.23	
76	71.38	71.38	71.38	71.38	71.38	71.38	71.38	71.38	71.38	71.38	336.51	
77	76.37	76.37	76.37	76.37	76.37	76.37	76.37	76.37	76.37	76.37	368.67	
78	83.50	83.50	83.50	83.50	83.50	83.50	83.50	83.50	83.50	83.50	400.77	
79	89.76	89.76	89.76	89.76	89.76	89.76	89.76	89.76	89.76	89.76	433.05	
80	101.44	101.44	101.44	101.44	101.44	101.44	101.44	101.44	101.44	101.44	459.15	
											464.82	
											487.98	
											525.30	
											572.91	
											644.91	
											710.73	
											776.85	

Genworth Financial
Colony 15, Band 1, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.87	1.16	1.44	1.72	2.01	2.29	
1	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.88	1.17	1.46	1.75	2.04	2.33	
2	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.89	1.18	1.48	1.77	2.06	2.35	
3	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.89	1.18	1.47	1.75	2.04	2.33	
4	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.88	1.17	1.45	1.73	2.02	2.30	
5	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.87	1.15	1.42	1.69	1.97	2.24	
6	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.85	1.11	1.36	1.61	1.87	2.12	
7	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.85	1.09	1.33	1.56	1.80	2.04	
8	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.83	1.06	1.28	1.50	1.73	1.95	
9	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.83	1.04	1.26	1.48	1.69	1.91	
10	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.81	1.02	1.22	1.42	1.63	1.83	
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.80	0.99	1.19	1.38	1.57	1.76	
12	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.80	0.98	1.17	1.35	1.54	1.72	
13	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.79	0.97	1.15	1.33	1.51	1.69	
14	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.79	0.97	1.15	1.33	1.51	1.69	
15	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.80	0.98	1.17	1.36	1.54	1.73	0.10
16	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.82	1.03	1.23	1.43	1.64	1.84	0.10
17	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.85	1.08	1.31	1.53	1.76	1.99	0.10
18	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.90	1.16	1.42	1.67	1.93	2.19	0.10
19	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.93	1.22	1.51	1.79	2.08	2.37	0.10
20	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.12	1.41	1.71	2.00	2.29	2.58	0.10
21	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.13	1.43	1.74	2.04	2.34	2.64	0.10
22	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.16	1.47	1.79	2.10	2.42	2.73	0.10
23	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.17	1.49	1.82	2.15	2.47	2.80	0.10
24	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.19	1.53	1.88	2.23	2.57	2.92	0.10
25	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.23	1.59	1.96	2.33	2.69	3.06	0.10
26	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.25	1.65	2.04	2.43	2.83	3.22	0.10
27	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.29	1.72	2.14	2.56	2.99	3.41	0.10
28	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.33	1.79	2.24	2.69	3.15	3.60	0.10
29	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.37	1.86	2.35	2.83	3.32	3.81	0.10
30	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.41	1.93	2.45	2.97	3.49	4.01	0.10
31	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.49	2.08	2.67	3.25	3.84	4.43	0.10
32	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.57	2.23	2.90	3.56	4.23	4.89	0.10
33	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.66	2.40	3.15	3.89	4.64	5.38	0.12
34	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.77	2.62	3.48	4.33	5.18	6.03	0.12
35	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.90	2.84	3.79	4.73	5.68	6.62	0.13
36	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	2.03	3.08	4.14	5.19	6.24	7.29	0.13
37	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.21	3.40	4.59	5.78	6.97	8.16	0.14
38	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.39	3.71	5.04	6.36	7.68	9.00	0.14
39	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	2.64	4.13	5.63	7.12	8.62	10.11	0.15
40	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	2.90	4.56	6.21	7.86	9.52	11.17	0.18
41	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	3.21	5.04	6.88	8.71	10.54	12.37	0.20
42	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	3.55	5.62	7.70	9.77	11.84	13.91	0.22
43	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	3.89	6.13	8.37	10.60	12.84	15.08	0.26
44	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	4.28	6.74	9.21	11.67	14.14	16.60	0.30
45	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	4.71	7.42	10.14	12.85	15.56	18.27	0.32
46	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	5.11	8.04	10.97	13.90	16.83	19.76	0.36
47	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	5.55	8.79	12.03	15.27	18.51	21.75	0.41
48	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	5.98	9.49	13.00	16.51	20.02	23.53	0.50
49	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	6.35	10.08	13.80	17.52	21.25	24.97	0.63
50	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	6.84	10.86	14.89	18.91	22.93	26.95	0.71
51	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	7.46	11.88	16.31	20.73	25.15	29.57	1.03
52	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	8.18	13.01	17.85	22.68	27.52	32.35	1.26
53	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	9.04	14.45	19.86	25.27	30.68	36.09	1.53
54	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	10.01	16.07	22.12	28.17	34.23	40.28	1.86
55	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	11.08	17.86	24.65	31.43	38.22	45.00	2.29
56	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	12.31	19.91	27.52	35.13	42.73	50.34	
57	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	13.70	22.23	30.77	39.31	47.84	56.38	
58	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	15.24	24.82	34.40	43.98	53.56	63.14	
59	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	16.95	27.70	38.46	49.21	59.96	70.71	
60	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	18.76	30.83	42.91	54.98	67.05	79.12	
61	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	20.66	34.01	47.37	60.73	74.08	87.44	
62	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	22.81	37.52	52.23	66.94	81.65	96.36	

63	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	25.19	41.35	57.51	73.66	89.82	105.98
64	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	27.86	45.62	63.39	81.16	98.92	116.69
65	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	31.91	52.52	73.14	93.75	114.37	134.98
66	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	39.87	67.30	94.72	122.14	149.57	176.99
67	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	50.33	87.02	123.71	160.40	197.09	233.78
68	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	58.31	101.49	144.68	187.86	231.04	274.22
69	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	65.50	114.44	163.39	212.34	261.28	310.23
70	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	76.84	135.47	194.10	252.73	311.36	369.99
71	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	86.05	146.26	206.48	266.69	326.90	387.11
72	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	88.97	151.86	214.76	277.65	340.55	403.44
73	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	95.33	160.05	224.78	289.51	354.23	418.96
74	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	101.94	168.26	234.59	300.92	367.24	433.57
75	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	114.69	191.99	269.30	346.60	423.91	501.21
																					531.80
																					561.28

Genworth Financial
Colony 15, Band 1, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.09	1.38	1.67	1.96	2.25	2.54	
1	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.11	1.40	1.70	2.00	2.29	2.59	
2	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.12	1.42	1.72	2.01	2.31	2.61	
3	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.12	1.41	1.71	2.00	2.30	2.59	
4	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.11	1.40	1.69	1.98	2.27	2.56	
5	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.11	1.38	1.66	1.94	2.21	2.49	
6	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.09	1.34	1.60	1.85	2.11	2.36	
7	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.07	1.31	1.55	1.79	2.03	2.27	
8	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.05	1.28	1.50	1.72	1.95	2.17	
9	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.05	1.26	1.48	1.69	1.91	2.12	
10	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.03	1.23	1.43	1.63	1.83	2.03	
11	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.02	1.21	1.40	1.58	1.77	1.96	
12	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.01	1.19	1.37	1.55	1.73	1.91	
13	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.01	1.18	1.36	1.53	1.71	1.88	
14	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.01	1.19	1.36	1.53	1.71	1.88	
15	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.02	1.20	1.38	1.56	1.74	1.92	0.10
16	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.04	1.24	1.44	1.64	1.84	2.04	0.10
17	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.07	1.30	1.53	1.75	1.98	2.21	0.10
18	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.11	1.38	1.64	1.90	2.17	2.43	0.10
19	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.15	1.44	1.74	2.04	2.33	2.63	0.10
20	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.40	1.70	1.99	2.28	2.58	2.87	0.10
21	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.41	1.72	2.02	2.32	2.63	2.93	0.10
22	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.43	1.75	2.07	2.39	2.71	3.03	0.10
23	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.44	1.78	2.11	2.44	2.78	3.11	0.10
24	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.47	1.83	2.18	2.53	2.89	3.24	0.10
25	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.50	1.88	2.26	2.64	3.02	3.40	0.10
26	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.53	1.94	2.35	2.76	3.17	3.58	0.10
27	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.57	2.01	2.46	2.90	3.35	3.79	0.10
28	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.61	2.09	2.57	3.04	3.52	4.00	0.10
29	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.65	2.16	2.68	3.20	3.71	4.23	0.10
30	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.69	2.24	2.80	3.35	3.91	4.46	0.10
31	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.77	2.40	3.03	3.66	4.29	4.92	0.10
32	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.86	2.58	3.29	4.00	4.72	5.43	0.10
33	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.96	2.77	3.57	4.37	5.18	5.98	0.12
34	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	2.09	3.01	3.94	4.86	5.78	6.70	0.12
35	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.22	3.25	4.28	5.30	6.33	7.36	0.13
36	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	2.40	3.54	4.68	5.82	6.96	8.10	0.13
37	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	2.62	3.91	5.20	6.49	7.78	9.07	0.14
38	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	2.87	4.29	5.72	7.15	8.57	10.00	0.14
39	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	3.16	4.77	6.39	8.00	9.62	11.23	0.15
40	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	3.43	5.22	7.02	8.82	10.61	12.41	0.18
41	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	3.78	5.77	7.77	9.76	11.75	13.74	0.20
42	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	4.19	6.45	8.70	10.95	13.21	15.46	0.22
43	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	4.53	6.97	9.42	11.86	14.31	16.75	0.26
44	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	4.95	7.65	10.35	13.04	15.74	18.44	0.30
45	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	5.40	8.38	11.36	14.34	17.32	20.30	0.32
46	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	5.83	9.05	12.28	15.50	18.73	21.95	0.36
47	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	6.38	9.94	13.50	17.05	20.61	24.17	0.41
48	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	6.88	10.73	14.59	18.44	22.29	26.14	0.50
49	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	7.22	11.32	15.43	19.53	23.64	27.74	0.63
50	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	7.64	12.10	16.56	21.02	25.48	29.94	0.71
51	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	8.41	13.30	18.19	23.07	27.96	32.85	1.03
52	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	9.27	14.60	19.94	25.27	30.61	35.94	1.26
53	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	10.28	16.24	22.21	28.17	34.14	40.10	1.53
54	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	11.38	18.05	24.73	31.40	38.08	44.75	1.86
55	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	12.53	20.02	27.52	35.01	42.51	50.00	2.29
56	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	13.91	22.32	30.72	39.12	47.53	55.93	
57	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	15.44	24.88	34.32	43.76	53.20	62.64	
58	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	17.14	27.74	38.35	48.95	59.56	70.16	
59	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	18.99	30.90	42.82	54.74	66.65	78.57	
60	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	21.23	34.56	47.90	61.24	74.57	87.91	
61	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	23.49	38.22	52.96	67.69	82.42	97.15	
62	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	25.85	42.09	58.34	74.58	90.83	107.07	

63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	28.49	46.34	64.20	82.05	99.91	117.76
64	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	31.49	51.13	70.76	90.39	110.03	129.66
65	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	35.92	58.73	81.55	104.36	127.17	149.98
66	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	44.88	75.24	105.59	135.94	166.30	196.65
67	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	56.51	97.16	137.81	178.46	219.11	259.76
68	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	65.44	113.29	161.14	208.99	256.84	304.69
69	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	73.48	127.72	181.97	236.21	290.46	344.70
70	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	86.12	151.11	216.11	281.11	346.10	411.10
71	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	94.67	161.76	228.85	295.94	363.03	430.12
72	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	100.14	169.76	239.39	309.02	378.64	448.27
73	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	105.42	177.44	249.46	321.47	393.49	465.51
74	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	111.64	185.66	259.68	333.70	407.72	481.74
75	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	125.43	211.73	298.02	384.31	470.61	556.90
																					590.89
																					623.64

Genworth Financial
Colony 15, Band 1, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.29	1.55	1.82	2.09	2.35	2.62	
1	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.30	1.56	1.83	2.09	2.36	2.62	
2	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.31	1.57	1.84	2.10	2.36	2.62	
3	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.33	1.59	1.86	2.12	2.39	2.65	
4	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.33	1.60	1.87	2.14	2.41	2.68	
5	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.34	1.62	1.90	2.18	2.46	2.74	
6	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.34	1.60	1.87	2.13	2.40	2.66	
7	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.32	1.58	1.83	2.08	2.34	2.59	
8	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.30	1.54	1.77	2.00	2.24	2.47	
9	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.29	1.51	1.74	1.96	2.18	2.40	
10	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.28	1.48	1.69	1.89	2.10	2.30	
11	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.26	1.45	1.65	1.84	2.03	2.22	
12	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.25	1.43	1.62	1.80	1.98	2.16	
13	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.25	1.42	1.60	1.78	1.95	2.13	
14	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.25	1.42	1.60	1.77	1.95	2.12	
15	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.26	1.45	1.63	1.81	2.00	2.18	0.10
16	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.29	1.49	1.70	1.90	2.11	2.31	0.10
17	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.32	1.56	1.80	2.04	2.28	2.52	0.10
18	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.36	1.65	1.93	2.21	2.50	2.78	0.10
19	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.40	1.73	2.05	2.37	2.70	3.02	0.10
20	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.70	2.02	2.34	2.66	2.98	3.30	0.10
21	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.73	2.07	2.42	2.76	3.11	3.45	0.10
22	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.77	2.14	2.52	2.90	3.27	3.65	0.10
23	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.80	2.20	2.61	3.02	3.42	3.83	0.10
24	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.84	2.28	2.73	3.17	3.62	4.06	0.10
25	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.89	2.37	2.86	3.34	3.83	4.31	0.10
26	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.94	2.47	3.01	3.54	4.08	4.61	0.10
27	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.99	2.58	3.17	3.76	4.35	4.94	0.10
28	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	2.05	2.70	3.34	3.98	4.63	5.27	0.10
29	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	2.12	2.82	3.53	4.23	4.94	5.64	0.10
30	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	2.18	2.95	3.71	4.47	5.24	6.00	0.10
31	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	2.29	3.16	4.03	4.89	5.76	6.63	0.10
32	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	2.41	3.39	4.38	5.36	6.35	7.33	0.10
33	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.55	3.66	4.76	5.86	6.97	8.07	0.12
34	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	2.73	3.99	5.26	6.52	7.79	9.05	0.12
35	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	2.93	4.33	5.74	7.14	8.55	9.95	0.13
36	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	3.18	4.73	6.29	7.85	9.40	10.96	0.13
37	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	3.42	5.19	6.97	8.74	10.52	12.29	0.14
38	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	3.65	5.63	7.61	9.59	11.57	13.55	0.14
39	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	4.00	6.24	8.49	10.73	12.98	15.22	0.15
40	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	4.47	6.94	9.42	11.89	14.36	16.83	0.18
41	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	4.82	7.58	10.35	13.11	15.88	18.64	0.20
42	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	5.34	8.46	11.59	14.72	17.84	20.97	0.22
43	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	6.01	9.36	12.70	16.04	19.39	22.73	0.26
44	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	6.58	10.27	13.97	17.66	21.35	25.04	0.30
45	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	7.10	11.19	15.29	19.38	23.48	27.57	0.32
46	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	7.65	12.08	16.52	20.95	25.39	29.82	0.36
47	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	8.31	13.22	18.12	23.02	27.93	32.83	0.41
48	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	8.87	14.20	19.53	24.85	30.18	35.51	0.50
49	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	9.32	15.00	20.67	26.34	32.02	37.69	0.63
50	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	9.94	16.09	22.24	28.39	34.54	40.69	0.71
51	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	10.80	17.40	24.01	30.62	37.22	43.83	1.03
52	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	11.65	18.73	25.82	32.91	39.99	47.08	1.26
53	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	12.71	20.48	28.24	36.00	43.77	51.53	1.53
54	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	13.88	22.38	30.89	39.40	47.90	56.41	1.86
55	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	15.01	24.37	33.73	43.09	52.45	61.81	2.29
56	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	16.40	26.67	36.95	47.22	57.49	67.76	
57	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	18.13	29.37	40.62	51.86	63.10	74.34	
58	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	19.94	32.26	44.59	56.91	69.23	81.55	
59	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	21.89	35.39	48.89	62.38	75.88	89.38	
60	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	24.05	38.81	53.57	68.33	83.09	97.85	
61	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	26.36	42.47	58.59	74.70	90.82	106.93	
62	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	28.98	46.74	64.50	82.26	100.02	117.78	

63	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	31.85	51.39	70.93	90.46	110.00	129.54
64	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	34.91	56.45	78.00	99.54	121.09	142.63
65	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	40.01	65.00	90.00	114.99	139.99	164.98
66	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	50.17	83.40	116.63	149.86	183.09	216.32
67	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	63.35	107.83	152.31	196.78	241.26	285.74
68	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	73.19	125.58	177.98	230.37	282.77	335.16
69	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	82.43	141.78	201.13	260.47	319.82	379.17
70	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	94.96	164.04	233.13	302.21	371.30	440.38
71	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	108.01	180.74	253.48	326.21	398.95	471.68
72	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	113.54	189.42	265.31	341.20	417.08	492.97
73	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	119.08	197.65	276.22	354.79	433.36	511.93
74	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	123.42	204.70	285.97	367.24	448.52	529.79
75	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	135.91	229.43	322.95	416.46	509.98	603.50
																					639.01
																					673.15

Genworth Financial
Colony 15, Band 1, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.52	1.76	2.01	2.25	2.50	2.74	
1	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.53	1.77	2.02	2.26	2.50	2.74	
2	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.53	1.77	2.02	2.26	2.50	2.74	
3	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.54	1.78	2.03	2.27	2.52	2.76	
4	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.54	1.79	2.04	2.29	2.54	2.79	
5	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.55	1.80	2.06	2.31	2.57	2.82	
6	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.59	1.86	2.14	2.41	2.69	2.96	
7	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.61	1.86	2.12	2.37	2.63	2.88	
8	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.59	1.82	2.05	2.28	2.51	2.74	
9	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.58	1.80	2.02	2.23	2.45	2.67	
10	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.56	1.76	1.96	2.16	2.36	2.56	
11	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.55	1.73	1.92	2.10	2.29	2.47	
12	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.53	1.71	1.88	2.05	2.23	2.40	
13	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.53	1.70	1.87	2.03	2.20	2.37	
14	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.53	1.69	1.86	2.03	2.19	2.36	
15	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.54	1.71	1.89	2.07	2.24	2.42	0.10
16	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.56	1.76	1.97	2.17	2.37	2.57	0.10
17	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.60	1.84	2.08	2.32	2.56	2.80	0.10
18	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.65	1.94	2.23	2.51	2.80	3.09	0.10
19	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.69	2.02	2.36	2.69	3.02	3.35	0.10
20	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.90	2.26	2.61	2.96	3.32	3.67	0.10
21	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.94	2.32	2.70	3.07	3.45	3.83	0.10
22	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.98	2.39	2.81	3.23	3.64	4.06	0.10
23	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	2.01	2.46	2.91	3.35	3.80	4.25	0.10
24	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	2.05	2.54	3.04	3.53	4.02	4.51	0.10
25	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	2.10	2.64	3.18	3.71	4.25	4.79	0.10
26	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.17	2.76	3.35	3.94	4.53	5.12	0.10
27	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.23	2.88	3.54	4.19	4.84	5.49	0.10
28	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.29	3.01	3.72	4.43	5.15	5.86	0.10
29	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	2.38	3.16	3.94	4.71	5.49	6.27	0.10
30	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	2.45	3.30	4.14	4.98	5.83	6.67	0.10
31	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	2.58	3.54	4.50	5.45	6.41	7.37	0.10
32	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	2.72	3.80	4.89	5.97	7.06	8.14	0.10
33	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	2.86	4.08	5.31	6.53	7.75	8.97	0.12
34	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	3.04	4.45	5.85	7.25	8.66	10.06	0.12
35	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	3.23	4.79	6.36	7.93	9.49	11.06	0.13
36	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	3.46	5.21	6.95	8.69	10.44	12.18	0.13
37	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	3.73	5.72	7.70	9.68	11.67	13.65	0.14
38	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	3.99	6.20	8.42	10.63	12.84	15.05	0.14
39	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	4.38	6.88	9.39	11.90	14.40	16.91	0.15
40	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	4.91	7.67	10.43	13.18	15.94	18.70	0.18
41	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	5.29	8.38	11.46	14.54	17.63	20.71	0.20
42	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	5.89	9.37	12.86	16.34	19.82	23.30	0.22
43	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	6.63	10.35	14.08	17.80	21.53	25.25	0.26
44	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	7.24	11.35	15.47	19.59	23.70	27.82	0.30
45	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	7.85	12.40	16.96	21.52	26.07	30.63	0.32
46	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	8.42	13.36	18.31	23.25	28.19	33.13	0.36
47	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	9.16	14.62	20.09	25.55	31.02	36.48	0.41
48	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	9.82	15.75	21.68	27.60	33.53	39.46	0.50
49	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	10.46	16.75	23.03	29.31	35.60	41.88	0.63
50	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	11.24	18.03	24.83	31.62	38.42	45.21	0.71
51	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	12.18	19.49	26.79	34.09	41.40	48.70	1.03
52	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	13.16	20.99	28.82	36.65	44.48	52.31	1.26
53	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	14.37	22.95	31.53	40.10	48.68	57.26	1.53
54	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	15.70	25.09	34.49	43.89	53.28	62.68	1.86
55	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	17.26	27.55	37.83	48.11	58.40	68.68	2.29
56	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	18.82	30.12	41.41	52.70	64.00	75.29	
57	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	20.65	33.04	45.43	57.82	70.21	82.60	
58	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	22.64	36.24	49.83	63.42	77.02	90.61	
59	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	24.74	39.66	54.57	69.48	84.40	99.31	
60	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	27.03	43.37	59.71	76.04	92.38	108.72	
61	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	29.83	47.62	65.42	83.22	101.01	118.81	
62	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	32.78	52.12	71.46	90.80	110.14	129.48	

63	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	35.70	56.72	77.74	98.75	119.77	140.79
64	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	38.82	61.70	84.59	107.48	130.36	153.25
65	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	43.68	69.98	96.29	122.59	148.90	175.20
66	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	53.77	88.42	123.08	157.73	192.39	227.04
67	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	67.46	113.23	159.01	204.78	250.56	296.33
68	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	77.40	130.60	183.81	237.01	290.21	343.41
69	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	86.55	146.00	205.45	264.89	324.34	383.79
70	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	99.36	167.57	235.77	303.97	372.18	440.38
71	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	110.31	182.58	254.86	327.13	399.41	471.68
72	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	115.56	191.04	266.53	342.01	417.49	492.97
73	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	122.13	200.09	278.05	356.01	433.97	511.93
74	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	125.94	206.71	287.48	368.25	449.02	529.79
75	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	139.89	232.61	325.34	418.06	510.78	603.50
																					639.01
																					673.15

Genworth Financial
Colony 15, Band 1, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.46	2.75	3.04	3.33	3.62	3.91	0.10
17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.52	2.87	3.22	3.56	3.91	4.26	0.10
18	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.59	3.01	3.44	3.86	4.28	4.70	0.10
19	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.66	3.15	3.64	4.12	4.61	5.10	0.10
20	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.52	3.93	4.34	4.75	5.16	5.57	0.10
21	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.57	4.01	4.46	4.90	5.35	5.79	0.10
22	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.62	4.11	4.61	5.10	5.60	6.09	0.10
23	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.67	4.20	4.74	5.28	5.81	6.35	0.10
24	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.73	4.33	4.92	5.51	6.11	6.70	0.10
25	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.82	4.48	5.13	5.78	6.44	7.09	0.10
26	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.95	4.67	5.39	6.11	6.83	7.55	0.10
27	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	4.10	4.90	5.69	6.48	7.28	8.07	0.10
28	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	4.21	5.09	5.96	6.83	7.71	8.58	0.10
29	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	4.36	5.32	6.28	7.23	8.19	9.15	0.10
30	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	4.51	5.55	6.59	7.63	8.67	9.71	0.10
31	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	4.80	5.96	7.13	8.29	9.46	10.62	0.10
32	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	5.06	6.37	7.69	9.00	10.31	11.62	0.10
33	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	5.41	6.87	8.32	9.77	11.23	12.68	0.12
34	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	5.74	7.41	9.08	10.74	12.41	14.08	0.12
35	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	6.01	7.88	9.74	11.60	13.47	15.33	0.13
36	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	6.33	8.41	10.49	12.56	14.64	16.72	0.13
37	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	6.74	9.11	11.47	13.83	16.20	18.56	0.14
38	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	7.16	9.78	12.41	15.03	17.65	20.27	0.14
39	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	7.67	10.65	13.64	16.62	19.60	22.58	0.15
40	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	8.28	11.57	14.87	18.16	21.45	24.74	0.18
41	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	9.21	12.84	16.48	20.12	23.75	27.39	0.20
42	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	10.35	14.45	18.54	22.63	26.73	30.82	0.22
43	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	11.26	15.69	20.12	24.54	28.97	33.40	0.26
44	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	12.39	17.27	22.16	27.04	31.92	36.80	0.30
45	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	13.56	18.95	24.34	29.73	35.12	40.51	0.32
46	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	14.44	20.32	26.19	32.06	37.94	43.81	0.36
47	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	15.56	22.10	28.64	35.17	41.71	48.25	0.41
48	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	16.70	23.80	30.90	37.99	45.09	52.19	0.50
49	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	17.73	25.26	32.79	40.32	47.85	55.38	0.63
50	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	18.98	27.14	35.31	43.47	51.63	59.79	0.71
51	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	20.31	29.13	37.95	46.77	55.59	64.41	1.03
52	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	21.65	31.15	40.66	50.17	59.67	69.18	1.26
53	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	23.41	33.87	44.34	54.80	65.27	75.73	1.53
54	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	25.32	36.83	48.35	59.86	71.38	82.89	1.86
55	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	27.45	40.12	52.80	65.47	78.15	90.82	2.29
56	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	29.62	43.61	57.60	71.58	85.57	99.56	
57	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	31.98	47.43	62.89	78.34	93.79	109.24	
58	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	34.73	51.75	68.77	85.78	102.80	119.82	
59	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	37.65	56.38	75.12	93.86	112.59	131.33	
60	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	40.86	61.44	82.02	102.60	123.18	143.76	
61	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	44.13	66.44	88.76	111.07	133.38	155.69	
62	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	47.65	71.75	95.86	119.96	144.06	168.16	

63	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	51.46	77.41	103.37	129.33	155.28	181.24
64	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	55.66	83.63	111.61	139.59	167.56	195.54
65	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	62.04	93.95	125.87	157.78	189.70	221.61
66	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	74.96	116.91	158.86	200.80	242.75	284.70
67	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	92.41	147.61	202.82	258.02	313.22	368.42
68	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	104.51	167.35	230.20	293.05	355.89	418.74
69	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	112.17	178.34	244.52	310.69	376.87	443.04
70	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	119.99	189.47	258.95	328.42	397.90	467.38
71	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	128.24	201.04	273.84	346.64	419.44	492.24
72	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	135.53	212.15	288.78	365.41	442.03	518.66
73	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	144.22	225.89	307.57	389.25	470.92	552.60
74	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	154.28	242.69	331.09	419.49	507.90	596.30
75	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	168.05	266.42	364.80	463.17	561.55	659.92
																					769.10
																					816.34

Genworth Financial
Colony 15, Band 1, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.30	3.50	3.71	3.91	4.11	4.31	0.10
17	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.37	3.64	3.91	4.17	4.44	4.71	0.10
18	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.45	3.80	4.15	4.50	4.85	5.20	0.10
19	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.53	3.95	4.38	4.80	5.23	5.65	0.10
20	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.59	4.91	5.23	5.54	5.86	6.18	0.10
21	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.70	5.05	5.41	5.76	6.12	6.47	0.10
22	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.76	5.18	5.60	6.01	6.43	6.85	0.10
23	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.82	5.29	5.77	6.24	6.72	7.19	0.10
24	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.89	5.44	5.99	6.53	7.08	7.63	0.10
25	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.98	5.60	6.23	6.86	7.48	8.11	0.10
26	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	5.10	5.81	6.53	7.25	7.96	8.68	0.10
27	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	5.24	6.05	6.87	7.68	8.50	9.31	0.10
28	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	5.37	6.28	7.20	8.12	9.03	9.95	0.10
29	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	5.52	6.54	7.57	8.59	9.62	10.64	0.10
30	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	5.64	6.78	7.92	9.05	10.19	11.33	0.10
31	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	5.85	7.19	8.52	9.85	11.19	12.52	0.10
32	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	6.10	7.64	9.19	10.74	12.28	13.83	0.10
33	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	6.38	8.15	9.93	11.70	13.48	15.25	0.12
34	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	6.72	8.79	10.87	12.95	15.02	17.10	0.12
35	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	7.10	9.44	11.79	14.13	16.47	18.81	0.13
36	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	7.51	10.15	12.79	15.43	18.07	20.71	0.13
37	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	8.08	11.11	14.14	17.16	20.19	23.22	0.14
38	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	8.77	12.13	15.50	18.87	22.23	25.60	0.14
39	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	9.66	13.48	17.31	21.14	24.96	28.79	0.15
40	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	10.46	14.73	19.01	23.28	27.56	31.83	0.18
41	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	11.73	16.44	21.14	25.84	30.55	35.25	0.20
42	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	13.07	18.39	23.71	29.03	34.35	39.67	0.22
43	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	14.25	20.00	25.75	31.50	37.25	43.00	0.26
44	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	15.59	21.95	28.31	34.66	41.02	47.38	0.30
45	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	16.75	23.83	30.92	38.00	45.08	52.16	0.32
46	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	17.86	25.57	33.29	41.00	48.71	56.42	0.36
47	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	19.23	27.81	36.40	44.98	53.56	62.14	0.41
48	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	20.55	29.89	39.22	48.55	57.89	67.22	0.50
49	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	21.78	31.69	41.61	51.52	61.43	71.34	0.63
50	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	23.30	34.04	44.79	55.53	66.27	77.01	0.71
51	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	24.88	36.50	48.12	59.73	71.35	82.97	1.03
52	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	26.71	39.19	51.68	64.16	76.65	89.13	1.26
53	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	29.02	42.73	56.44	70.14	83.85	97.56	1.53
54	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	31.62	46.65	61.69	76.73	91.76	106.80	1.86
55	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	34.35	50.89	67.42	83.95	100.49	117.02	2.29
56	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	37.42	55.59	73.77	91.94	110.12	128.29	
57	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	40.39	60.47	80.54	100.61	120.69	140.76	
58	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	43.69	65.83	87.98	110.12	132.26	154.40	
59	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	47.32	71.70	96.09	120.47	144.85	169.23	
60	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	51.46	78.22	104.99	131.75	158.51	185.27	
61	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	55.75	85.10	114.44	143.78	173.13	202.47	
62	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	60.25	92.33	124.42	156.50	188.58	220.66	

63	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	65.35	100.27	135.19	170.11	205.03	239.95
64	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	71.07	109.09	147.12	185.14	223.16	261.18
65	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	79.84	123.59	167.35	211.10	254.85	298.60
66	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	96.53	151.53	206.54	261.55	316.55	371.56
67	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	105.25	163.02	220.80	278.57	336.35	394.12
68	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	112.85	174.03	235.21	296.38	357.56	418.74
69	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	119.78	184.43	249.09	313.74	378.39	443.04
70	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	126.16	194.40	262.65	330.89	399.14	467.38
71	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	132.62	204.54	276.47	348.39	420.32	492.24
72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	142.04	217.37	292.69	368.01	443.34	518.66
73	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	149.54	230.15	310.77	391.38	471.99	552.60
74	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	162.68	249.41	336.13	422.85	509.58	596.30
75	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	180.41	276.31	372.22	468.12	564.02	659.92
																					769.10
																					816.34

Genworth Financial
Colony 15, Band 1, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.64	0.70	0.77	0.83	0.89	0.95	
1	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.64	0.71	0.77	0.83	0.90	0.96	
2	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.65	0.71	0.78	0.85	0.91	0.98	
3	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.65	0.71	0.78	0.85	0.91	0.98	
4	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.65	0.71	0.78	0.85	0.91	0.98	
5	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.66	0.72	0.79	0.85	0.92	0.98	
6	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.65	0.71	0.78	0.84	0.90	0.96	
7	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.65	0.71	0.78	0.84	0.90	0.96	
8	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.65	0.71	0.77	0.83	0.89	0.95	
9	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.65	0.71	0.78	0.84	0.90	0.96	
10	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.66	0.72	0.78	0.84	0.90	0.96	
11	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.66	0.73	0.79	0.85	0.92	0.98	
12	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.67	0.74	0.81	0.87	0.94	1.01	
13	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.67	0.75	0.82	0.89	0.97	1.04	
14	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.68	0.77	0.85	0.93	1.02	1.10	
15	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.70	0.80	0.90	0.99	1.09	1.19	0.10
16	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.72	0.84	0.96	1.07	1.19	1.31	0.10
17	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.75	0.90	1.05	1.19	1.34	1.49	0.10
18	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.78	0.96	1.15	1.33	1.51	1.69	0.10
19	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.82	1.04	1.26	1.47	1.69	1.91	0.10
20	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.03	1.25	1.48	1.71	1.93	2.16	0.10
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.05	1.30	1.54	1.78	2.03	2.27	0.10
22	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.07	1.33	1.60	1.86	2.12	2.38	0.10
23	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.08	1.35	1.63	1.90	2.17	2.44	0.10
24	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.09	1.37	1.65	1.93	2.21	2.49	0.10
25	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.11	1.40	1.69	1.98	2.27	2.56	0.10
26	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.12	1.42	1.72	2.02	2.32	2.62	0.10
27	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.13	1.44	1.75	2.05	2.36	2.67	0.10
28	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.14	1.46	1.78	2.10	2.42	2.74	0.10
29	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.15	1.48	1.81	2.14	2.47	2.80	0.10
30	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.16	1.51	1.85	2.19	2.54	2.88	0.10
31	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.21	1.59	1.97	2.35	2.73	3.11	0.10
32	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.27	1.69	2.11	2.52	2.94	3.36	0.10
33	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.33	1.80	2.26	2.72	3.19	3.65	0.12
34	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.42	1.94	2.47	2.99	3.52	4.04	0.12
35	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.48	2.07	2.65	3.23	3.82	4.40	0.13
36	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.57	2.21	2.86	3.50	4.15	4.79	0.13
37	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.69	2.41	3.14	3.86	4.58	5.30	0.14
38	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.80	2.59	3.39	4.19	4.98	5.78	0.14
39	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.94	2.84	3.73	4.62	5.52	6.41	0.15
40	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.05	3.03	4.02	5.00	5.98	6.96	0.18
41	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	2.18	3.25	4.33	5.40	6.47	7.54	0.20
42	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.38	3.56	4.75	5.94	7.12	8.31	0.22
43	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	2.51	3.78	5.04	6.30	7.57	8.83	0.26
44	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.76	4.12	5.48	6.83	8.19	9.55	0.30
45	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	2.98	4.45	5.92	7.39	8.86	10.33	0.32
46	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	3.18	4.74	6.31	7.87	9.44	11.00	0.36
47	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	3.45	5.14	6.84	8.54	10.23	11.93	0.41
48	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	3.69	5.49	7.30	9.10	10.91	12.71	0.50
49	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	3.85	5.74	7.64	9.53	11.42	13.31	0.63
50	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	4.08	6.11	8.14	10.17	12.20	14.23	0.71
51	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	4.38	6.61	8.85	11.09	13.32	15.56	1.03
52	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	4.73	7.21	9.68	12.15	14.63	17.10	1.26
53	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	5.16	7.98	10.81	13.63	16.45	19.27	1.53
54	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	5.77	8.98	12.20	15.41	18.62	21.83	1.86
55	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	6.64	10.28	13.93	17.58	21.22	24.87	2.29
56	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	7.49	11.68	15.87	20.05	24.24	28.43	
57	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	8.52	13.34	18.16	22.98	27.80	32.62	
58	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	9.59	15.17	20.76	26.34	31.92	37.50	
59	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	10.85	17.31	23.77	30.22	36.68	43.14	
60	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	12.35	19.79	27.24	34.69	42.13	49.58	
61	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	13.82	22.30	30.79	39.27	47.75	56.23	
62	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	15.53	25.14	34.76	44.37	53.99	63.60	

63	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	17.29	28.17	39.06	49.94	60.83	71.71
64	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	19.16	31.45	43.73	56.01	68.30	80.58
65	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	22.00	36.55	51.10	65.65	80.20	94.75
66	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	27.71	47.35	66.99	86.63	106.27	125.91
67	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	35.35	61.90	88.45	114.99	141.54	168.09
68	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	41.18	72.71	104.24	135.76	167.29	198.82
69	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	46.81	82.79	118.76	154.73	190.71	226.68
70	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	55.33	98.79	142.25	185.71	229.17	272.63
71	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	61.02	106.37	151.72	197.06	242.41	287.76
72	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	65.29	112.76	160.23	207.69	255.16	302.63
73	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	68.76	118.44	168.13	217.81	267.50	317.18
74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	73.33	124.92	176.52	228.11	279.70	331.29
75	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	88.59	151.78	214.97	278.15	341.34	404.53
																					440.89
																					476.78

Genworth Financial
Colony 15, Band 1, Current Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.77	0.82	0.88	0.94	0.99	1.05	
1	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.78	0.84	0.90	0.95	1.01	1.07	
2	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.78	0.84	0.91	0.97	1.03	1.09	
3	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.78	0.84	0.91	0.97	1.03	1.09	
4	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.78	0.84	0.91	0.97	1.03	1.09	
5	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.78	0.84	0.91	0.97	1.03	1.09	
6	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.78	0.84	0.90	0.95	1.01	1.07	
7	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.78	0.84	0.90	0.95	1.01	1.07	
8	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.78	0.84	0.89	0.94	1.00	1.05	
9	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.79	0.84	0.90	0.96	1.01	1.07	
10	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.79	0.84	0.90	0.96	1.01	1.07	
11	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.79	0.85	0.91	0.97	1.03	1.09	
12	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.80	0.86	0.93	0.99	1.06	1.12	
13	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.80	0.87	0.95	1.02	1.09	1.16	
14	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.81	0.89	0.98	1.06	1.14	1.22	
15	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.83	0.93	1.03	1.12	1.22	1.32	0.10
16	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.85	0.97	1.09	1.21	1.33	1.45	0.10
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.88	1.04	1.19	1.34	1.50	1.65	0.10
18	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.92	1.11	1.31	1.50	1.69	1.88	0.10
19	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.96	1.19	1.43	1.66	1.89	2.12	0.10
20	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.23	1.46	1.70	1.93	2.17	2.40	0.10
21	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.25	1.50	1.76	2.01	2.27	2.52	0.10
22	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.27	1.54	1.82	2.09	2.37	2.64	0.10
23	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.28	1.56	1.85	2.14	2.42	2.71	0.10
24	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.29	1.58	1.88	2.18	2.47	2.77	0.10
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.31	1.61	1.92	2.23	2.53	2.84	0.10
26	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.32	1.64	1.96	2.27	2.59	2.91	0.10
27	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.33	1.66	1.99	2.31	2.64	2.97	0.10
28	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.35	1.69	2.03	2.36	2.70	3.04	0.10
29	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.37	1.72	2.07	2.41	2.76	3.11	0.10
30	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.38	1.75	2.11	2.47	2.84	3.20	0.10
31	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.44	1.85	2.25	2.65	3.06	3.46	0.10
32	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.51	1.96	2.40	2.84	3.29	3.73	0.10
33	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.58	2.07	2.57	3.07	3.56	4.06	0.12
34	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.67	2.24	2.80	3.36	3.93	4.49	0.12
35	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.74	2.37	3.00	3.63	4.26	4.89	0.13
36	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.84	2.53	3.23	3.93	4.62	5.32	0.13
37	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.97	2.76	3.54	4.32	5.11	5.89	0.14
38	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	2.10	2.96	3.83	4.69	5.56	6.42	0.14
39	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	2.29	3.25	4.22	5.19	6.15	7.12	0.15
40	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	2.44	3.50	4.56	5.61	6.67	7.73	0.18
41	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	2.61	3.77	4.92	6.07	7.23	8.38	0.20
42	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	2.83	4.11	5.39	6.67	7.95	9.23	0.22
43	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	2.97	4.34	5.71	7.07	8.44	9.81	0.26
44	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	3.24	4.72	6.19	7.66	9.14	10.61	0.30
45	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	3.56	5.15	6.73	8.31	9.90	11.48	0.32
46	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	3.83	5.51	7.19	8.86	10.54	12.22	0.36
47	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	4.08	5.92	7.75	9.58	11.42	13.25	0.41
48	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	4.33	6.29	8.25	10.20	12.16	14.12	0.50
49	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	4.57	6.61	8.66	10.70	12.75	14.79	0.63
50	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	4.87	7.06	9.25	11.43	13.62	15.81	0.71
51	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	5.25	7.66	10.07	12.47	14.88	17.29	1.03
52	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	5.63	8.30	10.98	13.65	16.33	19.00	1.26
53	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	6.16	9.21	12.26	15.31	18.36	21.41	1.53
54	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	6.81	10.30	13.79	17.28	20.77	24.26	1.86
55	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	7.59	11.60	15.61	19.61	23.62	27.63	2.29
56	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	8.61	13.20	17.80	22.40	26.99	31.59	
57	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	9.67	14.98	20.30	25.61	30.93	36.24	
58	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	11.00	17.14	23.27	29.40	35.54	41.67	
59	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	12.40	19.50	26.61	33.72	40.82	47.93	
60	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	14.08	22.28	30.49	38.69	46.89	55.09	
61	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	15.81	25.14	34.48	43.81	53.15	62.48	
62	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	17.66	28.26	38.87	49.47	60.07	70.67	

63	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	19.63	31.64	43.65	55.66	67.67	79.68
64	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	21.82	35.36	48.91	62.45	75.99	89.53
65	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	25.00	41.05	57.11	73.17	89.22	105.28
66	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	31.22	52.95	74.69	96.43	118.16	139.90
67	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	39.75	69.15	98.56	127.96	157.37	186.77
68	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	46.39	81.30	116.20	151.10	186.01	220.91
69	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	52.69	92.52	132.36	172.20	212.03	251.87
70	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	62.32	110.44	158.56	206.68	254.80	302.92
71	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	67.94	118.30	168.66	219.01	269.37	319.73
72	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	72.31	125.10	177.89	230.68	283.47	336.26
73	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	76.88	131.99	187.10	242.20	297.31	352.42
74	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	81.81	139.07	196.33	253.58	310.84	368.10
75	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	98.14	168.41	238.68	308.94	379.21	449.48
																					489.88
																					529.76

Genworth Financial
Colony 15, Band 1, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.95	0.99	1.04	1.08	1.12	1.16	
1	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.97	1.01	1.06	1.10	1.14	1.18	
2	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.98	1.02	1.07	1.11	1.16	1.20	
3	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.98	1.02	1.07	1.11	1.16	1.20	
4	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.98	1.02	1.07	1.11	1.16	1.20	
5	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.98	1.03	1.07	1.11	1.16	1.20	
6	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.98	1.02	1.06	1.10	1.14	1.18	
7	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.98	1.02	1.06	1.10	1.14	1.18	
8	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.98	1.01	1.05	1.09	1.12	1.16	
9	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.98	1.02	1.06	1.10	1.14	1.18	
10	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.98	1.02	1.06	1.10	1.14	1.18	
11	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.98	1.03	1.07	1.11	1.16	1.20	
12	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.00	1.04	1.09	1.14	1.18	1.23	
13	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.01	1.06	1.12	1.17	1.23	1.28	
14	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.02	1.08	1.15	1.21	1.28	1.34	
15	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.04	1.12	1.21	1.29	1.38	1.46	0.10
16	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.06	1.17	1.29	1.40	1.51	1.62	0.10
17	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.10	1.25	1.40	1.55	1.70	1.85	0.10
18	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.15	1.34	1.54	1.74	1.93	2.13	0.10
19	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.20	1.44	1.69	1.93	2.17	2.41	0.10
20	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.57	1.80	2.04	2.28	2.51	2.75	0.10
21	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.60	1.87	2.14	2.41	2.68	2.95	0.10
22	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.64	1.95	2.26	2.56	2.87	3.18	0.10
23	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.66	1.99	2.33	2.66	2.99	3.32	0.10
24	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.71	2.06	2.41	2.76	3.11	3.46	0.10
25	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.73	2.10	2.48	2.85	3.22	3.59	0.10
26	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.76	2.15	2.55	2.94	3.34	3.73	0.10
27	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.78	2.19	2.61	3.03	3.44	3.86	0.10
28	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.80	2.24	2.68	3.11	3.55	3.99	0.10
29	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.83	2.29	2.75	3.21	3.67	4.13	0.10
30	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.86	2.34	2.83	3.32	3.80	4.29	0.10
31	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.93	2.47	3.02	3.56	4.10	4.64	0.10
32	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.00	2.60	3.21	3.81	4.41	5.01	0.10
33	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	2.09	2.76	3.44	4.11	4.78	5.45	0.12
34	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	2.20	2.97	3.74	4.51	5.28	6.05	0.12
35	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.34	3.19	4.04	4.89	5.74	6.59	0.13
36	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	2.46	3.40	4.35	5.29	6.23	7.17	0.13
37	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	2.61	3.68	4.75	5.82	6.89	7.96	0.14
38	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	2.75	3.93	5.12	6.31	7.49	8.68	0.14
39	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.93	4.27	5.61	6.94	8.28	9.62	0.15
40	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	3.17	4.62	6.08	7.54	8.99	10.45	0.18
41	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	3.34	4.94	6.54	8.14	9.74	11.34	0.20
42	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	3.62	5.39	7.17	8.95	10.72	12.50	0.22
43	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	3.91	5.78	7.66	9.54	11.41	13.29	0.26
44	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	4.23	6.26	8.29	10.31	12.34	14.37	0.30
45	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	4.63	6.81	9.00	11.19	13.37	15.56	0.32
46	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	4.95	7.27	9.60	11.92	14.24	16.56	0.36
47	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	5.32	7.85	10.38	12.90	15.43	17.96	0.41
48	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	5.63	8.33	11.04	13.74	16.45	19.15	0.50
49	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	5.91	8.74	11.57	14.40	17.23	20.06	0.63
50	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	6.24	9.29	12.33	15.37	18.42	21.46	0.71
51	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	6.71	9.97	13.24	16.51	19.77	23.04	1.03
52	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	7.20	10.73	14.27	17.80	21.33	24.86	1.26
53	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	7.85	11.78	15.71	19.64	23.57	27.50	1.53
54	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	8.54	12.94	17.35	21.75	26.16	30.56	1.86
55	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	9.36	14.32	19.27	24.22	29.18	34.13	2.29
56	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	10.48	16.03	21.59	27.14	32.70	38.25	
57	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	11.81	18.05	24.28	30.51	36.75	42.98	
58	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	13.33	20.35	27.36	34.37	41.39	48.40	
59	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	15.01	22.91	30.81	38.70	46.60	54.50	
60	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	16.77	25.67	34.58	43.48	52.39	61.29	
61	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	18.53	28.57	38.62	48.66	58.71	68.75	
62	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	20.49	31.94	43.39	54.84	66.29	77.74	

63	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	22.59	35.60	48.62	61.63	74.64	87.65
64	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	24.88	39.60	54.32	69.04	83.76	98.48
65	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	28.60	46.04	63.49	80.93	98.37	115.81
66	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	35.84	59.45	83.06	106.67	130.28	153.89
67	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	45.52	77.50	109.49	141.48	173.46	205.45
68	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	53.00	91.00	129.00	167.00	205.00	243.00
69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	60.09	103.48	146.88	190.27	233.67	277.06
70	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	70.89	123.32	175.76	228.20	280.63	333.07
71	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	75.81	130.97	186.12	241.27	296.43	351.58
72	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	82.63	140.06	197.49	254.91	312.34	369.77
73	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	89.07	148.77	208.46	268.15	327.85	387.54
74	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	93.19	155.51	217.83	280.14	342.46	404.78
75	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	107.96	183.45	258.93	334.41	409.90	485.38
																					527.31
																					582.74

Genworth Financial
Colony 15, Band 1, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.11	1.14	1.18	1.21	1.24	1.27	
1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.12	1.16	1.19	1.22	1.26	1.29	
2	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.14	1.17	1.21	1.24	1.28	1.31	
3	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.14	1.17	1.21	1.24	1.28	1.31	
4	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.14	1.17	1.21	1.24	1.28	1.31	
5	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.14	1.18	1.21	1.24	1.28	1.31	
6	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.14	1.17	1.20	1.23	1.26	1.29	
7	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.14	1.17	1.20	1.23	1.26	1.29	
8	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.14	1.16	1.19	1.22	1.24	1.27	
9	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.14	1.17	1.20	1.23	1.26	1.29	
10	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.14	1.17	1.20	1.23	1.26	1.29	
11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.15	1.18	1.22	1.25	1.29	1.32	
12	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.15	1.19	1.24	1.28	1.32	1.36	
13	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.16	1.21	1.27	1.32	1.37	1.42	
14	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.17	1.24	1.30	1.36	1.43	1.49	
15	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.20	1.28	1.37	1.45	1.54	1.62	0.10
16	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.23	1.34	1.46	1.57	1.69	1.80	0.10
17	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.27	1.43	1.59	1.74	1.90	2.06	0.10
18	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.33	1.54	1.75	1.95	2.16	2.37	0.10
19	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.39	1.65	1.91	2.16	2.42	2.68	0.10
20	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.70	1.97	2.24	2.51	2.78	3.05	0.10
21	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.74	2.05	2.36	2.66	2.97	3.28	0.10
22	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.78	2.13	2.48	2.83	3.18	3.53	0.10
23	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.81	2.18	2.56	2.94	3.31	3.69	0.10
24	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.83	2.23	2.64	3.04	3.44	3.84	0.10
25	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.87	2.30	2.72	3.14	3.57	3.99	0.10
26	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.90	2.35	2.80	3.24	3.69	4.14	0.10
27	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.92	2.40	2.87	3.34	3.82	4.29	0.10
28	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.96	2.45	2.95	3.44	3.94	4.43	0.10
29	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.98	2.50	3.03	3.55	4.07	4.59	0.10
30	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.02	2.57	3.12	3.67	4.22	4.77	0.10
31	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.09	2.70	3.32	3.93	4.55	5.16	0.10
32	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.17	2.85	3.53	4.21	4.89	5.57	0.10
33	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	2.29	3.04	3.80	4.55	5.31	6.06	0.12
34	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	2.42	3.28	4.14	5.00	5.86	6.72	0.12
35	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.55	3.50	4.46	5.41	6.37	7.32	0.13
36	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	2.67	3.73	4.79	5.85	6.91	7.97	0.13
37	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	2.83	4.03	5.24	6.44	7.64	8.84	0.14
38	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	3.00	4.33	5.66	6.98	8.31	9.64	0.14
39	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	3.21	4.70	6.20	7.70	9.19	10.69	0.15
40	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	3.49	5.11	6.74	8.36	9.99	11.61	0.18
41	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	3.68	5.46	7.25	9.03	10.82	12.60	0.20
42	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	3.96	5.94	7.93	9.92	11.90	13.89	0.22
43	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	4.27	6.37	8.47	10.57	12.67	14.77	0.26
44	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	4.70	6.96	9.21	11.46	13.72	15.97	0.30
45	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	5.07	7.51	9.96	12.40	14.85	17.29	0.32
46	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	5.41	8.01	10.61	13.20	15.80	18.40	0.36
47	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	5.79	8.63	11.46	14.29	17.13	19.96	0.41
48	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	6.17	9.19	12.22	15.24	18.26	21.28	0.50
49	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	6.48	9.64	12.81	15.97	19.13	22.29	0.63
50	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	6.88	10.27	13.67	17.06	20.45	23.84	0.71
51	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	7.39	11.03	14.68	18.32	21.96	25.60	1.03
52	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	7.96	11.89	15.83	19.76	23.69	27.62	1.26
53	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	8.68	13.05	17.43	21.80	26.18	30.55	1.53
54	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	9.54	14.42	19.31	24.19	29.08	33.96	1.86
55	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	10.56	16.03	21.51	26.98	32.45	37.92	2.29
56	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	11.67	17.83	24.00	30.17	36.33	42.50	
57	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	12.99	19.95	26.90	33.85	40.81	47.76	
58	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	14.70	22.51	30.33	38.15	45.96	53.78	
59	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	16.56	25.36	34.16	42.96	51.76	60.56	
60	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	18.53	28.45	38.36	48.27	58.19	68.10	
61	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	20.67	31.82	42.96	54.10	65.25	76.39	
62	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	22.76	35.29	47.83	60.37	72.90	85.44	

63	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	24.98	39.03	53.09	67.14	81.19	95.24
64	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	27.67	43.29	58.92	74.55	90.17	105.80
65	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	31.53	49.82	68.11	86.40	104.69	122.98
66	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	39.00	63.50	88.00	112.49	136.99	161.49
67	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	48.92	81.74	114.57	147.39	180.21	213.03
68	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	55.78	94.41	133.05	171.69	210.32	248.96
69	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	62.29	105.91	149.54	193.16	236.78	280.40
70	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	72.45	124.58	176.70	228.82	280.95	333.07
71	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	78.61	133.20	187.80	242.39	296.99	351.58
72	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	84.15	141.28	198.40	255.52	312.65	369.77
73	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	89.85	149.39	208.93	268.46	328.00	387.54
74	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	94.92	156.89	218.87	280.84	342.81	404.78
75	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	110.64	185.59	260.54	335.48	410.43	485.38
																					527.31
																					588.65

Genworth Financial
Colony 15, Band 1, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.87	2.04	2.22	2.39	2.57	2.74	0.10
17	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.93	2.17	2.42	2.66	2.90	3.14	0.10
18	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	2.01	2.33	2.65	2.96	3.28	3.60	0.10
19	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	2.09	2.49	2.89	3.28	3.68	4.08	0.10
20	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.81	3.17	3.54	3.91	4.27	4.64	0.10
21	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.86	3.28	3.70	4.12	4.54	4.96	0.10
22	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.92	3.39	3.87	4.34	4.82	5.29	0.10
23	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.95	3.46	3.98	4.49	5.00	5.51	0.10
24	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.99	3.53	4.08	4.62	5.16	5.70	0.10
25	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	3.03	3.60	4.18	4.75	5.33	5.90	0.10
26	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	3.08	3.68	4.29	4.90	5.50	6.11	0.10
27	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	3.13	3.76	4.40	5.03	5.67	6.30	0.10
28	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	3.17	3.84	4.50	5.16	5.83	6.49	0.10
29	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	3.25	3.94	4.63	5.32	6.01	6.70	0.10
30	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	3.38	4.09	4.81	5.52	6.24	6.95	0.10
31	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	3.49	4.28	5.07	5.85	6.64	7.43	0.10
32	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	3.61	4.48	5.35	6.21	7.08	7.95	0.10
33	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	3.75	4.71	5.68	6.64	7.61	8.57	0.12
34	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	3.93	5.02	6.12	7.21	8.31	9.40	0.12
35	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	4.09	5.30	6.52	7.73	8.94	10.15	0.13
36	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	4.40	5.71	7.02	8.33	9.64	10.95	0.13
37	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	4.75	6.20	7.66	9.12	10.57	12.03	0.14
38	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	5.05	6.64	8.23	9.81	11.40	12.99	0.14
39	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	5.44	7.20	8.97	10.74	12.50	14.27	0.15
40	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	5.89	7.78	9.68	11.58	13.47	15.37	0.18
41	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	6.40	8.46	10.51	12.56	14.62	16.67	0.20
42	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	7.05	9.31	11.58	13.85	16.11	18.38	0.22
43	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	7.57	9.96	12.36	14.75	17.14	19.53	0.26
44	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	8.20	10.78	13.37	15.96	18.54	21.13	0.30
45	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	8.81	11.62	14.44	17.25	20.06	22.87	0.32
46	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	9.40	12.39	15.38	18.36	21.35	24.34	0.36
47	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	10.17	13.41	16.66	19.91	23.15	26.40	0.41
48	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	10.83	14.30	17.76	21.22	24.69	28.15	0.50
49	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	11.47	15.07	18.68	22.28	25.88	29.48	0.63
50	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	12.22	16.08	19.95	23.81	27.68	31.54	0.71
51	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	13.23	17.35	21.48	25.61	29.73	33.86	1.03
52	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	13.98	18.49	23.00	27.51	32.02	36.53	1.26
53	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	15.00	20.08	25.16	30.24	35.32	40.40	1.53
54	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	16.14	21.90	27.65	33.40	39.16	44.91	1.86
55	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	17.47	24.00	30.54	37.08	43.61	50.15	2.29
56	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	19.03	26.46	33.90	41.33	48.77	56.20	
57	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	20.79	29.27	37.74	46.21	54.69	63.16	
58	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	22.90	32.54	42.19	51.84	61.48	71.13	
59	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	25.22	36.20	47.17	58.14	69.12	80.09	
60	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	27.74	40.20	52.67	65.13	77.59	90.05	
61	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	30.14	44.13	58.13	72.12	86.12	100.11	
62	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	32.65	48.31	63.98	79.64	95.30	110.96	

63	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	35.25	52.72	70.19	87.66	105.13	122.60
64	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	38.15	57.52	76.89	96.26	115.63	135.00
65	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	42.64	65.22	87.81	110.39	132.97	155.55
66	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	53.48	83.29	113.09	142.89	172.70	202.50
67	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	65.65	105.49	145.33	185.16	225.00	264.84
68	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	74.60	121.06	167.52	213.98	260.44	306.90
69	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	83.10	135.03	186.96	238.89	290.82	342.75
70	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	94.48	154.39	214.30	274.20	334.11	394.02
71	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	107.49	171.22	234.96	298.69	362.43	426.16
72	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	112.17	179.38	246.59	313.79	381.00	448.21
73	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	116.78	187.37	257.97	328.57	399.16	469.76
74	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	122.46	196.10	269.75	343.39	417.03	490.67
75	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	143.01	234.23	325.46	416.68	507.91	599.13
																					653.01
																					706.21

Genworth Financial
Colony 15, Band 1, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.58	2.67	2.75	2.83	2.92	3.00	0.10
17	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.66	2.82	2.98	3.13	3.29	3.45	0.10
18	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.74	2.99	3.23	3.47	3.72	3.96	0.10
19	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.83	3.17	3.50	3.83	4.17	4.50	0.10
20	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.56	3.87	4.19	4.50	4.82	5.13	0.10
21	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.66	4.04	4.41	4.78	5.16	5.53	0.10
22	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.73	4.18	4.62	5.06	5.51	5.95	0.10
23	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.79	4.28	4.77	5.25	5.74	6.23	0.10
24	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.85	4.37	4.90	5.43	5.95	6.48	0.10
25	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.91	4.47	5.04	5.61	6.17	6.74	0.10
26	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.99	4.59	5.20	5.80	6.41	7.01	0.10
27	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	4.06	4.70	5.34	5.98	6.62	7.26	0.10
28	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	4.21	4.87	5.53	6.19	6.85	7.51	0.10
29	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	4.27	4.97	5.67	6.37	7.07	7.77	0.10
30	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	4.35	5.10	5.85	6.59	7.34	8.09	0.10
31	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	4.50	5.35	6.20	7.04	7.89	8.74	0.10
32	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	4.73	5.68	6.62	7.56	8.51	9.45	0.10
33	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	4.96	6.02	7.09	8.16	9.22	10.29	0.12
34	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	5.19	6.44	7.68	8.92	10.17	11.41	0.12
35	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	5.47	6.87	8.26	9.65	11.05	12.44	0.13
36	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	5.78	7.33	8.89	10.44	12.00	13.55	0.13
37	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	6.11	7.90	9.68	11.46	13.25	15.03	0.14
38	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	6.52	8.50	10.47	12.44	14.42	16.39	0.14
39	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	7.06	9.29	11.51	13.73	15.96	18.18	0.15
40	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	7.57	10.00	12.44	14.88	17.31	19.75	0.18
41	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	8.30	10.93	13.56	16.18	18.81	21.44	0.20
42	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	9.06	11.97	14.89	17.80	20.72	23.63	0.22
43	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	9.74	12.81	15.89	18.97	22.04	25.12	0.26
44	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	10.48	13.82	17.16	20.50	23.84	27.18	0.30
45	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	11.23	14.87	18.51	22.15	25.79	29.43	0.32
46	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	12.25	16.06	19.88	23.70	27.51	31.33	0.36
47	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	13.21	17.36	21.52	25.67	29.83	33.98	0.41
48	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	13.96	18.41	22.87	27.32	31.78	36.23	0.50
49	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	14.63	19.29	23.96	28.62	33.29	37.95	0.63
50	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	15.43	20.47	25.50	30.53	35.57	40.60	0.71
51	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	16.28	21.75	27.21	32.67	38.14	43.60	1.03
52	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	17.25	23.20	29.16	35.12	41.07	47.03	1.26
53	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	18.42	25.14	31.86	38.58	45.30	52.02	1.53
54	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	19.85	27.45	35.05	42.64	50.24	57.84	1.86
55	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	21.57	30.17	38.78	47.38	55.99	64.59	2.29
56	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	23.56	33.32	43.09	52.86	62.62	72.39	
57	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	25.94	37.02	48.11	59.20	70.28	81.37	
58	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	28.58	41.19	53.80	66.41	79.02	91.63	
59	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	31.56	45.88	60.21	74.54	88.86	103.19	
60	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	34.90	51.12	67.35	83.58	99.80	116.03	
61	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	38.23	56.61	75.00	93.39	111.77	130.16	
62	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	41.81	62.56	83.32	104.08	124.83	145.59	

63	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	45.67	68.99	92.32	115.65	138.97	162.30
64	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	50.18	76.21	102.23	128.25	154.28	180.30
65	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	57.13	87.62	118.11	148.59	179.08	209.57
66	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	70.63	111.54	152.46	193.37	234.29	275.20
67	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	78.17	123.60	169.04	214.47	259.91	305.34
68	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	86.02	135.71	185.40	235.08	284.77	334.46
69	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	94.21	147.79	201.38	254.97	308.55	362.14
70	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	102.75	161.00	219.26	277.51	335.77	394.02
71	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	115.30	177.84	240.38	302.92	365.46	428.00
72	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	125.96	193.78	261.61	329.43	397.26	465.08
73	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	135.70	209.98	284.26	358.54	432.82	507.10
74	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	146.90	229.24	311.59	393.93	476.28	558.62
75	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	161.17	255.86	350.56	445.25	539.95	634.64
																					710.73
																					776.85

Genworth Financial
Colony 15, Band 2, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.76	1.06	1.37	1.68	1.98	2.29	
1	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.77	1.08	1.40	1.71	2.02	2.33	
2	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.78	1.09	1.41	1.72	2.04	2.35	
3	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.77	1.08	1.40	1.71	2.02	2.33	
4	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.78	1.08	1.39	1.69	2.00	2.30	
5	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.77	1.06	1.36	1.65	1.95	2.24	
6	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.75	1.02	1.30	1.57	1.85	2.12	
7	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.73	0.99	1.26	1.52	1.78	2.04	
8	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.72	0.96	1.21	1.46	1.70	1.95	
9	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.71	0.95	1.19	1.43	1.67	1.91	
10	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.70	0.92	1.15	1.38	1.60	1.83	
11	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.69	0.90	1.12	1.33	1.55	1.76	
12	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.68	0.89	1.10	1.30	1.51	1.72	
13	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.67	0.88	1.08	1.28	1.49	1.69	
14	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.67	0.88	1.08	1.28	1.49	1.69	
15	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.68	0.89	1.10	1.31	1.52	1.73	0.10
16	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.70	0.93	1.16	1.38	1.61	1.84	0.10
17	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.73	0.98	1.24	1.49	1.74	1.99	0.10
18	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.77	1.06	1.34	1.62	1.91	2.19	0.10
19	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.80	1.12	1.43	1.74	2.06	2.37	0.10
20	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.91	1.25	1.58	1.91	2.25	2.58	0.10
21	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.92	1.27	1.61	1.95	2.30	2.64	0.10
22	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.94	1.30	1.66	2.01	2.37	2.73	0.10
23	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.95	1.32	1.69	2.06	2.43	2.80	0.10
24	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.97	1.36	1.75	2.14	2.53	2.92	0.10
25	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.03	1.43	1.84	2.25	2.65	3.06	0.10
26	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.05	1.49	1.92	2.35	2.79	3.22	0.10
27	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.09	1.55	2.02	2.48	2.95	3.41	0.10
28	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.13	1.62	2.12	2.61	3.11	3.60	0.10
29	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.16	1.69	2.22	2.75	3.28	3.81	0.10
30	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.19	1.76	2.32	2.88	3.45	4.01	0.10
31	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.27	1.90	2.54	3.17	3.80	4.43	0.10
32	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.35	2.06	2.77	3.47	4.18	4.89	0.10
33	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.43	2.22	3.01	3.80	4.59	5.38	0.12
34	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.55	2.44	3.34	4.24	5.13	6.03	0.12
35	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.65	2.65	3.64	4.63	5.63	6.62	0.13
36	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.80	2.90	4.00	5.09	6.19	7.29	0.13
37	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.97	3.21	4.45	5.68	6.92	8.16	0.14
38	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	2.13	3.51	4.88	6.25	7.63	9.00	0.14
39	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.37	3.92	5.47	7.01	8.56	10.11	0.15
40	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.60	4.31	6.03	7.74	9.46	11.17	0.18
41	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.87	4.77	6.67	8.57	10.47	12.37	0.20
42	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.20	5.34	7.49	9.63	11.77	13.91	0.22
43	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	3.51	5.82	8.14	10.45	12.77	15.08	0.26
44	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	3.87	6.41	8.96	11.51	14.05	16.60	0.30
45	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	4.27	7.07	9.87	12.67	15.47	18.27	0.32
46	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	4.63	7.65	10.68	13.71	16.73	19.76	0.36
47	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	5.06	8.40	11.74	15.07	18.41	21.75	0.41
48	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	5.46	9.08	12.69	16.30	19.92	23.53	0.50
49	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	5.83	9.66	13.49	17.31	21.14	24.97	0.63
50	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	6.30	10.43	14.56	18.69	22.82	26.95	0.71
51	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	6.88	11.42	15.96	20.49	25.03	29.57	1.03
52	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	7.53	12.49	17.46	22.42	27.39	32.35	1.26
53	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	8.34	13.89	19.44	24.99	30.54	36.09	1.53
54	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	9.25	15.45	21.66	27.87	34.07	40.28	1.86
55	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	10.30	17.24	24.18	31.12	38.06	45.00	2.29
56	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	11.45	19.23	27.01	34.78	42.56	50.34	
57	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	12.76	21.48	30.21	38.93	47.66	56.38	
58	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	14.22	24.00	33.79	43.57	53.36	63.14	
59	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	15.85	26.82	37.80	48.77	59.74	70.71	
60	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	17.67	29.96	42.25	54.54	66.83	79.12	
61	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	19.52	33.11	46.69	60.27	73.86	87.44	
62	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	21.59	36.54	51.50	66.45	81.41	96.36	

63	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	23.87	40.29	56.72	73.14	89.56	105.98
64	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	26.42	44.47	62.53	80.58	98.64	116.69
65	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	30.33	51.26	72.19	93.12	114.05	134.98
66	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	38.27	66.01	93.76	121.50	149.25	176.99
67	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	48.72	85.73	122.75	159.76	196.77	233.78
68	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	56.70	100.21	143.71	187.21	230.72	274.22
69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	63.95	113.20	162.46	211.72	260.97	310.23
70	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	75.23	134.18	193.14	252.09	311.04	369.99
71	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	84.45	144.98	205.52	266.05	326.58	387.11
72	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	87.36	150.57	213.79	277.01	340.22	403.44
73	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	93.74	158.78	223.83	288.87	353.92	418.96
74	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	100.34	166.98	233.63	300.28	366.92	433.57
75	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	113.09	190.72	268.34	345.96	423.59	501.21
																					531.80
																					561.28

Genworth Financial
Colony 15, Band 2, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.94	1.26	1.58	1.90	2.22	2.54	
1	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.95	1.28	1.61	1.93	2.26	2.59	
2	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.96	1.29	1.62	1.95	2.28	2.61	
3	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.96	1.28	1.61	1.94	2.26	2.59	
4	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.95	1.27	1.60	1.92	2.24	2.56	
5	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.94	1.25	1.56	1.87	2.18	2.49	
6	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.92	1.21	1.50	1.78	2.07	2.36	
7	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.90	1.18	1.45	1.72	2.00	2.27	
8	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.89	1.14	1.40	1.66	1.91	2.17	
9	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.89	1.13	1.38	1.63	1.87	2.12	
10	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.87	1.10	1.34	1.57	1.80	2.03	
11	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.86	1.08	1.30	1.52	1.74	1.96	
12	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.85	1.06	1.28	1.49	1.70	1.91	
13	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.85	1.05	1.26	1.47	1.67	1.88	
14	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.85	1.05	1.26	1.47	1.67	1.88	
15	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.85	1.07	1.28	1.49	1.71	1.92	0.10
16	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.87	1.11	1.34	1.57	1.81	2.04	0.10
17	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.90	1.16	1.43	1.69	1.95	2.21	0.10
18	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.94	1.24	1.54	1.83	2.13	2.43	0.10
19	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.98	1.31	1.64	1.97	2.30	2.63	0.10
20	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.12	1.47	1.82	2.17	2.52	2.87	0.10
21	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.13	1.49	1.85	2.21	2.57	2.93	0.10
22	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.16	1.53	1.91	2.28	2.66	3.03	0.10
23	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.17	1.56	1.95	2.33	2.72	3.11	0.10
24	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.19	1.60	2.01	2.42	2.83	3.24	0.10
25	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.22	1.65	2.09	2.53	2.96	3.40	0.10
26	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.25	1.71	2.18	2.65	3.11	3.58	0.10
27	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.28	1.78	2.29	2.79	3.29	3.79	0.10
28	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.33	1.86	2.40	2.93	3.47	4.00	0.10
29	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.36	1.94	2.51	3.08	3.66	4.23	0.10
30	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.40	2.01	2.63	3.24	3.85	4.46	0.10
31	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.49	2.17	2.86	3.55	4.23	4.92	0.10
32	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.58	2.35	3.12	3.89	4.66	5.43	0.10
33	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.68	2.54	3.40	4.26	5.12	5.98	0.12
34	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.80	2.78	3.76	4.74	5.72	6.70	0.12
35	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.93	3.01	4.10	5.19	6.27	7.36	0.13
36	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.09	3.29	4.50	5.70	6.90	8.10	0.13
37	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.30	3.65	5.01	6.36	7.72	9.07	0.14
38	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.51	4.01	5.51	7.00	8.50	10.00	0.14
39	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	2.78	4.47	6.16	7.85	9.54	11.23	0.15
40	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	3.04	4.91	6.79	8.66	10.54	12.41	0.18
41	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	3.34	5.42	7.50	9.58	11.66	13.74	0.20
42	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	3.73	6.07	8.42	10.77	13.11	15.46	0.22
43	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	4.04	6.58	9.13	11.67	14.21	16.75	0.26
44	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	4.44	7.24	10.04	12.84	15.64	18.44	0.30
45	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	4.87	7.95	11.04	14.13	17.21	20.30	0.32
46	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	5.27	8.60	11.94	15.28	18.61	21.95	0.36
47	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	5.78	9.46	13.14	16.81	20.49	24.17	0.41
48	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	6.25	10.23	14.21	18.18	22.16	26.14	0.50
49	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	6.61	10.83	15.06	19.29	23.51	27.74	0.63
50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	7.07	11.65	16.22	20.79	25.37	29.94	0.71
51	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	7.78	12.80	17.81	22.82	27.84	32.85	1.03
52	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	8.57	14.04	19.52	24.99	30.47	35.94	1.26
53	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	9.52	15.63	21.75	27.87	33.98	40.10	1.53
54	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	10.56	17.40	24.24	31.07	37.91	44.75	1.86
55	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	11.75	19.40	27.05	34.70	42.35	50.00	2.29
56	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	13.06	21.63	30.21	38.78	47.36	55.93	
57	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	14.52	24.14	33.77	43.39	53.02	62.64	
58	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	16.13	26.93	37.74	48.55	59.35	70.16	
59	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	17.93	30.06	42.19	54.31	66.44	78.57	
60	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	19.99	33.58	47.16	60.74	74.33	87.91	
61	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	22.17	37.16	52.16	67.16	82.15	97.15	
62	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	24.49	41.00	57.52	74.04	90.55	107.07	

63	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	27.06	45.20	63.34	81.48	99.62	117.76
64	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	29.94	49.88	69.83	89.77	109.72	129.66
65	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	34.31	57.45	80.58	103.71	126.85	149.98
66	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	43.28	73.95	104.63	135.30	165.98	196.65
67	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	54.90	95.87	136.85	177.82	218.79	259.76
68	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	63.83	112.00	160.18	208.35	256.52	304.69
69	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	71.87	126.43	181.00	235.57	290.13	344.70
70	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	84.52	149.83	215.15	280.47	345.78	411.10
71	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	93.07	160.48	227.89	295.30	362.71	430.12
72	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	98.54	168.48	238.43	308.38	378.32	448.27
73	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	104.59	176.77	248.96	321.14	393.33	465.51
74	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	110.05	184.39	258.73	333.06	407.40	481.74
75	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	124.14	210.69	297.25	383.80	470.35	556.90
																					590.89
																					623.64

Genworth Financial
Colony 15, Band 2, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.10	1.41	1.71	2.01	2.32	2.62	
1	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.11	1.41	1.72	2.02	2.32	2.62	
2	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.12	1.42	1.72	2.02	2.32	2.62	
3	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.13	1.43	1.74	2.04	2.35	2.65	
4	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.13	1.44	1.75	2.06	2.37	2.68	
5	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.14	1.46	1.78	2.10	2.42	2.74	
6	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.13	1.43	1.74	2.05	2.35	2.66	
7	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.12	1.41	1.71	2.00	2.30	2.59	
8	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.10	1.38	1.65	1.92	2.20	2.47	
9	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.09	1.35	1.62	1.88	2.14	2.40	
10	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.08	1.32	1.57	1.81	2.06	2.30	
11	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.06	1.29	1.53	1.76	1.99	2.22	
12	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.05	1.27	1.50	1.72	1.94	2.16	
13	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.05	1.26	1.48	1.70	1.91	2.13	
14	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.05	1.26	1.48	1.69	1.91	2.12	
15	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.06	1.28	1.51	1.73	1.96	2.18	0.10
16	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.08	1.32	1.57	1.82	2.06	2.31	0.10
17	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.11	1.39	1.68	1.96	2.24	2.52	0.10
18	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.16	1.48	1.81	2.13	2.46	2.78	0.10
19	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.20	1.56	1.93	2.29	2.66	3.02	0.10
20	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.38	1.76	2.15	2.53	2.92	3.30	0.10
21	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.41	1.82	2.23	2.63	3.04	3.45	0.10
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.44	1.88	2.33	2.77	3.21	3.65	0.10
23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.47	1.94	2.42	2.89	3.36	3.83	0.10
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.51	2.02	2.53	3.04	3.55	4.06	0.10
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.55	2.10	2.66	3.21	3.76	4.31	0.10
26	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.61	2.21	2.81	3.41	4.01	4.61	0.10
27	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.67	2.32	2.98	3.63	4.29	4.94	0.10
28	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.72	2.43	3.14	3.85	4.56	5.27	0.10
29	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.78	2.55	3.33	4.10	4.87	5.64	0.10
30	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.85	2.68	3.51	4.34	5.17	6.00	0.10
31	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.96	2.89	3.83	4.76	5.70	6.63	0.10
32	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	2.08	3.13	4.18	5.23	6.28	7.33	0.10
33	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	2.21	3.38	4.56	5.73	6.90	8.07	0.12
34	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	2.38	3.72	5.05	6.38	7.72	9.05	0.12
35	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.56	4.04	5.52	6.99	8.47	9.95	0.13
36	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	2.79	4.42	6.06	7.69	9.33	10.96	0.13
37	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	3.04	4.89	6.74	8.59	10.44	12.29	0.14
38	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	3.29	5.34	7.40	9.45	11.50	13.55	0.14
39	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	3.63	5.95	8.27	10.58	12.90	15.22	0.15
40	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	4.01	6.57	9.14	11.70	14.27	16.83	0.18
41	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	4.37	7.23	10.08	12.93	15.79	18.64	0.20
42	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	4.88	8.10	11.32	14.53	17.75	20.97	0.22
43	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	5.39	8.86	12.33	15.79	19.26	22.73	0.26
44	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	5.91	9.73	13.56	17.39	21.21	25.04	0.30
45	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	6.43	10.66	14.89	19.11	23.34	27.57	0.32
46	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	6.95	11.52	16.10	20.67	25.25	29.82	0.36
47	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	7.59	12.64	17.69	22.73	27.78	32.83	0.41
48	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	8.17	13.64	19.11	24.57	30.04	35.51	0.50
49	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	8.67	14.47	20.28	26.08	31.89	37.69	0.63
50	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	9.32	15.59	21.87	28.14	34.42	40.69	0.71
51	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	10.09	16.84	23.59	30.33	37.08	43.83	1.03
52	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	10.89	18.13	25.37	32.60	39.84	47.08	1.26
53	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	11.90	19.82	27.75	35.68	43.60	51.53	1.53
54	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	13.01	21.69	30.37	39.05	47.73	56.41	1.86
55	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	14.27	23.78	33.29	42.79	52.30	61.81	2.29
56	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	15.64	26.07	36.49	46.91	57.34	67.76	
57	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	17.20	28.63	40.06	51.48	62.91	74.34	
58	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	18.91	31.44	43.97	56.49	69.02	81.55	
59	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	20.78	34.50	48.22	61.94	75.66	89.38	
60	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	22.84	37.84	52.85	67.85	82.85	97.85	
61	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	25.07	41.44	57.82	74.19	90.56	106.93	
62	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	27.68	45.70	63.72	81.74	99.76	117.78	

63	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	30.52	50.33	70.13	89.93	109.74	129.54
64	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	33.68	55.47	77.26	99.05	120.84	142.63
65	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	38.66	63.92	89.19	114.45	139.72	164.98
66	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	48.67	82.20	115.73	149.26	182.79	216.32
67	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	61.74	106.54	151.34	196.14	240.94	285.74
68	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	71.59	124.30	177.02	229.73	282.45	335.16
69	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	80.83	140.50	200.17	259.83	319.50	379.17
70	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	93.36	162.76	232.17	301.57	370.98	440.38
71	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	106.41	179.46	252.52	325.57	398.63	471.68
72	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	111.95	188.15	264.36	340.56	416.77	492.97
73	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	118.35	197.06	275.78	354.50	433.21	511.93
74	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	122.72	204.14	285.55	366.96	448.38	529.79
75	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	135.26	228.91	322.56	416.20	509.85	603.50
																					639.01
																					673.15

Genworth Financial
Colony 15, Band 2, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.31	1.59	1.88	2.17	2.45	2.74	
1	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.31	1.59	1.88	2.17	2.45	2.74	
2	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.31	1.59	1.88	2.17	2.45	2.74	
3	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.31	1.60	1.89	2.18	2.47	2.76	
4	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.32	1.61	1.91	2.20	2.50	2.79	
5	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.33	1.63	1.93	2.22	2.52	2.82	
6	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.35	1.67	2.00	2.32	2.64	2.96	
7	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.36	1.66	1.97	2.27	2.58	2.88	
8	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.34	1.62	1.90	2.18	2.46	2.74	
9	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.33	1.60	1.87	2.13	2.40	2.67	
10	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.31	1.56	1.81	2.06	2.31	2.56	
11	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.30	1.53	1.77	2.00	2.24	2.47	
12	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.28	1.51	1.73	1.95	2.18	2.40	
13	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.28	1.50	1.72	1.93	2.15	2.37	
14	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.28	1.49	1.71	1.93	2.14	2.36	
15	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.29	1.51	1.74	1.97	2.19	2.42	0.10
16	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.31	1.56	1.82	2.07	2.32	2.57	0.10
17	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.35	1.64	1.93	2.22	2.51	2.80	0.10
18	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.40	1.74	2.08	2.41	2.75	3.09	0.10
19	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.44	1.82	2.21	2.59	2.97	3.35	0.10
20	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.57	1.99	2.41	2.83	3.25	3.67	0.10
21	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.61	2.06	2.50	2.94	3.39	3.83	0.10
22	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.65	2.13	2.62	3.10	3.58	4.06	0.10
23	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.68	2.20	2.71	3.22	3.74	4.25	0.10
24	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.73	2.28	2.84	3.40	3.95	4.51	0.10
25	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.77	2.38	2.98	3.58	4.19	4.79	0.10
26	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.84	2.49	3.15	3.81	4.46	5.12	0.10
27	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.90	2.62	3.34	4.05	4.77	5.49	0.10
28	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.96	2.74	3.52	4.30	5.08	5.86	0.10
29	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.04	2.88	3.73	4.58	5.42	6.27	0.10
30	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	2.11	3.02	3.94	4.85	5.76	6.67	0.10
31	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	2.24	3.26	4.29	5.32	6.34	7.37	0.10
32	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	2.38	3.53	4.69	5.84	6.99	8.14	0.10
33	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	2.54	3.82	5.11	6.40	7.68	8.97	0.12
34	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	2.73	4.19	5.66	7.13	8.59	10.06	0.12
35	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	2.91	4.54	6.17	7.80	9.43	11.06	0.13
36	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	3.15	4.95	6.76	8.57	10.37	12.18	0.13
37	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	3.43	5.48	7.52	9.56	11.61	13.65	0.14
38	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	3.72	5.98	8.25	10.52	12.78	15.05	0.14
39	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	4.10	6.66	9.23	11.79	14.35	16.91	0.15
40	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	4.55	7.38	10.21	13.04	15.87	18.70	0.18
41	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	4.97	8.12	11.27	14.41	17.56	20.71	0.20
42	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	5.55	9.10	12.65	16.20	19.75	23.30	0.22
43	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	6.15	9.97	13.79	17.61	21.43	25.25	0.26
44	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	6.75	10.96	15.18	19.39	23.61	27.82	0.30
45	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	7.36	12.02	16.67	21.32	25.98	30.63	0.32
46	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	7.92	12.96	18.01	23.05	28.09	33.13	0.36
47	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	8.66	14.22	19.79	25.35	30.92	36.48	0.41
48	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	9.30	15.33	21.37	27.40	33.43	39.46	0.50
49	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	9.91	16.30	22.70	29.09	35.49	41.88	0.63
50	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	10.66	17.57	24.48	31.39	38.30	45.21	0.71
51	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	11.56	18.99	26.42	33.84	41.27	48.70	1.03
52	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	12.49	20.46	28.42	36.38	44.35	52.31	1.26
53	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	13.66	22.38	31.10	39.82	48.54	57.26	1.53
54	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	14.95	24.49	34.04	43.59	53.13	62.68	1.86
55	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	16.41	26.86	37.32	47.77	58.23	68.68	2.29
56	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	17.97	29.43	40.90	52.36	63.83	75.29	
57	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	19.70	32.28	44.86	57.44	70.02	82.60	
58	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	21.59	35.40	49.20	63.00	76.81	90.61	
59	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	23.62	38.76	53.90	69.03	84.17	99.31	
60	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	25.80	42.39	58.97	75.55	92.14	108.72	
61	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	28.46	46.53	64.60	82.67	100.74	118.81	
62	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	31.24	50.89	70.54	90.18	109.83	129.48	

63	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	34.09	55.43	76.77	98.11	119.45	140.79
64	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	37.21	60.42	83.63	106.83	130.04	153.25
65	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	42.07	68.69	95.32	121.95	148.57	175.20
66	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	52.16	87.13	122.11	157.09	192.06	227.04
67	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	65.85	111.94	158.04	204.14	250.23	296.33
68	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	75.80	129.32	182.85	236.37	289.89	343.41
69	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	84.95	144.72	204.49	264.25	324.02	383.79
70	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	97.76	166.29	234.81	303.33	371.86	440.38
71	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	108.92	181.47	254.03	326.58	399.13	471.68
72	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	114.83	190.46	266.09	341.71	417.34	492.97
73	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	120.76	198.99	277.23	355.46	433.70	511.93
74	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	125.06	206.00	286.95	367.90	448.84	529.79
75	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	139.14	232.01	324.89	417.76	510.63	603.50
																					639.01
																					673.15

Genworth Financial
Colony 15, Band 2, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	2.16	2.51	2.86	3.21	3.56	3.91	0.10
17	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	2.22	2.63	3.04	3.44	3.85	4.26	0.10
18	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	2.29	2.77	3.26	3.74	4.22	4.70	0.10
19	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	2.36	2.91	3.46	4.00	4.55	5.10	0.10
20	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.80	3.36	3.91	4.46	5.02	5.57	0.10
21	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.85	3.44	4.03	4.61	5.20	5.79	0.10
22	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.90	3.54	4.18	4.81	5.45	6.09	0.10
23	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.95	3.63	4.31	4.99	5.67	6.35	0.10
24	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	3.02	3.75	4.49	5.23	5.96	6.70	0.10
25	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	3.08	3.88	4.69	5.49	6.29	7.09	0.10
26	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	3.18	4.06	4.93	5.80	6.68	7.55	0.10
27	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	3.30	4.25	5.21	6.16	7.12	8.07	0.10
28	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	3.42	4.45	5.49	6.52	7.55	8.58	0.10
29	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	3.55	4.67	5.79	6.91	8.03	9.15	0.10
30	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	3.69	4.89	6.10	7.30	8.51	9.71	0.10
31	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	3.93	5.27	6.61	7.94	9.28	10.62	0.10
32	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	4.15	5.65	7.14	8.63	10.13	11.62	0.10
33	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	4.42	6.07	7.73	9.38	11.03	12.68	0.12
34	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	4.71	6.59	8.46	10.33	12.21	14.08	0.12
35	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	4.96	7.04	9.11	11.18	13.26	15.33	0.13
36	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	5.33	7.61	9.89	12.16	14.44	16.72	0.13
37	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	5.76	8.32	10.88	13.44	16.00	18.56	0.14
38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	6.20	9.01	11.83	14.64	17.46	20.27	0.14
39	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	6.72	9.89	13.07	16.24	19.41	22.58	0.15
40	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	7.28	10.77	14.27	17.76	21.25	24.74	0.18
41	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	8.07	11.93	15.80	19.66	23.53	27.39	0.20
42	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	9.03	13.39	17.75	22.10	26.46	30.82	0.22
43	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	9.84	14.55	19.27	23.98	28.69	33.40	0.26
44	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	10.87	16.05	21.24	26.43	31.61	36.80	0.30
45	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	11.94	17.66	23.37	29.08	34.80	40.51	0.32
46	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	12.83	19.02	25.22	31.42	37.61	43.81	0.36
47	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	13.94	20.80	27.67	34.53	41.39	48.25	0.41
48	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	15.09	22.51	29.93	37.35	44.77	52.19	0.50
49	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	16.11	23.97	31.82	39.67	47.53	55.38	0.63
50	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	17.37	25.85	34.34	42.82	51.31	59.79	0.71
51	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	18.69	27.84	36.98	46.12	55.27	64.41	1.03
52	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	20.03	29.86	39.69	49.52	59.35	69.18	1.26
53	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	21.80	32.58	43.37	54.16	64.94	75.73	1.53
54	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	23.70	35.54	47.38	59.21	71.05	82.89	1.86
55	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	25.83	38.83	51.83	64.82	77.82	90.82	2.29
56	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	28.01	42.32	56.63	70.94	85.25	99.56	
57	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	30.37	46.15	61.92	77.69	93.47	109.24	
58	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	33.12	50.46	67.80	85.14	102.48	119.82	
59	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	36.04	55.10	74.16	93.21	112.27	131.33	
60	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	39.25	60.15	81.06	101.96	122.86	143.76	
61	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	42.52	65.16	87.79	110.42	133.06	155.69	
62	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	46.05	70.47	94.90	119.32	143.74	168.16	

63	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	49.86	76.13	102.41	128.69	154.96	181.24
64	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	54.06	82.35	110.65	138.95	167.24	195.54
65	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	60.44	92.67	124.91	157.14	189.38	221.61
66	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	73.36	115.63	157.90	200.16	242.43	284.70
67	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	90.82	146.34	201.86	257.38	312.90	368.42
68	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	102.92	166.08	229.25	292.41	355.58	418.74
69	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	110.58	177.07	243.57	310.06	376.55	443.04
70	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	119.21	188.85	258.48	328.11	397.75	467.38
71	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	127.47	200.43	273.38	346.33	419.29	492.24
72	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	134.75	211.53	288.32	365.10	441.88	518.66
73	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	143.43	225.27	307.10	388.93	470.77	552.60
74	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	153.49	242.05	330.62	419.18	507.74	596.30
75	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	167.25	265.78	364.32	462.85	561.39	659.92
																					769.10
																					816.34

Genworth Financial
Colony 15, Band 2, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.84	3.14	3.43	3.72	4.02	4.31	0.10
17	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.91	3.27	3.63	3.99	4.35	4.71	0.10
18	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.99	3.43	3.88	4.32	4.76	5.20	0.10
19	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	3.07	3.58	4.10	4.62	5.13	5.65	0.10
20	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.66	4.17	4.67	5.17	5.68	6.18	0.10
21	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.74	4.28	4.83	5.38	5.92	6.47	0.10
22	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.80	4.41	5.02	5.63	6.24	6.85	0.10
23	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.86	4.52	5.19	5.86	6.52	7.19	0.10
24	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.93	4.67	5.41	6.15	6.89	7.63	0.10
25	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	4.02	4.84	5.66	6.47	7.29	8.11	0.10
26	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	4.13	5.04	5.95	6.86	7.77	8.68	0.10
27	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	4.26	5.27	6.28	7.29	8.30	9.31	0.10
28	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	4.38	5.50	6.61	7.72	8.84	9.95	0.10
29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	4.52	5.74	6.97	8.19	9.42	10.64	0.10
30	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	4.66	5.99	7.33	8.66	10.00	11.33	0.10
31	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	4.86	6.39	7.93	9.46	10.99	12.52	0.10
32	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	5.13	6.87	8.61	10.35	12.09	13.83	0.10
33	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	5.39	7.36	9.34	11.31	13.28	15.25	0.12
34	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	5.76	8.03	10.30	12.56	14.83	17.10	0.12
35	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	6.09	8.63	11.18	13.72	16.27	18.81	0.13
36	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	6.57	9.40	12.23	15.05	17.88	20.71	0.13
37	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	7.11	10.33	13.56	16.78	20.00	23.22	0.14
38	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	7.75	11.32	14.89	18.46	22.03	25.60	0.14
39	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	8.57	12.62	16.66	20.70	24.75	28.79	0.15
40	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	9.42	13.90	18.39	22.87	27.35	31.83	0.18
41	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	10.43	15.40	20.36	25.32	30.29	35.25	0.20
42	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	11.65	17.25	22.86	28.46	34.07	39.67	0.22
43	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	12.70	18.76	24.82	30.88	36.94	43.00	0.26
44	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	13.97	20.65	27.34	34.02	40.70	47.38	0.30
45	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	15.14	22.54	29.95	37.35	44.76	52.16	0.32
46	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	16.25	24.28	32.32	40.35	48.39	56.42	0.36
47	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	17.62	26.52	35.43	44.33	53.24	62.14	0.41
48	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	18.94	28.59	38.25	47.91	57.56	67.22	0.50
49	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	20.17	30.40	40.64	50.87	61.11	71.34	0.63
50	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	21.69	32.76	43.82	54.88	65.95	77.01	0.71
51	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	23.26	35.20	47.15	59.09	71.03	82.97	1.03
52	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	25.09	37.90	50.71	63.51	76.32	89.13	1.26
53	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	27.41	41.44	55.47	69.50	83.53	97.56	1.53
54	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	30.01	45.37	60.73	76.08	91.44	106.80	1.86
55	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	32.75	49.60	66.46	83.31	100.17	117.02	2.29
56	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	35.81	54.30	72.80	91.30	109.79	128.29	
57	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	38.79	59.18	79.58	99.97	120.37	140.76	
58	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	42.08	64.55	87.01	109.47	131.94	154.40	
59	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	45.71	70.42	95.12	119.82	144.53	169.23	
60	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	49.85	76.94	104.02	131.10	158.19	185.27	
61	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	54.15	83.82	113.48	143.14	172.81	202.47	
62	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	58.65	91.05	123.46	155.86	188.26	220.66	

63	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	63.75	98.99	134.23	169.47	204.71	239.95
64	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	69.47	107.81	146.16	184.50	222.84	261.18
65	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	78.25	122.32	166.39	210.46	254.53	298.60
66	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	94.94	150.27	205.59	260.91	316.24	371.56
67	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	103.66	161.75	219.85	277.94	336.03	394.12
68	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	111.27	172.76	234.26	295.75	357.25	418.74
69	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	119.02	183.82	248.63	313.43	378.24	443.04
70	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	125.38	193.78	262.18	330.58	398.98	467.38
71	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	131.84	203.92	276.00	348.08	420.16	492.24
72	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	140.48	216.11	291.75	367.39	443.02	518.66
73	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	148.73	229.50	310.28	391.05	471.83	552.60
74	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	161.87	248.75	335.64	422.53	509.41	596.30
75	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	179.59	275.65	371.72	467.79	563.85	659.92
																					769.10
																					816.34

Genworth Financial
Colony 15, Band 2, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.53	0.61	0.70	0.78	0.87	0.95	
1	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.53	0.61	0.70	0.79	0.87	0.96	
2	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.53	0.62	0.71	0.80	0.89	0.98	
3	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.53	0.62	0.71	0.80	0.89	0.98	
4	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.53	0.62	0.71	0.80	0.89	0.98	
5	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.53	0.62	0.71	0.80	0.89	0.98	
6	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.53	0.61	0.70	0.79	0.87	0.96	
7	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.54	0.62	0.71	0.79	0.88	0.96	
8	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.53	0.62	0.70	0.78	0.87	0.95	
9	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.54	0.62	0.71	0.79	0.88	0.96	
10	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.54	0.62	0.71	0.79	0.88	0.96	
11	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.54	0.63	0.72	0.80	0.89	0.98	
12	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.54	0.64	0.73	0.82	0.92	1.01	
13	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.55	0.65	0.75	0.84	0.94	1.04	
14	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.56	0.67	0.78	0.88	0.99	1.10	
15	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.57	0.70	0.82	0.94	1.07	1.19	0.10
16	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.59	0.74	0.88	1.02	1.17	1.31	0.10
17	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.62	0.80	0.97	1.14	1.32	1.49	0.10
18	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.66	0.86	1.07	1.28	1.48	1.69	0.10
19	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.69	0.94	1.18	1.42	1.67	1.91	0.10
20	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.81	1.08	1.35	1.62	1.89	2.16	0.10
21	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.84	1.12	1.41	1.70	1.98	2.27	0.10
22	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.86	1.16	1.47	1.77	2.08	2.38	0.10
23	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.87	1.18	1.50	1.81	2.13	2.44	0.10
24	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.87	1.20	1.52	1.84	2.17	2.49	0.10
25	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.89	1.23	1.56	1.89	2.23	2.56	0.10
26	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.90	1.25	1.59	1.93	2.28	2.62	0.10
27	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.91	1.26	1.62	1.97	2.32	2.67	0.10
28	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.92	1.29	1.65	2.01	2.38	2.74	0.10
29	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.93	1.31	1.68	2.05	2.43	2.80	0.10
30	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.95	1.33	1.72	2.11	2.49	2.88	0.10
31	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.00	1.42	1.85	2.27	2.69	3.11	0.10
32	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.05	1.51	1.98	2.44	2.90	3.36	0.10
33	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.12	1.62	2.13	2.64	3.14	3.65	0.12
34	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.20	1.77	2.34	2.90	3.47	4.04	0.12
35	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.26	1.89	2.52	3.14	3.77	4.40	0.13
36	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.34	2.03	2.72	3.41	4.10	4.79	0.13
37	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.47	2.23	3.00	3.77	4.53	5.30	0.14
38	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.56	2.41	3.25	4.09	4.94	5.78	0.14
39	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.71	2.65	3.59	4.53	5.47	6.41	0.15
40	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.82	2.85	3.88	4.90	5.93	6.96	0.18
41	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.96	3.07	4.19	5.31	6.42	7.54	0.20
42	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.14	3.38	4.61	5.84	7.08	8.31	0.22
43	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	2.29	3.60	4.91	6.21	7.52	8.83	0.26
44	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.48	3.89	5.31	6.72	8.14	9.55	0.30
45	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	2.67	4.20	5.74	7.27	8.80	10.33	0.32
46	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	2.85	4.48	6.11	7.74	9.37	11.00	0.36
47	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	3.09	4.86	6.63	8.39	10.16	11.93	0.41
48	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	3.30	5.18	7.07	8.95	10.83	12.71	0.50
49	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	3.49	5.45	7.42	9.38	11.35	13.31	0.63
50	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	3.73	5.83	7.93	10.03	12.13	14.23	0.71
51	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	4.03	6.33	8.64	10.95	13.25	15.56	1.03
52	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	4.38	6.93	9.47	12.01	14.56	17.10	1.26
53	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	4.84	7.72	10.61	13.50	16.38	19.27	1.53
54	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	5.40	8.68	11.97	15.26	18.54	21.83	1.86
55	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	6.10	9.86	13.61	17.36	21.12	24.87	2.29
56	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	6.90	11.20	15.51	19.82	24.12	28.43	
57	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	7.80	12.77	17.73	22.69	27.66	32.62	
58	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	8.83	14.57	20.30	26.03	31.77	37.50	
59	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	10.03	16.65	23.28	29.90	36.52	43.14	
60	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	11.36	19.01	26.65	34.29	41.94	49.58	
61	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	12.79	21.48	30.17	38.85	47.54	56.23	
62	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	14.41	24.25	34.09	43.92	53.76	63.60	

63	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	16.14	27.25	38.37	49.48	60.60	71.71
64	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	18.01	30.53	43.04	55.55	68.07	80.58
65	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	20.79	35.58	50.38	65.17	79.96	94.75
66	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	26.47	46.36	66.25	86.13	106.02	125.91
67	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	34.07	60.88	87.68	114.48	141.29	168.09
68	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	39.90	71.68	103.47	135.25	167.04	198.82
69	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	45.41	81.67	117.92	154.17	190.43	226.68
70	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	53.96	97.70	141.43	185.16	228.90	272.63
71	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	59.58	105.21	150.85	196.49	242.12	287.76
72	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	63.68	111.47	159.26	207.05	254.84	302.63
73	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	67.59	117.51	167.43	217.34	267.26	317.18
74	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	72.11	123.94	175.78	227.62	279.45	331.29
75	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	87.04	150.54	214.04	277.53	341.03	404.53
																					440.89
																					476.78

Genworth Financial
Colony 15, Band 2, Current Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.63	0.72	0.80	0.88	0.97	1.05	
1	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.73	0.82	0.90	0.99	1.07	
2	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.74	0.83	0.91	1.00	1.09	
3	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.74	0.83	0.91	1.00	1.09	
4	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.74	0.83	0.91	1.00	1.09	
5	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.74	0.83	0.91	1.00	1.09	
6	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.73	0.82	0.90	0.99	1.07	
7	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.73	0.82	0.90	0.99	1.07	
8	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.64	0.72	0.81	0.89	0.97	1.05	
9	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.73	0.82	0.90	0.99	1.07	
10	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.73	0.82	0.90	0.99	1.07	
11	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.74	0.83	0.91	1.00	1.09	
12	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.65	0.75	0.84	0.93	1.03	1.12	
13	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.66	0.76	0.86	0.96	1.06	1.16	
14	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.67	0.78	0.89	1.00	1.11	1.22	
15	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.69	0.81	0.94	1.07	1.19	1.32	0.10
16	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.72	0.86	1.01	1.16	1.30	1.45	0.10
17	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.75	0.93	1.11	1.29	1.47	1.65	0.10
18	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.79	1.01	1.23	1.44	1.66	1.88	0.10
19	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.83	1.09	1.35	1.60	1.86	2.12	0.10
20	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.98	1.26	1.55	1.83	2.12	2.40	0.10
21	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.00	1.30	1.61	1.91	2.22	2.52	0.10
22	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.02	1.34	1.67	1.99	2.32	2.64	0.10
23	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.03	1.36	1.70	2.04	2.37	2.71	0.10
24	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.04	1.38	1.73	2.08	2.42	2.77	0.10
25	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.06	1.41	1.77	2.13	2.48	2.84	0.10
26	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.07	1.44	1.81	2.17	2.54	2.91	0.10
27	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.08	1.46	1.84	2.21	2.59	2.97	0.10
28	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.10	1.49	1.88	2.26	2.65	3.04	0.10
29	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.12	1.52	1.92	2.31	2.71	3.11	0.10
30	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.13	1.55	1.96	2.37	2.79	3.20	0.10
31	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.19	1.64	2.10	2.55	3.01	3.46	0.10
32	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.25	1.74	2.24	2.74	3.23	3.73	0.10
33	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.31	1.86	2.41	2.96	3.51	4.06	0.12
34	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.40	2.02	2.64	3.25	3.87	4.49	0.12
35	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.47	2.15	2.84	3.52	4.21	4.89	0.13
36	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.59	2.33	3.08	3.83	4.57	5.32	0.13
37	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.70	2.54	3.38	4.21	5.05	5.89	0.14
38	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.83	2.75	3.67	4.58	5.50	6.42	0.14
39	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.00	3.02	4.05	5.07	6.10	7.12	0.15
40	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	2.15	3.26	4.38	5.50	6.61	7.73	0.18
41	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	2.31	3.53	4.74	5.95	7.17	8.38	0.20
42	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	2.52	3.86	5.21	6.55	7.89	9.23	0.22
43	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	2.68	4.10	5.53	6.96	8.38	9.81	0.26
44	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	2.89	4.43	5.98	7.52	9.07	10.61	0.30
45	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	3.11	4.79	6.46	8.13	9.81	11.48	0.32
46	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	3.34	5.11	6.89	8.67	10.44	12.22	0.36
47	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	3.58	5.52	7.45	9.38	11.32	13.25	0.41
48	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	3.81	5.87	7.94	10.00	12.06	14.12	0.50
49	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	4.02	6.17	8.33	10.48	12.64	14.79	0.63
50	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	4.29	6.59	8.90	11.20	13.51	15.81	0.71
51	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	4.65	7.18	9.71	12.23	14.76	17.29	1.03
52	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	5.03	7.82	10.62	13.41	16.21	19.00	1.26
53	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	5.54	8.72	11.89	15.06	18.24	21.41	1.53
54	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	6.17	9.79	13.41	17.02	20.64	24.26	1.86
55	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	6.91	11.06	15.20	19.34	23.49	27.63	2.29
56	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	7.84	12.59	17.34	22.09	26.84	31.59	
57	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	8.87	14.34	19.82	25.29	30.77	36.24	
58	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	10.09	16.40	22.72	29.04	35.35	41.67	
59	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	11.41	18.72	26.02	33.32	40.63	47.93	
60	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	12.92	21.36	29.79	38.22	46.66	55.09	
61	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	14.54	24.13	33.72	43.30	52.89	62.48	
62	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	16.30	27.18	38.05	48.92	59.80	70.67	

63	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	18.23	30.52	42.81	55.10	67.39	79.68
64	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	20.36	34.19	48.03	61.86	75.70	89.53
65	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	23.50	39.85	56.21	72.57	88.92	105.28
66	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	29.84	51.85	73.87	95.88	117.89	139.90
67	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	38.35	68.03	97.72	127.40	157.09	186.77
68	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	44.94	80.13	115.33	150.52	185.72	220.91
69	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	51.20	91.34	131.47	171.60	211.74	251.87
70	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	60.85	109.26	157.68	206.09	254.51	302.92
71	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	66.33	117.01	167.69	218.37	269.05	319.73
72	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	70.70	123.81	176.93	230.04	283.15	336.26
73	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	75.27	130.70	186.13	241.56	296.99	352.42
74	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	80.21	137.79	195.37	252.94	310.52	368.10
75	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	96.54	167.13	237.72	308.30	378.89	449.48
																					489.88
																					529.76

Genworth Financial
Colony 15, Band 2, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.79	0.86	0.94	1.01	1.09	1.16	
1	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.80	0.87	0.95	1.03	1.10	1.18	
2	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.80	0.88	0.96	1.04	1.12	1.20	
3	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.80	0.88	0.96	1.04	1.12	1.20	
4	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.80	0.88	0.96	1.04	1.12	1.20	
5	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.80	0.88	0.96	1.04	1.12	1.20	
6	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.81	0.88	0.96	1.03	1.11	1.18	
7	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.81	0.88	0.96	1.03	1.11	1.18	
8	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.80	0.87	0.95	1.02	1.09	1.16	
9	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.81	0.88	0.96	1.03	1.11	1.18	
10	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.81	0.88	0.96	1.03	1.11	1.18	
11	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.81	0.89	0.97	1.04	1.12	1.20	
12	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.81	0.90	0.98	1.06	1.15	1.23	
13	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.82	0.91	1.01	1.10	1.19	1.28	
14	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.83	0.93	1.04	1.14	1.24	1.34	
15	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.85	0.97	1.10	1.22	1.34	1.46	0.10
16	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.88	1.03	1.18	1.32	1.47	1.62	0.10
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.92	1.10	1.29	1.48	1.66	1.85	0.10
18	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.96	1.20	1.43	1.66	1.90	2.13	0.10
19	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.02	1.30	1.58	1.85	2.13	2.41	0.10
20	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.23	1.53	1.84	2.14	2.45	2.75	0.10
21	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.26	1.60	1.94	2.27	2.61	2.95	0.10
22	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.30	1.67	2.05	2.43	2.80	3.18	0.10
23	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.32	1.72	2.12	2.52	2.92	3.32	0.10
24	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.35	1.77	2.20	2.62	3.04	3.46	0.10
25	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.37	1.82	2.26	2.70	3.15	3.59	0.10
26	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.40	1.86	2.33	2.80	3.26	3.73	0.10
27	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.43	1.91	2.40	2.89	3.37	3.86	0.10
28	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.45	1.96	2.47	2.97	3.48	3.99	0.10
29	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.48	2.01	2.54	3.07	3.60	4.13	0.10
30	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.51	2.06	2.62	3.18	3.73	4.29	0.10
31	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.58	2.19	2.81	3.42	4.03	4.64	0.10
32	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	1.65	2.32	3.00	3.67	4.34	5.01	0.10
33	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.74	2.48	3.23	3.97	4.71	5.45	0.12
34	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.86	2.70	3.54	4.37	5.21	6.05	0.12
35	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.98	2.90	3.83	4.75	5.67	6.59	0.13
36	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	2.11	3.12	4.14	5.15	6.16	7.17	0.13
37	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	2.27	3.41	4.55	5.68	6.82	7.96	0.14
38	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	2.41	3.67	4.92	6.17	7.43	8.68	0.14
39	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	2.60	4.01	5.41	6.81	8.22	9.62	0.15
40	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	2.82	4.34	5.87	7.40	8.92	10.45	0.18
41	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.02	4.69	6.35	8.01	9.68	11.34	0.20
42	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	3.30	5.14	6.98	8.82	10.66	12.50	0.22
43	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	3.55	5.50	7.45	9.39	11.34	13.29	0.26
44	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	3.82	5.93	8.04	10.15	12.26	14.37	0.30
45	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	4.10	6.39	8.69	10.98	13.27	15.56	0.32
46	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	4.39	6.82	9.26	11.69	14.13	16.56	0.36
47	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	4.73	7.37	10.02	12.67	15.31	17.96	0.41
48	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	5.03	7.86	10.68	13.50	16.33	19.15	0.50
49	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	5.29	8.25	11.20	14.15	17.11	20.06	0.63
50	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	5.64	8.80	11.97	15.13	18.30	21.46	0.71
51	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	6.05	9.45	12.85	16.24	19.64	23.04	1.03
52	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	6.50	10.17	13.85	17.52	21.19	24.86	1.26
53	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	7.10	11.18	15.26	19.34	23.42	27.50	1.53
54	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	7.79	12.34	16.90	21.45	26.01	30.56	1.86
55	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	8.61	13.72	18.82	23.92	29.03	34.13	2.29
56	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	9.63	15.35	21.08	26.80	32.53	38.25	
57	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	10.81	17.24	23.68	30.11	36.55	42.98	
58	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	12.15	19.40	26.65	33.90	41.15	48.40	
59	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	13.64	21.81	29.99	38.16	46.33	54.50	
60	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	15.20	24.42	33.64	42.85	52.07	61.29	
61	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	16.91	27.28	37.65	48.01	58.38	68.75	
62	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	18.87	30.65	42.42	54.19	65.97	77.74	

63	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	20.98	34.31	47.65	60.98	74.32	87.65
64	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	23.26	38.31	53.35	68.39	83.44	98.48
65	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	26.99	44.75	62.52	80.28	98.05	115.81
66	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	34.23	58.16	82.10	106.03	129.96	153.89
67	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	43.91	76.22	108.53	140.83	173.14	205.45
68	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	51.39	89.71	128.04	166.36	204.68	243.00
69	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	58.47	102.19	145.91	189.62	233.34	277.06
70	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	69.28	122.04	174.80	227.55	280.31	333.07
71	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	74.21	129.68	185.16	240.63	296.11	351.58
72	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	81.02	138.77	196.52	254.27	312.02	369.77
73	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	87.83	147.77	207.72	267.66	327.60	387.54
74	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	91.59	154.23	216.87	279.50	342.14	404.78
75	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	106.36	182.17	257.97	333.77	409.58	485.38
																					527.31
																					582.74

Genworth Financial
Colony 15, Band 2, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.94	1.00	1.07	1.14	1.20	1.27	
1	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.95	1.02	1.09	1.15	1.22	1.29	
2	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.96	1.03	1.10	1.17	1.24	1.31	
3	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.96	1.03	1.10	1.17	1.24	1.31	
4	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.96	1.03	1.10	1.17	1.24	1.31	
5	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.96	1.03	1.10	1.17	1.24	1.31	
6	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.96	1.02	1.09	1.16	1.22	1.29	
7	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.96	1.02	1.09	1.16	1.22	1.29	
8	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.95	1.02	1.08	1.14	1.21	1.27	
9	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.96	1.02	1.09	1.16	1.22	1.29	
10	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.96	1.02	1.09	1.16	1.22	1.29	
11	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.96	1.03	1.11	1.18	1.25	1.32	
12	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.97	1.05	1.13	1.20	1.28	1.36	
13	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.98	1.07	1.16	1.24	1.33	1.42	
14	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.99	1.09	1.19	1.29	1.39	1.49	
15	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.01	1.13	1.26	1.38	1.50	1.62	0.10
16	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.04	1.19	1.35	1.50	1.65	1.80	0.10
17	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.09	1.28	1.48	1.67	1.87	2.06	0.10
18	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.15	1.39	1.64	1.88	2.13	2.37	0.10
19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.20	1.49	1.79	2.09	2.38	2.68	0.10
20	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.39	1.72	2.06	2.39	2.72	3.05	0.10
21	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.43	1.80	2.17	2.54	2.91	3.28	0.10
22	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.47	1.88	2.30	2.71	3.12	3.53	0.10
23	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.50	1.94	2.38	2.81	3.25	3.69	0.10
24	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.52	1.99	2.45	2.91	3.38	3.84	0.10
25	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.55	2.04	2.53	3.01	3.50	3.99	0.10
26	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.57	2.09	2.60	3.11	3.63	4.14	0.10
27	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.61	2.14	2.68	3.22	3.75	4.29	0.10
28	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.63	2.19	2.75	3.31	3.87	4.43	0.10
29	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.66	2.24	2.83	3.42	4.00	4.59	0.10
30	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.70	2.31	2.93	3.54	4.16	4.77	0.10
31	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.77	2.45	3.13	3.80	4.48	5.16	0.10
32	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.86	2.60	3.35	4.09	4.83	5.57	0.10
33	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.96	2.78	3.60	4.42	5.24	6.06	0.12
34	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	2.08	3.01	3.94	4.86	5.79	6.72	0.12
35	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	2.19	3.21	4.24	5.27	6.29	7.32	0.13
36	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	2.33	3.46	4.59	5.71	6.84	7.97	0.13
37	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	2.51	3.77	5.04	6.31	7.57	8.84	0.14
38	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	2.70	4.09	5.48	6.86	8.25	9.64	0.14
39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	2.94	4.49	6.04	7.59	9.14	10.69	0.15
40	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	3.19	4.88	6.56	8.24	9.93	11.61	0.18
41	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	3.42	5.25	7.09	8.93	10.76	12.60	0.20
42	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	3.72	5.75	7.79	9.82	11.86	13.89	0.22
43	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	3.97	6.13	8.29	10.45	12.61	14.77	0.26
44	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	4.30	6.63	8.97	11.30	13.64	15.97	0.30
45	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	4.65	7.18	9.71	12.23	14.76	17.29	0.32
46	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	4.97	7.65	10.34	13.03	15.71	18.40	0.36
47	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	5.34	8.26	11.19	14.11	17.04	19.96	0.41
48	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	5.70	8.81	11.93	15.05	18.16	21.28	0.50
49	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	6.01	9.26	12.52	15.78	19.03	22.29	0.63
50	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	6.42	9.90	13.39	16.87	20.36	23.84	0.71
51	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	6.88	10.62	14.37	18.11	21.86	25.60	1.03
52	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	7.40	11.44	15.49	19.53	23.58	27.62	1.26
53	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	8.08	12.57	17.07	21.56	26.06	30.55	1.53
54	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	8.89	13.91	18.92	23.93	28.95	33.96	1.86
55	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	9.87	15.48	21.09	26.70	32.31	37.92	2.29
56	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	11.02	17.31	23.61	29.91	36.20	42.50	
57	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	12.33	19.41	26.50	33.59	40.67	47.76	
58	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	13.90	21.87	29.85	37.83	45.80	53.78	
59	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	15.61	24.60	33.59	42.58	51.57	60.56	
60	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	17.43	27.56	37.70	47.83	57.97	68.10	
61	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	19.43	30.82	42.22	53.61	65.00	76.39	
62	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	21.50	34.29	47.08	59.86	72.65	85.44	

63	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	23.77	38.07	52.36	66.65	80.95	95.24
64	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	26.33	42.23	58.12	74.01	89.91	105.80
65	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	30.06	48.65	67.23	85.81	104.40	122.98
66	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	37.38	62.20	87.03	111.85	136.67	161.49
67	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	47.31	80.46	113.60	146.74	179.89	213.03
68	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	54.59	93.47	132.34	171.21	210.09	248.96
69	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	61.33	105.15	148.96	192.77	236.59	280.40
70	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	71.60	123.90	176.19	228.48	280.78	333.07
71	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	77.88	132.62	187.36	242.10	296.84	351.58
72	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	83.00	140.35	197.71	255.06	312.42	369.77
73	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	88.33	148.17	208.02	267.86	327.70	387.54
74	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	94.21	156.32	218.44	280.55	342.67	404.78
75	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	109.05	184.31	259.58	334.85	410.11	485.38
																					527.31
																					588.65

Genworth Financial
Colony 15, Band 2, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.63	1.85	2.08	2.30	2.52	2.74	0.10
17	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.70	1.99	2.28	2.56	2.85	3.14	0.10
18	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.78	2.14	2.51	2.87	3.24	3.60	0.10
19	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.86	2.30	2.75	3.19	3.64	4.08	0.10
20	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	2.25	2.73	3.21	3.68	4.16	4.64	0.10
21	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	2.30	2.83	3.37	3.90	4.43	4.96	0.10
22	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	2.36	2.94	3.53	4.12	4.70	5.29	0.10
23	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	2.39	3.02	3.64	4.26	4.89	5.51	0.10
24	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	2.43	3.09	3.74	4.39	5.05	5.70	0.10
25	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	2.47	3.15	3.84	4.53	5.21	5.90	0.10
26	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	2.52	3.24	3.96	4.67	5.39	6.11	0.10
27	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.57	3.31	4.06	4.81	5.55	6.30	0.10
28	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	2.62	3.39	4.17	4.94	5.72	6.49	0.10
29	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	2.68	3.49	4.29	5.09	5.90	6.70	0.10
30	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	2.77	3.60	4.44	5.28	6.11	6.95	0.10
31	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	2.87	3.78	4.70	5.61	6.52	7.43	0.10
32	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	2.98	3.98	4.97	5.96	6.96	7.95	0.10
33	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	3.11	4.20	5.30	6.39	7.48	8.57	0.12
34	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	3.29	4.51	5.74	6.96	8.18	9.40	0.12
35	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	3.48	4.81	6.15	7.48	8.82	10.15	0.13
36	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	3.75	5.19	6.63	8.07	9.51	10.95	0.13
37	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	4.07	5.66	7.26	8.85	10.44	12.03	0.14
38	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	4.35	6.08	7.81	9.53	11.26	12.99	0.14
39	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	4.73	6.64	8.55	10.45	12.36	14.27	0.15
40	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	5.11	7.16	9.22	11.27	13.32	15.37	0.18
41	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	5.59	7.80	10.02	12.24	14.45	16.67	0.20
42	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	6.15	8.59	11.04	13.49	15.93	18.38	0.22
43	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	6.61	9.19	11.78	14.36	16.95	19.53	0.26
44	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	7.14	9.94	12.74	15.53	18.33	21.13	0.30
45	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	7.71	10.74	13.78	16.81	19.84	22.87	0.32
46	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	8.24	11.46	14.68	17.90	21.12	24.34	0.36
47	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	8.90	12.40	15.90	19.40	22.90	26.40	0.41
48	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	9.51	13.24	16.97	20.69	24.42	28.15	0.50
49	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	10.09	13.97	17.85	21.72	25.60	29.48	0.63
50	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	10.81	14.95	19.10	23.25	27.39	31.54	0.71
51	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	11.63	16.07	20.52	24.97	29.41	33.86	1.03
52	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	12.36	17.20	22.03	26.86	31.70	36.53	1.26
53	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	13.38	18.79	24.19	29.59	35.00	40.40	1.53
54	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	14.53	20.60	26.68	32.76	38.83	44.91	1.86
55	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	15.86	22.72	29.58	36.43	43.29	50.15	2.29
56	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	17.42	25.17	32.93	40.69	48.44	56.20	
57	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	19.19	27.98	36.78	45.57	54.37	63.16	
58	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	21.29	31.26	41.23	51.19	61.16	71.13	
59	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	23.61	34.90	46.20	57.50	68.79	80.09	
60	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	26.13	38.92	51.70	64.48	77.27	90.05	
61	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	28.53	42.84	57.16	71.48	85.79	100.11	
62	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	31.04	47.03	63.01	78.99	94.98	110.96	

63	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	33.64	51.43	69.23	87.02	104.81	122.60
64	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	36.54	56.23	75.93	95.62	115.31	135.00
65	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	41.03	63.94	86.84	109.74	132.65	155.55
66	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	51.88	82.00	112.13	142.25	172.38	202.50
67	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	64.05	104.21	144.37	184.52	224.68	264.84
68	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	73.00	119.78	166.56	213.34	260.12	306.90
69	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	81.50	133.75	186.00	238.25	290.50	342.75
70	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	92.89	153.11	213.34	273.57	333.79	394.02
71	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	105.89	169.95	234.00	298.05	362.11	426.16
72	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	110.59	178.11	245.64	313.16	380.69	448.21
73	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	115.19	186.11	257.02	327.93	398.85	469.76
74	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	120.89	194.84	268.80	342.76	416.71	490.67
75	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	141.69	233.18	324.67	416.15	507.64	599.13
																					653.01
																					706.21

Genworth Financial
Colony 15, Band 2, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	2.13	2.31	2.48	2.65	2.83	3.00	0.10
17	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	2.21	2.46	2.71	2.95	3.20	3.45	0.10
18	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	2.29	2.63	2.96	3.29	3.63	3.96	0.10
19	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	2.38	2.81	3.23	3.65	4.08	4.50	0.10
20	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.80	3.26	3.73	4.20	4.66	5.13	0.10
21	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.89	3.42	3.95	4.47	5.00	5.53	0.10
22	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.96	3.56	4.16	4.75	5.35	5.95	0.10
23	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	3.02	3.66	4.31	4.95	5.59	6.23	0.10
24	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	3.07	3.75	4.44	5.12	5.80	6.48	0.10
25	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	3.12	3.84	4.57	5.29	6.02	6.74	0.10
26	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	3.17	3.94	4.71	5.47	6.24	7.01	0.10
27	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	3.24	4.05	4.85	5.65	6.46	7.26	0.10
28	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	3.36	4.19	5.02	5.85	6.68	7.51	0.10
29	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	3.43	4.30	5.17	6.03	6.90	7.77	0.10
30	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	3.52	4.43	5.35	6.26	7.18	8.09	0.10
31	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	3.67	4.68	5.70	6.71	7.73	8.74	0.10
32	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	3.87	4.98	6.10	7.22	8.33	9.45	0.10
33	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	4.07	5.31	6.56	7.80	9.05	10.29	0.12
34	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	4.30	5.72	7.15	8.57	9.99	11.41	0.12
35	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	4.56	6.13	7.71	9.29	10.86	12.44	0.13
36	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	4.89	6.62	8.36	10.09	11.82	13.55	0.13
37	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	5.26	7.21	9.17	11.12	13.08	15.03	0.14
38	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	5.67	7.81	9.96	12.10	14.25	16.39	0.14
39	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	6.16	8.57	10.97	13.37	15.78	18.18	0.15
40	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	6.64	9.26	11.89	14.51	17.13	19.75	0.18
41	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	7.27	10.10	12.94	15.77	18.61	21.44	0.20
42	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	7.94	11.08	14.22	17.35	20.49	23.63	0.22
43	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	8.54	11.85	15.17	18.49	21.80	25.12	0.26
44	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	9.17	12.77	16.38	19.98	23.58	27.18	0.30
45	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	9.87	13.78	17.70	21.61	25.52	29.43	0.32
46	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	10.71	14.84	18.96	23.08	27.21	31.33	0.36
47	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	11.60	16.07	20.55	25.03	29.50	33.98	0.41
48	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	12.34	17.12	21.90	26.67	31.45	36.23	0.50
49	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	13.01	18.00	22.99	27.97	32.96	37.95	0.63
50	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	13.83	19.18	24.54	29.89	35.25	40.60	0.71
51	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	14.68	20.46	26.25	32.03	37.82	43.60	1.03
52	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	15.64	21.92	28.20	34.47	40.75	47.03	1.26
53	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	16.81	23.85	30.90	37.94	44.98	52.02	1.53
54	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	18.23	26.15	34.08	42.00	49.92	57.84	1.86
55	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	19.96	28.88	37.81	46.74	55.66	64.59	2.29
56	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	21.94	32.03	42.12	52.21	62.30	72.39	
57	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	24.33	35.74	47.15	58.55	69.96	81.37	
58	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	26.96	39.90	52.83	65.76	78.70	91.63	
59	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	29.95	44.60	59.25	73.89	88.54	103.19	
60	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	33.29	49.84	66.39	82.93	99.48	116.03	
61	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	36.63	55.33	74.04	92.75	111.45	130.16	
62	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	40.20	61.28	82.36	103.43	124.51	145.59	

63	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	44.06	67.71	91.36	115.00	138.65	162.30
64	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	48.58	74.93	101.27	127.61	153.96	180.30
65	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	55.53	86.34	117.15	147.95	178.76	209.57
66	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	69.03	110.26	151.50	192.73	233.97	275.20
67	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	76.57	122.32	168.08	213.83	259.59	305.34
68	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	84.43	134.43	184.44	234.45	284.45	334.46
69	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	92.62	146.52	200.43	254.33	308.24	362.14
70	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	101.40	159.93	218.45	276.97	335.50	394.02
71	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	113.73	176.58	239.44	302.29	365.15	428.00
72	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	125.19	193.17	261.15	329.12	397.10	465.08
73	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	134.92	209.35	283.79	358.23	432.66	507.10
74	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	146.11	228.61	311.12	393.62	476.12	558.62
75	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	159.60	254.61	349.62	444.62	539.63	634.64
																					710.73
																					776.85

Genworth Financial
Colony 15, Band 3, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.66	0.98	1.31	1.64	1.96	2.29	
1	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.66	1.00	1.33	1.66	2.00	2.33	
2	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.67	1.00	1.34	1.68	2.01	2.35	
3	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.67	1.00	1.34	1.67	2.00	2.33	
4	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.67	0.99	1.32	1.65	1.97	2.30	
5	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.66	0.97	1.29	1.61	1.92	2.24	
6	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.64	0.93	1.23	1.53	1.82	2.12	
7	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.62	0.91	1.19	1.47	1.76	2.04	
8	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.61	0.88	1.15	1.41	1.68	1.95	
9	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.60	0.86	1.13	1.39	1.65	1.91	
10	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.59	0.84	1.09	1.33	1.58	1.83	
11	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.58	0.81	1.05	1.29	1.52	1.76	
12	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.57	0.80	1.03	1.26	1.49	1.72	
13	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.57	0.79	1.02	1.24	1.47	1.69	
14	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.57	0.79	1.02	1.24	1.47	1.69	
15	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.57	0.80	1.04	1.27	1.50	1.73	0.10
16	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.59	0.84	1.09	1.34	1.59	1.84	0.10
17	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.62	0.89	1.17	1.44	1.72	1.99	0.10
18	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.66	0.96	1.27	1.58	1.88	2.19	0.10
19	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.70	1.03	1.37	1.70	2.04	2.37	0.10
20	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.76	1.13	1.49	1.85	2.22	2.58	0.10
21	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.77	1.15	1.52	1.89	2.27	2.64	0.10
22	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.79	1.18	1.57	1.95	2.34	2.73	0.10
23	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.81	1.21	1.61	2.00	2.40	2.80	0.10
24	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.83	1.25	1.67	2.08	2.50	2.92	0.10
25	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.86	1.30	1.74	2.18	2.62	3.06	0.10
26	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.89	1.35	1.82	2.29	2.75	3.22	0.10
27	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.92	1.42	1.92	2.41	2.91	3.41	0.10
28	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.95	1.48	2.01	2.54	3.07	3.60	0.10
29	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.99	1.55	2.12	2.68	3.25	3.81	0.10
30	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.02	1.62	2.22	2.81	3.41	4.01	0.10
31	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.10	1.76	2.43	3.10	3.76	4.43	0.10
32	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.17	1.92	2.66	3.40	4.15	4.89	0.10
33	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.26	2.09	2.91	3.73	4.56	5.38	0.12
34	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.38	2.31	3.24	4.17	5.10	6.03	0.12
35	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.49	2.51	3.54	4.57	5.59	6.62	0.13
36	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.62	2.75	3.89	5.02	6.16	7.29	0.13
37	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.79	3.07	4.34	5.61	6.89	8.16	0.14
38	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.95	3.36	4.77	6.18	7.59	9.00	0.14
39	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	2.17	3.76	5.35	6.93	8.52	10.11	0.15
40	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.38	4.14	5.90	7.65	9.41	11.17	0.18
41	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.65	4.60	6.54	8.48	10.43	12.37	0.20
42	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	2.96	5.15	7.34	9.53	11.72	13.91	0.22
43	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	3.21	5.59	7.96	10.33	12.71	15.08	0.26
44	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	3.54	6.15	8.77	11.38	13.99	16.60	0.30
45	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	3.90	6.77	9.65	12.52	15.40	18.27	0.32
46	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	4.23	7.33	10.44	13.55	16.65	19.76	0.36
47	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	4.66	8.08	11.50	14.91	18.33	21.75	0.41
48	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	5.06	8.75	12.45	16.14	19.84	23.53	0.50
49	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	5.41	9.32	13.24	17.15	21.06	24.97	0.63
50	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	5.85	10.07	14.29	18.51	22.73	26.95	0.71
51	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	6.40	11.03	15.67	20.30	24.94	29.57	1.03
52	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	6.98	12.06	17.13	22.20	27.28	32.35	1.26
53	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	7.76	13.42	19.09	24.76	30.42	36.09	1.53
54	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	8.60	14.93	21.27	27.61	33.94	40.28	1.86
55	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	9.55	16.64	23.73	30.82	37.91	45.00	2.29
56	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	10.66	18.59	26.53	34.47	42.40	50.34	
57	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	11.93	20.82	29.71	38.60	47.49	56.38	
58	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	13.37	23.33	33.28	43.23	53.19	63.14	
59	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	14.97	26.12	37.27	48.41	59.56	70.71	
60	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	16.75	29.23	41.70	54.17	66.65	79.12	
61	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	18.56	32.33	46.11	59.89	73.66	87.44	
62	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	20.52	35.69	50.86	66.02	81.19	96.36	

63	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	22.69	39.35	56.01	72.66	89.32	105.98
64	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	25.13	43.44	61.76	80.07	98.38	116.69
65	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	28.90	50.11	71.33	92.55	113.76	134.98
66	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	36.78	64.82	92.87	120.91	148.95	176.99
67	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	47.25	84.55	121.86	159.17	196.47	233.78
68	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	55.22	99.02	142.82	186.62	230.42	274.22
69	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	62.52	112.06	161.61	211.15	260.69	310.23
70	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	74.59	133.67	192.75	251.83	310.91	369.99
71	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	83.81	144.47	205.13	265.79	326.45	387.11
72	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	86.72	150.07	213.41	276.75	340.10	403.44
73	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	93.09	158.27	223.44	288.61	353.79	418.96
74	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	99.57	166.37	233.17	299.97	366.77	433.57
75	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	111.80	189.68	267.57	345.45	423.33	501.21
																					531.80
																					561.28

Genworth Financial
Colony 15, Band 3, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.82	1.17	1.51	1.85	2.20	2.54	
1	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.84	1.19	1.54	1.89	2.24	2.59	
2	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.84	1.20	1.55	1.90	2.26	2.61	
3	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.85	1.20	1.55	1.89	2.24	2.59	
4	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.84	1.19	1.53	1.87	2.22	2.56	
5	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.83	1.16	1.50	1.83	2.16	2.49	
6	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.81	1.12	1.43	1.74	2.05	2.36	
7	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.80	1.09	1.39	1.68	1.98	2.27	
8	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.78	1.06	1.34	1.61	1.89	2.17	
9	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.77	1.04	1.31	1.58	1.85	2.12	
10	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.76	1.01	1.27	1.52	1.78	2.03	
11	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.74	0.99	1.23	1.47	1.72	1.96	
12	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.74	0.97	1.21	1.44	1.68	1.91	
13	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.73	0.96	1.19	1.42	1.65	1.88	
14	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.73	0.96	1.19	1.42	1.65	1.88	
15	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.74	0.97	1.21	1.45	1.68	1.92	0.10
16	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.76	1.01	1.27	1.53	1.78	2.04	0.10
17	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.79	1.07	1.36	1.64	1.93	2.21	0.10
18	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.82	1.14	1.47	1.79	2.11	2.43	0.10
19	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.86	1.22	1.57	1.92	2.28	2.63	0.10
20	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.93	1.32	1.71	2.09	2.48	2.87	0.10
21	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.94	1.34	1.74	2.13	2.53	2.93	0.10
22	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.96	1.37	1.79	2.20	2.62	3.03	0.10
23	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.97	1.40	1.83	2.25	2.68	3.11	0.10
24	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.99	1.44	1.89	2.34	2.79	3.24	0.10
25	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.02	1.49	1.97	2.45	2.92	3.40	0.10
26	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.05	1.55	2.06	2.57	3.07	3.58	0.10
27	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.08	1.62	2.17	2.71	3.25	3.79	0.10
28	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.13	1.70	2.28	2.85	3.43	4.00	0.10
29	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.16	1.78	2.39	3.00	3.62	4.23	0.10
30	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.20	1.85	2.51	3.16	3.81	4.46	0.10
31	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.28	2.01	2.74	3.46	4.19	4.92	0.10
32	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.37	2.18	3.00	3.81	4.62	5.43	0.10
33	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.47	2.37	3.28	4.18	5.08	5.98	0.12
34	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.60	2.62	3.64	4.66	5.68	6.70	0.12
35	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.73	2.85	3.98	5.11	6.23	7.36	0.13
36	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.88	3.13	4.37	5.61	6.86	8.10	0.13
37	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.08	3.48	4.88	6.27	7.67	9.07	0.14
38	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.26	3.81	5.36	6.90	8.45	10.00	0.14
39	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	2.51	4.25	6.00	7.74	9.49	11.23	0.15
40	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.75	4.68	6.62	8.55	10.48	12.41	0.18
41	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	3.04	5.18	7.32	9.46	11.60	13.74	0.20
42	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	3.40	5.81	8.23	10.64	13.05	15.46	0.22
43	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	3.67	6.28	8.90	11.52	14.13	16.75	0.26
44	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	4.02	6.90	9.79	12.67	15.56	18.44	0.30
45	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	4.40	7.58	10.76	13.94	17.12	20.30	0.32
46	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	4.77	8.20	11.64	15.08	18.51	21.95	0.36
47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	5.25	9.04	12.82	16.60	20.39	24.17	0.41
48	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	5.71	9.79	13.88	17.97	22.05	26.14	0.50
49	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	6.12	10.44	14.77	19.09	23.42	27.74	0.63
50	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	6.64	11.30	15.96	20.62	25.28	29.94	0.71
51	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	7.28	12.39	17.51	22.62	27.74	32.85	1.03
52	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	7.95	13.55	19.15	24.74	30.34	35.94	1.26
53	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	8.85	15.10	21.35	27.60	33.85	40.10	1.53
54	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	9.84	16.82	23.81	30.79	37.77	44.75	1.86
55	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	10.96	18.77	26.58	34.38	42.19	50.00	2.29
56	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	12.19	20.94	29.69	38.43	47.18	55.93	
57	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	13.58	23.39	33.21	43.02	52.83	62.64	
58	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	15.18	26.17	37.17	48.17	59.16	70.16	
59	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	16.94	29.26	41.59	53.92	66.24	78.57	
60	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	19.08	32.84	46.61	60.38	74.14	87.91	
61	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	21.22	36.40	51.59	66.78	81.96	97.15	
62	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	23.46	40.18	56.91	73.63	90.35	107.07	

63	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	25.92	44.29	62.66	81.02	99.39	117.76
64	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	28.68	48.87	69.07	89.27	109.46	129.66
65	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	32.96	56.37	79.77	103.17	126.58	149.98
66	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	41.93	72.87	103.82	134.76	165.71	196.65
67	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	53.50	94.75	136.01	177.26	218.51	259.76
68	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	62.32	110.80	159.27	207.74	256.22	304.69
69	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	70.34	125.21	180.09	234.96	289.83	344.70
70	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	83.87	149.31	214.76	280.21	345.65	411.10
71	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	92.43	159.97	227.51	295.04	362.58	430.12
72	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	97.90	167.97	238.05	308.12	378.20	448.27
73	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	104.09	176.38	248.66	320.94	393.23	465.51
74	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	108.81	183.39	257.98	332.57	407.15	481.74
75	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	123.20	209.94	296.68	383.42	470.16	556.90
																					590.89
																					623.64

Genworth Financial
Colony 15, Band 3, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.97	1.30	1.63	1.96	2.29	2.62	
1	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.97	1.30	1.63	1.96	2.29	2.62	
2	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.98	1.31	1.64	1.96	2.29	2.62	
3	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.99	1.32	1.66	1.99	2.32	2.65	
4	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.00	1.33	1.67	2.01	2.34	2.68	
5	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.01	1.35	1.70	2.05	2.39	2.74	
6	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.99	1.33	1.66	1.99	2.33	2.66	
7	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.98	1.30	1.63	1.95	2.27	2.59	
8	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.96	1.26	1.57	1.87	2.17	2.47	
9	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.95	1.24	1.53	1.82	2.11	2.40	
10	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.94	1.21	1.49	1.76	2.03	2.30	
11	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.93	1.19	1.45	1.70	1.96	2.22	
12	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.92	1.17	1.42	1.66	1.91	2.16	
13	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.91	1.16	1.40	1.64	1.89	2.13	
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.91	1.15	1.40	1.64	1.88	2.12	
15	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.92	1.17	1.43	1.68	1.93	2.18	0.10
16	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.94	1.22	1.49	1.76	2.04	2.31	0.10
17	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.98	1.29	1.60	1.90	2.21	2.52	0.10
18	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.02	1.37	1.73	2.08	2.43	2.78	0.10
19	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.06	1.45	1.85	2.24	2.63	3.02	0.10
20	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.11	1.55	1.99	2.42	2.86	3.30	0.10
21	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.14	1.60	2.07	2.53	2.99	3.45	0.10
22	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.18	1.67	2.17	2.66	3.16	3.65	0.10
23	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.21	1.74	2.26	2.78	3.31	3.83	0.10
24	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.25	1.81	2.38	2.94	3.50	4.06	0.10
25	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.29	1.90	2.50	3.10	3.71	4.31	0.10
26	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.34	2.00	2.65	3.30	3.96	4.61	0.10
27	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.40	2.11	2.82	3.52	4.23	4.94	0.10
28	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.46	2.22	2.99	3.75	4.51	5.27	0.10
29	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.53	2.35	3.18	4.00	4.82	5.64	0.10
30	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.61	2.49	3.37	4.24	5.12	6.00	0.10
31	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.72	2.70	3.69	4.67	5.65	6.63	0.10
32	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.85	2.94	4.04	5.14	6.23	7.33	0.10
33	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.98	3.20	4.42	5.63	6.85	8.07	0.12
34	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	2.15	3.53	4.91	6.29	7.67	9.05	0.12
35	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.32	3.84	5.37	6.90	8.42	9.95	0.13
36	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.52	4.21	5.90	7.58	9.27	10.96	0.13
37	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.79	4.69	6.59	8.49	10.39	12.29	0.14
38	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.06	5.16	7.26	9.35	11.45	13.55	0.14
39	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.40	5.77	8.13	10.49	12.86	15.22	0.15
40	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	3.73	6.35	8.97	11.59	14.21	16.83	0.18
41	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	4.10	7.01	9.92	12.82	15.73	18.64	0.20
42	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	4.55	7.84	11.12	14.40	17.69	20.97	0.22
43	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	4.96	8.51	12.07	15.62	19.18	22.73	0.26
44	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	5.47	9.38	13.30	17.21	21.13	25.04	0.30
45	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	5.92	10.25	14.58	18.91	23.24	27.57	0.32
46	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	6.44	11.11	15.79	20.47	25.14	29.82	0.36
47	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	7.08	12.23	17.38	22.53	27.68	32.83	0.41
48	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	7.65	13.22	18.80	24.37	29.94	35.51	0.50
49	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	8.17	14.07	19.98	25.88	31.79	37.69	0.63
50	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	8.85	15.22	21.59	27.95	34.32	40.69	0.71
51	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	9.56	16.42	23.27	30.12	36.98	43.83	1.03
52	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	10.32	17.67	25.03	32.38	39.73	47.08	1.26
53	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	11.30	19.34	27.39	35.44	43.48	51.53	1.53
54	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	12.41	21.21	30.01	38.81	47.61	56.41	1.86
55	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	13.63	23.26	32.90	42.54	52.17	61.81	2.29
56	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	14.96	25.52	36.08	46.64	57.20	67.76	
57	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	16.41	27.99	39.58	51.17	62.75	74.34	
58	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	18.03	30.73	43.44	56.14	68.85	81.55	
59	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	19.80	33.71	47.63	61.55	75.46	89.38	
60	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	21.75	36.97	52.19	67.41	82.63	97.85	
61	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	24.01	40.59	57.18	73.76	90.35	106.93	
62	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	26.55	44.79	63.04	81.29	99.53	117.78	

63	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	29.42	49.45	69.47	89.49	109.52	129.54
64	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	32.66	54.65	76.65	98.64	120.64	142.63
65	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	37.43	62.94	88.45	113.96	139.47	164.98
66	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	47.23	81.05	114.87	148.68	182.50	216.32
67	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	60.20	105.31	150.42	195.52	240.63	285.74
68	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	70.04	123.06	176.09	229.11	282.14	335.16
69	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	79.29	139.26	199.24	259.22	319.19	379.17
70	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	92.71	162.25	231.78	301.31	370.85	440.38
71	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	105.77	178.95	252.14	325.32	398.50	471.68
72	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	111.31	187.64	263.98	340.31	416.64	492.97
73	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	117.96	196.76	275.55	354.34	433.14	511.93
74	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	122.35	203.84	285.33	366.81	448.30	529.79
75	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	134.90	228.62	322.34	416.06	509.78	603.50
																					639.01
																					673.15

Genworth Financial
Colony 15, Band 3, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.16	1.47	1.79	2.11	2.42	2.74	
1	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.17	1.48	1.80	2.11	2.43	2.74	
2	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.17	1.49	1.80	2.11	2.43	2.74	
3	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.19	1.50	1.82	2.13	2.45	2.76	
4	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.20	1.52	1.84	2.15	2.47	2.79	
5	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.20	1.53	1.85	2.17	2.50	2.82	
6	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.23	1.57	1.92	2.27	2.61	2.96	
7	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.21	1.55	1.88	2.21	2.55	2.88	
8	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.19	1.50	1.81	2.12	2.43	2.74	
9	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.19	1.48	1.78	2.08	2.37	2.67	
10	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.17	1.45	1.73	2.00	2.28	2.56	
11	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.15	1.42	1.68	1.94	2.21	2.47	
12	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.14	1.39	1.65	1.90	2.15	2.40	
13	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.14	1.38	1.63	1.88	2.12	2.37	
14	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.14	1.38	1.63	1.87	2.12	2.36	
15	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.15	1.40	1.66	1.91	2.17	2.42	0.10
16	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.17	1.45	1.73	2.01	2.29	2.57	0.10
17	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.21	1.53	1.85	2.16	2.48	2.80	0.10
18	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.26	1.62	1.99	2.36	2.72	3.09	0.10
19	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.30	1.71	2.12	2.53	2.94	3.35	0.10
20	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.36	1.82	2.29	2.75	3.21	3.67	0.10
21	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.39	1.88	2.37	2.85	3.34	3.83	0.10
22	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.43	1.95	2.48	3.01	3.53	4.06	0.10
23	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.46	2.02	2.58	3.13	3.69	4.25	0.10
24	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.50	2.10	2.71	3.31	3.91	4.51	0.10
25	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.55	2.20	2.85	3.49	4.14	4.79	0.10
26	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.60	2.31	3.01	3.71	4.42	5.12	0.10
27	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.67	2.43	3.20	3.96	4.73	5.49	0.10
28	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.73	2.55	3.38	4.21	5.03	5.86	0.10
29	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.80	2.69	3.59	4.48	5.38	6.27	0.10
30	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.87	2.83	3.79	4.75	5.71	6.67	0.10
31	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	2.00	3.08	4.15	5.22	6.30	7.37	0.10
32	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.15	3.35	4.55	5.74	6.94	8.14	0.10
33	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.30	3.64	4.97	6.30	7.64	8.97	0.12
34	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	2.50	4.01	5.53	7.04	8.55	10.06	0.12
35	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.69	4.36	6.04	7.71	9.39	11.06	0.13
36	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.91	4.77	6.62	8.47	10.33	12.18	0.13
37	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	3.21	5.30	7.39	9.47	11.56	13.65	0.14
38	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	3.52	5.82	8.13	10.44	12.74	15.05	0.14
39	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	3.91	6.51	9.11	11.71	14.31	16.91	0.15
40	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	4.29	7.17	10.06	12.94	15.82	18.70	0.18
41	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	4.72	7.92	11.12	14.31	17.51	20.71	0.20
42	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	5.29	8.89	12.50	16.10	19.70	23.30	0.22
43	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	5.75	9.65	13.55	17.45	21.35	25.25	0.26
44	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	6.31	10.61	14.92	19.22	23.52	27.82	0.30
45	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	6.93	11.67	16.41	21.15	25.89	30.63	0.32
46	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	7.49	12.62	17.75	22.87	28.00	33.13	0.36
47	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	8.20	13.85	19.51	25.17	30.82	36.48	0.41
48	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	8.86	14.98	21.10	27.22	33.34	39.46	0.50
49	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	9.46	15.95	22.43	28.91	35.40	41.88	0.63
50	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	10.24	17.23	24.23	31.22	38.22	45.21	0.71
51	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	11.09	18.61	26.14	33.66	41.18	48.70	1.03
52	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	11.99	20.06	28.12	36.18	44.25	52.31	1.26
53	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	13.12	21.95	30.78	39.60	48.43	57.26	1.53
54	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	14.36	24.02	33.69	43.35	53.02	62.68	1.86
55	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	15.76	26.35	36.93	47.51	58.10	68.68	2.29
56	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	17.32	28.91	40.51	52.10	63.70	75.29	
57	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	19.02	31.73	44.45	57.17	69.88	82.60	
58	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	20.89	34.83	48.78	62.72	76.67	90.61	
59	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	22.91	38.19	53.47	68.75	84.03	99.31	
60	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	25.10	41.82	58.55	75.27	92.00	108.72	
61	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	27.64	45.87	64.11	82.34	100.58	118.81	
62	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	30.28	50.12	69.96	89.80	109.64	129.48	

63	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	33.17	54.70	76.22	97.74	119.27	140.79
64	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	36.42	59.78	83.15	106.52	129.88	153.25
65	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	41.42	68.17	94.93	121.69	148.44	175.20
66	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	51.52	86.62	121.73	156.83	191.94	227.04
67	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	65.20	111.42	157.65	203.88	250.10	296.33
68	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	74.94	128.64	182.33	236.02	289.72	343.41
69	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	83.64	143.67	203.70	263.73	323.76	383.79
70	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	97.13	165.78	234.43	303.08	371.73	440.38
71	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	108.28	180.96	253.64	326.32	399.00	471.68
72	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	114.45	190.15	265.86	341.56	417.27	492.97
73	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	119.73	198.17	276.61	355.05	433.49	511.93
74	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	124.52	205.57	286.63	367.68	448.74	529.79
75	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	138.73	231.69	324.64	417.59	510.55	603.50
																					639.01
																					673.15

Genworth Financial
Colony 15, Band 3, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.88	2.28	2.69	3.10	3.50	3.91	0.10
17	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.94	2.40	2.87	3.33	3.80	4.26	0.10
18	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.01	2.55	3.09	3.62	4.16	4.70	0.10
19	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.08	2.68	3.29	3.89	4.50	5.10	0.10
20	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	2.37	3.01	3.65	4.29	4.93	5.57	0.10
21	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	2.41	3.08	3.76	4.44	5.11	5.79	0.10
22	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	2.46	3.18	3.91	4.64	5.36	6.09	0.10
23	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	2.51	3.28	4.05	4.81	5.58	6.35	0.10
24	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	2.57	3.39	4.22	5.05	5.87	6.70	0.10
25	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	2.71	3.58	4.46	5.34	6.21	7.09	0.10
26	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	2.80	3.75	4.70	5.65	6.60	7.55	0.10
27	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	2.93	3.96	4.99	6.01	7.04	8.07	0.10
28	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.06	4.16	5.27	6.37	7.48	8.58	0.10
29	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	3.23	4.41	5.60	6.78	7.97	9.15	0.10
30	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	3.33	4.60	5.88	7.16	8.43	9.71	0.10
31	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	3.52	4.94	6.36	7.78	9.20	10.62	0.10
32	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	3.70	5.29	6.87	8.45	10.04	11.62	0.10
33	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	3.93	5.68	7.43	9.18	10.93	12.68	0.12
34	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	4.21	6.18	8.16	10.13	12.11	14.08	0.12
35	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	4.47	6.64	8.82	10.99	13.16	15.33	0.13
36	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	4.82	7.20	9.58	11.96	14.34	16.72	0.13
37	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	5.26	7.92	10.58	13.24	15.90	18.56	0.14
38	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	5.75	8.66	11.56	14.46	17.37	20.27	0.14
39	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	6.32	9.57	12.83	16.08	19.33	22.58	0.15
40	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	6.85	10.43	14.01	17.58	21.16	24.74	0.18
41	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	7.59	11.55	15.51	19.47	23.43	27.39	0.20
42	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	8.49	12.95	17.42	21.89	26.35	30.82	0.22
43	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	9.19	14.03	18.88	23.72	28.56	33.40	0.26
44	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	9.99	15.35	20.72	26.08	31.44	36.80	0.30
45	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	10.94	16.85	22.77	28.68	34.60	40.51	0.32
46	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	11.84	18.23	24.63	31.02	37.42	43.81	0.36
47	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	12.95	20.01	27.07	34.13	41.19	48.25	0.41
48	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	14.00	21.64	29.28	36.91	44.55	52.19	0.50
49	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	14.98	23.06	31.14	39.22	47.30	55.38	0.63
50	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	16.19	24.91	33.63	42.35	51.07	59.79	0.71
51	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	17.44	26.84	36.23	45.62	55.02	64.41	1.03
52	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	18.86	28.92	38.99	49.05	59.12	69.18	1.26
53	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	20.71	31.72	42.72	53.72	64.73	75.73	1.53
54	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	22.68	34.72	46.77	58.81	70.85	82.89	1.86
55	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	24.75	37.97	51.18	64.39	77.61	90.82	2.29
56	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	26.96	41.48	56.00	70.52	85.04	99.56	
57	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	29.47	45.42	61.38	77.33	93.29	109.24	
58	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	32.21	49.73	67.26	84.78	102.30	119.82	
59	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	35.22	54.44	73.67	92.89	112.11	131.33	
60	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	38.50	59.55	80.61	101.66	122.71	143.76	
61	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	41.84	64.61	87.38	110.15	132.92	155.69	
62	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	45.41	69.96	94.51	119.06	143.61	168.16	

63	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	49.22	75.62	102.03	128.43	154.84	181.24
64	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	53.42	81.84	110.27	138.69	167.12	195.54
65	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	59.79	92.16	124.52	156.88	189.25	221.61
66	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	72.73	115.12	157.52	199.91	242.31	284.70
67	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	90.19	145.83	201.48	257.13	312.77	368.42
68	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	102.28	165.57	228.87	292.16	355.45	418.74
69	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	109.95	176.57	243.19	309.80	376.42	443.04
70	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	118.78	188.50	258.22	327.94	397.66	467.38
71	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	127.04	200.08	273.12	346.16	419.20	492.24
72	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	134.31	211.18	288.05	364.92	441.79	518.66
73	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	142.98	224.90	306.83	388.75	470.68	552.60
74	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	153.03	241.68	330.34	418.99	507.65	596.30
75	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	166.76	265.39	364.03	462.66	561.29	659.92
																					769.10
																					816.34

Genworth Financial
Colony 15, Band 3, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.47	2.84	3.21	3.57	3.94	4.31	0.10
17	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.54	2.97	3.41	3.84	4.28	4.71	0.10
18	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.62	3.13	3.65	4.17	4.68	5.20	0.10
19	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.69	3.28	3.88	4.47	5.06	5.65	0.10
20	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.89	3.55	4.21	4.86	5.52	6.18	0.10
21	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.94	3.64	4.35	5.06	5.76	6.47	0.10
22	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	3.00	3.77	4.54	5.31	6.08	6.85	0.10
23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	3.06	3.88	4.71	5.54	6.36	7.19	0.10
24	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	3.13	4.03	4.93	5.83	6.73	7.63	0.10
25	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	3.34	4.29	5.25	6.20	7.16	8.11	0.10
26	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	3.44	4.49	5.54	6.58	7.63	8.68	0.10
27	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	3.55	4.70	5.86	7.01	8.16	9.31	0.10
28	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	3.67	4.92	6.18	7.44	8.69	9.95	0.10
29	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	3.79	5.16	6.53	7.90	9.27	10.64	0.10
30	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	3.91	5.40	6.88	8.36	9.85	11.33	0.10
31	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	4.13	5.81	7.49	9.16	10.84	12.52	0.10
32	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	4.38	6.27	8.16	10.05	11.94	13.83	0.10
33	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	4.66	6.78	8.90	11.01	13.13	15.25	0.12
34	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	5.03	7.44	9.86	12.27	14.69	17.10	0.12
35	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	5.40	8.08	10.77	13.45	16.13	18.81	0.13
36	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	5.93	8.88	11.84	14.80	17.75	20.71	0.13
37	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	6.56	9.89	13.23	16.56	19.89	23.22	0.14
38	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	7.17	10.85	14.54	18.23	21.91	25.60	0.14
39	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	7.93	12.10	16.28	20.45	24.62	28.79	0.15
40	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	8.69	13.32	17.95	22.57	27.20	31.83	0.18
41	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	9.59	14.72	19.86	24.99	30.12	35.25	0.20
42	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	10.70	16.50	22.29	28.08	33.88	39.67	0.22
43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	11.69	17.95	24.22	30.48	36.74	43.00	0.26
44	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	12.89	19.79	26.69	33.58	40.48	47.38	0.30
45	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	14.20	21.79	29.39	36.98	44.57	52.16	0.32
46	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	15.35	23.57	31.78	39.99	48.21	56.42	0.36
47	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	16.82	25.89	34.95	44.01	53.08	62.14	0.41
48	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	18.18	27.99	37.80	47.60	57.41	67.22	0.50
49	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	19.38	29.77	40.17	50.56	60.95	71.34	0.63
50	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	20.90	32.12	43.35	54.57	65.79	77.01	0.71
51	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	22.62	34.69	46.76	58.83	70.90	82.97	1.03
52	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	24.45	37.38	50.32	63.26	76.19	89.13	1.26
53	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	26.63	40.81	55.00	69.19	83.37	97.56	1.53
54	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	28.99	44.55	60.12	75.68	91.24	106.80	1.86
55	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	31.60	48.68	65.77	82.85	99.94	117.02	2.29
56	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	34.87	53.55	72.24	90.92	109.61	128.29	
57	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	38.14	58.67	79.19	99.71	120.24	140.76	
58	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	41.44	64.03	86.63	109.22	131.81	154.40	
59	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	45.05	69.88	94.72	119.56	144.39	169.23	
60	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	48.73	76.04	103.35	130.65	157.96	185.27	
61	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	53.03	82.92	112.81	142.69	172.58	202.47	
62	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	57.59	90.20	122.82	155.43	188.05	220.66	

63	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	63.04	98.42	133.81	169.19	204.57	239.95
64	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	68.70	107.19	145.69	184.19	222.68	261.18
65	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	77.19	121.47	165.76	210.04	254.32	298.60
66	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	94.30	149.75	205.21	260.66	316.11	371.56
67	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	103.03	161.25	219.47	277.68	335.90	394.12
68	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	110.63	172.25	233.88	295.50	357.12	418.74
69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	118.58	183.47	248.37	313.26	378.15	443.04
70	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	124.93	193.42	261.91	330.40	398.89	467.38
71	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	131.38	203.55	275.73	347.90	420.07	492.24
72	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	139.23	215.11	291.00	366.89	442.77	518.66
73	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	148.23	229.11	309.98	390.85	471.73	552.60
74	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	161.37	248.35	335.34	422.33	509.31	596.30
75	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	179.06	275.23	371.41	467.58	563.75	659.92
																					769.10
																					816.34

Genworth Financial
Colony 15, Band 3, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.43	0.53	0.64	0.74	0.85	0.95	
1	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.43	0.53	0.64	0.75	0.85	0.96	
2	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.43	0.54	0.65	0.76	0.87	0.98	
3	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.44	0.55	0.66	0.76	0.87	0.98	
4	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.44	0.55	0.66	0.76	0.87	0.98	
5	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.44	0.55	0.66	0.76	0.87	0.98	
6	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.44	0.54	0.65	0.75	0.86	0.96	
7	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.44	0.54	0.65	0.75	0.86	0.96	
8	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.43	0.54	0.64	0.74	0.85	0.95	
9	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.44	0.54	0.65	0.75	0.86	0.96	
10	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.44	0.54	0.65	0.75	0.86	0.96	
11	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.44	0.55	0.66	0.76	0.87	0.98	
12	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.44	0.56	0.67	0.78	0.90	1.01	
13	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.45	0.57	0.69	0.80	0.92	1.04	
14	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.46	0.59	0.72	0.84	0.97	1.10	
15	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.47	0.62	0.76	0.90	1.05	1.19	0.10
16	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.49	0.66	0.82	0.98	1.15	1.31	0.10
17	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.52	0.72	0.91	1.10	1.30	1.49	0.10
18	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.56	0.78	1.01	1.24	1.46	1.69	0.10
19	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.59	0.86	1.12	1.38	1.65	1.91	0.10
20	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.69	0.98	1.28	1.57	1.87	2.16	0.10
21	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.70	1.02	1.33	1.64	1.96	2.27	0.10
22	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.72	1.05	1.39	1.72	2.05	2.38	0.10
23	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.73	1.07	1.42	1.76	2.10	2.44	0.10
24	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.74	1.09	1.44	1.79	2.14	2.49	0.10
25	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.76	1.12	1.48	1.84	2.20	2.56	0.10
26	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.77	1.14	1.51	1.88	2.25	2.62	0.10
27	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.78	1.16	1.54	1.91	2.29	2.67	0.10
28	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.79	1.18	1.57	1.96	2.35	2.74	0.10
29	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.80	1.20	1.60	2.00	2.40	2.80	0.10
30	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.81	1.23	1.64	2.05	2.47	2.88	0.10
31	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.86	1.31	1.76	2.21	2.66	3.11	0.10
32	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.91	1.40	1.89	2.38	2.87	3.36	0.10
33	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.97	1.50	2.04	2.58	3.11	3.65	0.12
34	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.04	1.64	2.24	2.84	3.44	4.04	0.12
35	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.12	1.77	2.43	3.09	3.74	4.40	0.13
36	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.19	1.91	2.63	3.35	4.07	4.79	0.13
37	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.31	2.11	2.91	3.70	4.50	5.30	0.14
38	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.41	2.28	3.16	4.03	4.91	5.78	0.14
39	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.52	2.50	3.48	4.45	5.43	6.41	0.15
40	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.62	2.69	3.76	4.82	5.89	6.96	0.18
41	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.74	2.90	4.06	5.22	6.38	7.54	0.20
42	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.91	3.19	4.47	5.75	7.03	8.31	0.22
43	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.03	3.39	4.75	6.11	7.47	8.83	0.26
44	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.20	3.67	5.14	6.61	8.08	9.55	0.30
45	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.37	3.96	5.56	7.15	8.74	10.33	0.32
46	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.53	4.22	5.92	7.61	9.31	11.00	0.36
47	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	2.74	4.58	6.42	8.25	10.09	11.93	0.41
48	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.93	4.88	6.84	8.80	10.75	12.71	0.50
49	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.09	5.13	7.18	9.22	11.27	13.31	0.63
50	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	3.30	5.48	7.67	9.86	12.04	14.23	0.71
51	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	3.60	5.99	8.39	10.78	13.17	15.56	1.03
52	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	3.95	6.58	9.21	11.84	14.47	17.10	1.26
53	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	4.43	7.40	10.37	13.33	16.30	19.27	1.53
54	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	4.94	8.32	11.70	15.07	18.45	21.83	1.86
55	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	5.50	9.37	13.25	17.12	21.00	24.87	2.29
56	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	6.21	10.66	15.10	19.54	23.99	28.43	
57	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	7.05	12.17	17.28	22.39	27.51	32.62	
58	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	8.03	13.93	19.82	25.71	31.61	37.50	
59	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	9.16	15.95	22.75	29.55	36.34	43.14	
60	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	10.89	18.63	26.37	34.10	41.84	49.58	
61	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	12.26	21.05	29.85	38.64	47.44	56.23	
62	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	13.75	23.72	33.69	43.66	53.63	63.60	

63	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	15.39	26.65	37.92	49.18	60.45	71.71
64	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	17.19	29.87	42.55	55.22	67.90	80.58
65	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	19.88	34.85	49.83	64.80	79.78	94.75
66	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	25.59	45.66	65.72	85.78	105.85	125.91
67	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	33.22	60.19	87.17	114.14	141.12	168.09
68	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	39.03	70.99	102.95	134.90	166.86	198.82
69	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	44.53	80.96	117.39	153.82	190.25	226.68
70	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	53.20	97.08	140.97	184.86	228.74	272.63
71	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	58.96	104.72	150.48	196.24	242.00	287.76
72	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	63.00	110.92	158.85	206.78	254.70	302.63
73	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	67.08	117.10	167.12	217.14	267.16	317.18
74	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	71.37	123.36	175.34	227.32	279.31	331.29
75	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	85.82	149.56	213.31	277.05	340.79	404.53
																					440.89
																					476.78

Genworth Financial
Colony 15, Band 3, Current Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.53	0.64	0.74	0.84	0.95	1.05	
1	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.54	0.64	0.75	0.86	0.96	1.07	
2	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.54	0.65	0.76	0.87	0.98	1.09	
3	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.54	0.65	0.76	0.87	0.98	1.09	
4	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.54	0.65	0.76	0.87	0.98	1.09	
5	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.54	0.65	0.76	0.87	0.98	1.09	
6	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.54	0.64	0.75	0.86	0.96	1.07	
7	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.54	0.64	0.75	0.86	0.96	1.07	
8	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.53	0.64	0.74	0.84	0.95	1.05	
9	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.54	0.64	0.75	0.86	0.96	1.07	
10	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.54	0.64	0.75	0.86	0.96	1.07	
11	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.54	0.65	0.76	0.87	0.98	1.09	
12	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.55	0.66	0.78	0.89	1.01	1.12	
13	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.55	0.67	0.80	0.92	1.04	1.16	
14	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.56	0.69	0.83	0.96	1.09	1.22	
15	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.58	0.73	0.88	1.02	1.17	1.32	0.10
16	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.61	0.78	0.95	1.11	1.28	1.45	0.10
17	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.64	0.84	1.05	1.25	1.45	1.65	0.10
18	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.68	0.92	1.16	1.40	1.64	1.88	0.10
19	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.72	1.00	1.28	1.56	1.84	2.12	0.10
20	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.80	1.12	1.44	1.76	2.08	2.40	0.10
21	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.82	1.16	1.50	1.84	2.18	2.52	0.10
22	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.84	1.20	1.56	1.92	2.28	2.64	0.10
23	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.85	1.22	1.60	1.97	2.34	2.71	0.10
24	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.86	1.24	1.63	2.01	2.39	2.77	0.10
25	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.87	1.27	1.66	2.05	2.45	2.84	0.10
26	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.89	1.30	1.70	2.10	2.51	2.91	0.10
27	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.90	1.32	1.73	2.14	2.56	2.97	0.10
28	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.92	1.35	1.77	2.19	2.62	3.04	0.10
29	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.94	1.37	1.81	2.24	2.68	3.11	0.10
30	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.95	1.40	1.85	2.30	2.75	3.20	0.10
31	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.00	1.49	1.99	2.48	2.97	3.46	0.10
32	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.06	1.59	2.13	2.66	3.20	3.73	0.10
33	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.12	1.71	2.30	2.88	3.47	4.06	0.12
34	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.21	1.86	2.52	3.18	3.83	4.49	0.12
35	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.29	2.01	2.73	3.45	4.17	4.89	0.13
36	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.40	2.18	2.97	3.75	4.54	5.32	0.13
37	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.52	2.39	3.27	4.14	5.02	5.89	0.14
38	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.64	2.59	3.55	4.51	5.46	6.42	0.14
39	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.78	2.85	3.92	4.98	6.05	7.12	0.15
40	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.90	3.06	4.23	5.40	6.56	7.73	0.18
41	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	2.02	3.29	4.57	5.84	7.11	8.38	0.20
42	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.21	3.62	5.02	6.42	7.83	9.23	0.22
43	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.37	3.86	5.35	6.83	8.32	9.81	0.26
44	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.58	4.18	5.79	7.40	9.00	10.61	0.30
45	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	2.79	4.53	6.27	8.00	9.74	11.48	0.32
46	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	2.96	4.81	6.67	8.52	10.37	12.22	0.36
47	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	3.20	5.21	7.22	9.23	11.24	13.25	0.41
48	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	3.41	5.55	7.70	9.84	11.98	14.12	0.50
49	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.60	5.84	8.08	10.31	12.55	14.79	0.63
50	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	3.86	6.25	8.64	11.03	13.42	15.81	0.71
51	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	4.20	6.82	9.44	12.05	14.67	17.29	1.03
52	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	4.59	7.47	10.36	13.24	16.12	19.00	1.26
53	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	5.10	8.36	11.63	14.89	18.15	21.41	1.53
54	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	5.71	9.42	13.13	16.84	20.55	24.26	1.86
55	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	6.42	10.66	14.91	19.15	23.39	27.63	2.29
56	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	7.24	12.11	16.98	21.85	26.72	31.59	
57	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	8.20	13.81	19.42	25.02	30.63	36.24	
58	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	9.30	15.78	22.25	28.72	35.20	41.67	
59	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	10.58	18.05	25.52	32.99	40.46	47.93	
60	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	12.34	20.89	29.44	37.99	46.54	55.09	
61	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	13.89	23.61	33.33	43.04	52.76	62.48	
62	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	15.57	26.59	37.61	48.63	59.65	70.67	

63	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	17.40	29.85	42.31	54.77	67.22	79.68
64	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	19.44	33.46	47.48	61.49	75.51	89.53
65	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	22.53	39.08	55.63	72.18	88.73	105.28
66	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	28.98	51.16	73.35	95.53	117.72	139.90
67	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	37.54	67.38	97.23	127.08	156.92	186.77
68	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	44.08	79.44	114.81	150.18	185.54	220.91
69	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	50.17	90.51	130.85	171.19	211.53	251.87
70	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	59.86	108.47	157.09	205.70	254.31	302.92
71	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	65.68	116.49	167.30	218.11	268.92	319.73
72	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	70.06	123.30	176.54	229.78	283.02	336.26
73	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	74.63	130.19	185.75	241.30	296.86	352.42
74	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	79.57	137.27	194.98	252.69	310.39	368.10
75	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	95.90	166.61	237.33	308.05	378.76	449.48
																					489.88
																					529.76

Genworth Financial
Colony 15, Band 3, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.69	0.78	0.88	0.97	1.07	1.16	
1	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.70	0.79	0.89	0.99	1.08	1.18	
2	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.70	0.80	0.90	1.00	1.10	1.20	
3	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.70	0.80	0.90	1.00	1.10	1.20	
4	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.70	0.80	0.90	1.00	1.10	1.20	
5	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.70	0.80	0.90	1.00	1.10	1.20	
6	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.70	0.79	0.89	0.99	1.08	1.18	
7	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.70	0.79	0.89	0.99	1.08	1.18	
8	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.69	0.79	0.88	0.97	1.07	1.16	
9	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.70	0.79	0.89	0.99	1.08	1.18	
10	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.70	0.79	0.89	0.99	1.08	1.18	
11	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.70	0.80	0.90	1.00	1.10	1.20	
12	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.71	0.81	0.92	1.02	1.13	1.23	
13	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.71	0.83	0.94	1.05	1.17	1.28	
14	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.72	0.85	0.97	1.09	1.22	1.34	
15	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.74	0.89	1.03	1.17	1.32	1.46	0.10
16	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.77	0.94	1.11	1.28	1.45	1.62	0.10
17	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.81	1.02	1.23	1.43	1.64	1.85	0.10
18	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.86	1.11	1.37	1.62	1.88	2.13	0.10
19	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.91	1.21	1.51	1.81	2.11	2.41	0.10
20	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.99	1.34	1.70	2.05	2.40	2.75	0.10
21	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.03	1.41	1.80	2.18	2.57	2.95	0.10
22	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.06	1.49	1.91	2.33	2.76	3.18	0.10
23	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.09	1.53	1.98	2.43	2.87	3.32	0.10
24	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.11	1.58	2.05	2.52	2.99	3.46	0.10
25	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.13	1.62	2.12	2.61	3.10	3.59	0.10
26	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.16	1.68	2.19	2.70	3.22	3.73	0.10
27	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.19	1.73	2.26	2.79	3.33	3.86	0.10
28	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.22	1.77	2.33	2.88	3.44	3.99	0.10
29	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.25	1.82	2.40	2.98	3.55	4.13	0.10
30	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.28	1.88	2.49	3.09	3.69	4.29	0.10
31	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.35	2.01	2.67	3.32	3.98	4.64	0.10
32	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.42	2.14	2.86	3.57	4.29	5.01	0.10
33	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.51	2.30	3.09	3.87	4.66	5.45	0.12
34	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.63	2.51	3.40	4.28	5.17	6.05	0.12
35	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.75	2.72	3.69	4.65	5.62	6.59	0.13
36	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.88	2.94	4.00	5.05	6.11	7.17	0.13
37	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	2.05	3.23	4.42	5.60	6.78	7.96	0.14
38	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	2.21	3.51	4.80	6.09	7.39	8.68	0.14
39	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	2.42	3.86	5.30	6.74	8.18	9.62	0.15
40	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.58	4.15	5.73	7.30	8.88	10.45	0.18
41	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.79	4.50	6.21	7.92	9.63	11.34	0.20
42	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	3.06	4.95	6.84	8.72	10.61	12.50	0.22
43	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	3.27	5.28	7.28	9.28	11.29	13.29	0.26
44	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	3.54	5.70	7.87	10.04	12.20	14.37	0.30
45	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	3.84	6.18	8.53	10.87	13.22	15.56	0.32
46	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	4.06	6.56	9.06	11.56	14.06	16.56	0.36
47	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	4.36	7.08	9.80	12.52	15.24	17.96	0.41
48	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	4.63	7.53	10.44	13.34	16.25	19.15	0.50
49	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	4.85	7.89	10.94	13.98	17.02	20.06	0.63
50	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	5.17	8.43	11.69	14.94	18.20	21.46	0.71
51	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	5.61	9.09	12.58	16.07	19.55	23.04	1.03
52	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	6.11	9.86	13.61	17.36	21.11	24.86	1.26
53	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	6.71	10.87	15.03	19.18	23.34	27.50	1.53
54	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	7.39	12.03	16.66	21.29	25.93	30.56	1.86
55	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	8.31	13.47	18.64	23.80	28.97	34.13	2.29
56	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	9.19	15.00	20.82	26.63	32.44	38.25	
57	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	10.21	16.77	23.32	29.87	36.43	42.98	
58	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	11.41	18.81	26.21	33.60	41.00	48.40	
59	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	12.72	21.07	29.43	37.79	46.14	54.50	
60	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	14.47	23.83	33.20	42.56	51.93	61.29	
61	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	16.18	26.70	37.21	47.72	58.24	68.75	
62	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	18.16	30.07	41.99	53.91	65.82	77.74	

63	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	20.28	33.76	47.23	60.70	74.18	87.65
64	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	22.62	37.79	52.97	68.14	83.31	98.48
65	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	26.17	44.10	62.03	79.95	97.88	115.81
66	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	33.28	57.40	81.53	105.65	129.77	153.89
67	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	42.74	75.28	107.83	140.37	172.91	205.45
68	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	50.09	88.67	127.26	165.84	204.42	243.00
69	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	57.06	101.06	145.06	189.06	233.06	277.06
70	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	67.95	120.98	174.00	227.02	280.05	333.07
71	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	73.56	129.17	184.77	240.37	295.98	351.58
72	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	80.38	138.26	196.14	254.01	311.89	369.77
73	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	87.27	147.32	207.38	267.43	327.49	387.54
74	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	90.95	153.71	216.48	279.25	342.01	404.78
75	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	105.72	181.65	257.59	333.52	409.45	485.38
																					527.31
																					582.74

Genworth Financial
Colony 15, Band 3, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.85	0.94	1.02	1.10	1.19	1.27	
1	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.86	0.94	1.03	1.12	1.20	1.29	
2	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.86	0.95	1.04	1.13	1.22	1.31	
3	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.87	0.96	1.05	1.13	1.22	1.31	
4	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.87	0.96	1.05	1.13	1.22	1.31	
5	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.87	0.96	1.05	1.13	1.22	1.31	
6	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.87	0.95	1.04	1.12	1.21	1.29	
7	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.87	0.95	1.04	1.12	1.21	1.29	
8	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.86	0.94	1.03	1.11	1.19	1.27	
9	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.87	0.95	1.04	1.12	1.21	1.29	
10	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.87	0.95	1.04	1.12	1.21	1.29	
11	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.87	0.96	1.05	1.14	1.23	1.32	
12	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.88	0.97	1.07	1.17	1.26	1.36	
13	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.89	0.99	1.10	1.21	1.31	1.42	
14	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.90	1.02	1.14	1.25	1.37	1.49	
15	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.92	1.06	1.20	1.34	1.48	1.62	0.10
16	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.95	1.12	1.29	1.46	1.63	1.80	0.10
17	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.99	1.21	1.42	1.63	1.85	2.06	0.10
18	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.05	1.31	1.58	1.84	2.11	2.37	0.10
19	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.10	1.41	1.73	2.05	2.36	2.68	0.10
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.17	1.54	1.92	2.30	2.67	3.05	0.10
21	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.21	1.62	2.04	2.45	2.87	3.28	0.10
22	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.25	1.70	2.16	2.62	3.07	3.53	0.10
23	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.27	1.76	2.24	2.72	3.21	3.69	0.10
24	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.30	1.81	2.32	2.82	3.33	3.84	0.10
25	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.32	1.86	2.39	2.92	3.46	3.99	0.10
26	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.35	1.91	2.47	3.02	3.58	4.14	0.10
27	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.37	1.96	2.54	3.12	3.71	4.29	0.10
28	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.41	2.01	2.62	3.22	3.83	4.43	0.10
29	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.43	2.06	2.70	3.33	3.96	4.59	0.10
30	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.47	2.13	2.79	3.45	4.11	4.77	0.10
31	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.54	2.26	2.99	3.71	4.44	5.16	0.10
32	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.61	2.40	3.20	3.99	4.78	5.57	0.10
33	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.70	2.57	3.45	4.32	5.19	6.06	0.12
34	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.85	2.82	3.80	4.77	5.75	6.72	0.12
35	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.96	3.03	4.11	5.18	6.25	7.32	0.13
36	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.12	3.29	4.46	5.63	6.80	7.97	0.13
37	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.31	3.61	4.92	6.23	7.53	8.84	0.14
38	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.50	3.93	5.36	6.78	8.21	9.64	0.14
39	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	2.74	4.33	5.92	7.51	9.10	10.69	0.15
40	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	2.94	4.68	6.41	8.14	9.88	11.61	0.18
41	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	3.18	5.07	6.95	8.83	10.72	12.60	0.20
42	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	3.47	5.56	7.64	9.72	11.81	13.89	0.22
43	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	3.72	5.93	8.14	10.35	12.56	14.77	0.26
44	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	4.03	6.42	8.81	11.19	13.58	15.97	0.30
45	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	4.30	6.90	9.50	12.09	14.69	17.29	0.32
46	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	4.58	7.34	10.11	12.87	15.64	18.40	0.36
47	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	4.94	7.94	10.95	13.95	16.96	19.96	0.41
48	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	5.27	8.47	11.68	14.88	18.08	21.28	0.50
49	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	5.56	8.90	12.25	15.60	18.94	22.29	0.63
50	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	5.96	9.53	13.11	16.69	20.26	23.84	0.71
51	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	6.39	10.23	14.08	17.92	21.76	25.60	1.03
52	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	6.88	11.03	15.18	19.32	23.47	27.62	1.26
53	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	7.52	12.12	16.73	21.34	25.94	30.55	1.53
54	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	8.29	13.43	18.56	23.69	28.83	33.96	1.86
55	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	9.22	14.96	20.70	26.44	32.18	37.92	2.29
56	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	10.29	16.73	23.18	29.62	36.06	42.50	
57	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	11.57	18.81	26.05	33.28	40.52	47.76	
58	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	13.01	21.17	29.32	37.47	45.63	53.78	
59	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	14.64	23.83	33.01	42.19	51.38	60.56	
60	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	16.58	26.89	37.19	47.49	57.80	68.10	
61	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	18.58	30.14	41.71	53.27	64.83	76.39	
62	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	20.70	33.65	46.60	59.54	72.49	85.44	

63	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	22.97	37.43	51.88	66.33	80.79	95.24
64	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	25.51	41.57	57.63	73.68	89.74	105.80
65	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	29.17	47.93	66.70	85.46	104.22	122.98
66	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	36.74	61.69	86.64	111.59	136.54	161.49
67	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	46.67	79.94	113.22	146.49	179.76	213.03
68	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	54.00	92.99	131.99	170.98	209.97	248.96
69	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	60.58	104.54	148.51	192.47	236.44	280.40
70	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	70.82	123.27	175.72	228.17	280.62	333.07
71	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	77.54	132.35	187.16	241.96	296.77	351.58
72	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	82.21	139.72	197.24	254.75	312.26	369.77
73	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	87.49	147.50	207.51	267.52	327.53	387.54
74	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	93.84	156.03	218.22	280.40	342.59	404.78
75	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	108.41	183.80	259.20	334.59	409.99	485.38
																					527.31
																					588.65

Genworth Financial
Colony 15, Band 3, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.44	1.70	1.96	2.22	2.48	2.74	0.10
17	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.51	1.83	2.16	2.49	2.81	3.14	0.10
18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.58	1.99	2.39	2.79	3.20	3.60	0.10
19	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.66	2.15	2.63	3.11	3.60	4.08	0.10
20	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.91	2.45	3.00	3.55	4.09	4.64	0.10
21	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.96	2.56	3.16	3.76	4.36	4.96	0.10
22	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	2.02	2.67	3.33	3.98	4.64	5.29	0.10
23	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	2.05	2.74	3.44	4.13	4.82	5.51	0.10
24	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	2.08	2.81	3.53	4.25	4.98	5.70	0.10
25	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	2.13	2.88	3.64	4.39	5.15	5.90	0.10
26	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	2.16	2.95	3.74	4.53	5.32	6.11	0.10
27	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.22	3.03	3.85	4.67	5.48	6.30	0.10
28	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	2.28	3.12	3.97	4.81	5.65	6.49	0.10
29	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	2.33	3.21	4.08	4.95	5.83	6.70	0.10
30	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.40	3.31	4.22	5.13	6.04	6.95	0.10
31	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	2.49	3.48	4.47	5.45	6.44	7.43	0.10
32	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	2.63	3.69	4.76	5.82	6.89	7.95	0.10
33	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	2.78	3.94	5.10	6.25	7.41	8.57	0.12
34	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	2.98	4.26	5.55	6.83	8.12	9.40	0.12
35	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	3.17	4.56	5.96	7.36	8.75	10.15	0.13
36	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	3.40	4.91	6.42	7.93	9.44	10.95	0.13
37	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	3.71	5.37	7.04	8.70	10.37	12.03	0.14
38	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	3.97	5.78	7.58	9.38	11.19	12.99	0.14
39	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	4.31	6.30	8.30	10.29	12.28	14.27	0.15
40	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	4.67	6.81	8.95	11.09	13.23	15.37	0.18
41	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	5.10	7.41	9.73	12.04	14.36	16.67	0.20
42	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	5.62	8.17	10.73	13.28	15.83	18.38	0.22
43	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	6.05	8.74	11.44	14.14	16.83	19.53	0.26
44	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	6.61	9.52	12.42	15.32	18.23	21.13	0.30
45	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	7.17	10.31	13.45	16.59	19.73	22.87	0.32
46	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	7.67	11.00	14.34	17.67	21.01	24.34	0.36
47	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	8.31	11.93	15.55	19.16	22.78	26.40	0.41
48	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	8.91	12.76	16.61	20.45	24.30	28.15	0.50
49	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	9.46	13.47	17.47	21.47	25.48	29.48	0.63
50	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	10.15	14.43	18.71	22.98	27.26	31.54	0.71
51	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	10.93	15.51	20.10	24.69	29.27	33.86	1.03
52	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	11.72	16.68	21.65	26.61	31.57	36.53	1.26
53	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	12.74	18.27	23.81	29.34	34.87	40.40	1.53
54	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	13.89	20.09	26.30	32.50	38.71	44.91	1.86
55	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	15.21	22.20	29.19	36.17	43.16	50.15	2.29
56	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	16.77	24.65	32.54	40.43	48.31	56.20	
57	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	18.44	27.39	36.33	45.27	54.22	63.16	
58	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	20.27	30.44	40.62	50.79	60.96	71.13	
59	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	22.30	33.86	45.42	56.97	68.53	80.09	
60	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	24.61	37.70	50.79	63.87	76.96	90.05	
61	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	27.15	41.74	56.34	70.93	85.52	100.11	
62	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	29.89	46.10	62.32	78.53	94.75	110.96	

63	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	32.86	50.81	68.76	86.70	104.65	122.60
64	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	35.90	55.72	75.54	95.36	115.18	135.00
65	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	40.39	63.42	86.46	109.49	132.52	155.55
66	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	50.35	80.78	111.21	141.64	172.07	202.50
67	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	62.74	103.16	143.58	184.00	224.42	264.84
68	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	72.36	119.27	166.18	213.08	259.99	306.90
69	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	80.86	133.24	185.62	237.99	290.37	342.75
70	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	92.25	152.60	212.96	273.31	333.67	394.02
71	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	105.26	169.44	233.62	297.80	361.98	426.16
72	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	109.95	177.60	245.26	312.91	380.56	448.21
73	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	114.56	185.60	256.64	327.68	398.72	469.76
74	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	119.56	193.78	268.01	342.23	416.45	490.67
75	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	140.67	232.36	324.06	415.75	507.44	599.13
																					653.01
																					706.21

Genworth Financial
Colony 15, Band 3, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.85	2.08	2.31	2.54	2.77	3.00	0.10
17	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.93	2.24	2.54	2.84	3.15	3.45	0.10
18	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	2.02	2.41	2.80	3.18	3.57	3.96	0.10
19	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	2.11	2.59	3.07	3.54	4.02	4.50	0.10
20	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	2.21	2.80	3.38	3.96	4.55	5.13	0.10
21	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	2.28	2.93	3.58	4.23	4.88	5.53	0.10
22	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	2.35	3.07	3.79	4.51	5.23	5.95	0.10
23	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	2.40	3.16	3.93	4.70	5.46	6.23	0.10
24	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	2.45	3.25	4.06	4.87	5.67	6.48	0.10
25	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	2.56	3.39	4.23	5.07	5.90	6.74	0.10
26	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	2.63	3.50	4.38	5.26	6.13	7.01	0.10
27	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	2.68	3.59	4.51	5.43	6.34	7.26	0.10
28	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	2.76	3.71	4.66	5.61	6.56	7.51	0.10
29	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	2.82	3.81	4.80	5.79	6.78	7.77	0.10
30	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	2.90	3.94	4.98	6.01	7.05	8.09	0.10
31	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	3.06	4.19	5.33	6.47	7.60	8.74	0.10
32	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.20	4.45	5.70	6.95	8.20	9.45	0.10
33	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	3.40	4.78	6.16	7.53	8.91	10.29	0.12
34	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	3.64	5.20	6.75	8.30	9.86	11.41	0.12
35	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	3.89	5.60	7.31	9.02	10.73	12.44	0.13
36	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	4.21	6.08	7.95	9.81	11.68	13.55	0.13
37	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	4.59	6.68	8.77	10.85	12.94	15.03	0.14
38	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	4.97	7.25	9.54	11.82	14.11	16.39	0.14
39	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	5.47	8.01	10.56	13.10	15.64	18.18	0.15
40	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	5.91	8.68	11.45	14.21	16.98	19.75	0.18
41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	6.42	9.42	12.43	15.43	18.44	21.44	0.20
42	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	7.01	10.33	13.66	16.98	20.31	23.63	0.22
43	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	7.50	11.02	14.55	18.07	21.60	25.12	0.26
44	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	8.11	11.92	15.74	19.55	23.37	27.18	0.30
45	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	8.78	12.91	17.04	21.17	25.30	29.43	0.32
46	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	9.37	13.76	18.16	22.55	26.94	31.33	0.36
47	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	10.20	14.95	19.71	24.47	29.22	33.98	0.41
48	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	10.97	16.02	21.08	26.13	31.18	36.23	0.50
49	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	11.67	16.92	22.18	27.44	32.69	37.95	0.63
50	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	12.52	18.13	23.75	29.37	34.98	40.60	0.71
51	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	13.47	19.49	25.52	31.55	37.57	43.60	1.03
52	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	14.54	21.04	27.54	34.03	40.53	47.03	1.26
53	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	15.94	23.15	30.37	37.59	44.80	52.02	1.53
54	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	17.52	25.58	33.65	41.71	49.78	57.84	1.86
55	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	19.28	28.34	37.41	46.47	55.53	64.59	2.29
56	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	21.25	31.48	41.71	51.93	62.16	72.39	
57	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	23.46	35.04	46.63	58.21	69.79	81.37	
58	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	25.95	39.08	52.22	65.36	78.49	91.63	
59	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	28.71	43.60	58.50	73.40	88.29	103.19	
60	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	31.76	48.61	65.47	82.32	99.18	116.03	
61	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	35.37	54.33	73.29	92.24	111.20	130.16	
62	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	39.24	60.51	81.78	103.05	124.32	145.59	

63	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	43.42	67.19	90.97	114.75	138.52	162.30
64	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	47.94	74.41	100.89	127.36	153.83	180.30
65	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	54.71	85.68	116.66	147.63	178.60	209.57
66	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	68.05	109.48	150.91	192.34	233.77	275.20
67	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	75.72	121.65	167.57	213.49	259.42	305.34
68	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	83.79	133.92	184.06	234.19	284.33	334.46
69	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	91.98	146.01	200.05	254.08	308.11	362.14
70	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	100.76	159.41	218.07	276.72	335.37	394.02
71	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	113.09	176.07	239.06	302.04	365.02	428.00
72	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	124.75	192.81	260.88	328.95	397.01	465.08
73	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	134.47	208.99	283.52	358.05	432.57	507.10
74	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	145.65	228.24	310.84	393.43	476.03	558.62
75	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	158.97	254.10	349.24	444.37	539.51	634.64
																					710.73
																					776.85

Genworth Financial
Colony 15, Band 4, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.65	0.98	1.31	1.63	1.96	2.29	
1	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.66	1.00	1.33	1.66	2.00	2.33	
2	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.67	1.00	1.34	1.68	2.01	2.35	
3	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.66	1.00	1.33	1.66	2.00	2.33	
4	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.66	0.99	1.32	1.64	1.97	2.30	
5	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.65	0.97	1.29	1.60	1.92	2.24	
6	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.63	0.93	1.23	1.52	1.82	2.12	
7	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.62	0.91	1.19	1.47	1.76	2.04	
8	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.61	0.88	1.15	1.41	1.68	1.95	
9	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.60	0.86	1.13	1.39	1.65	1.91	
10	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.59	0.84	1.09	1.33	1.58	1.83	
11	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.58	0.81	1.05	1.29	1.52	1.76	
12	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.57	0.80	1.03	1.26	1.49	1.72	
13	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.57	0.79	1.02	1.24	1.47	1.69	
14	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.57	0.79	1.02	1.24	1.47	1.69	
15	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.57	0.80	1.04	1.27	1.50	1.73	0.10
16	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.59	0.84	1.09	1.34	1.59	1.84	0.10
17	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.62	0.89	1.17	1.44	1.72	1.99	0.10
18	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.65	0.96	1.27	1.57	1.88	2.19	0.10
19	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.69	1.02	1.36	1.70	2.03	2.37	0.10
20	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.73	1.10	1.47	1.84	2.21	2.58	0.10
21	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.74	1.12	1.50	1.88	2.26	2.64	0.10
22	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.76	1.15	1.55	1.94	2.34	2.73	0.10
23	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.77	1.17	1.58	1.99	2.39	2.80	0.10
24	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.79	1.21	1.64	2.07	2.49	2.92	0.10
25	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.84	1.29	1.73	2.17	2.62	3.06	0.10
26	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.87	1.34	1.81	2.28	2.75	3.22	0.10
27	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.90	1.40	1.91	2.41	2.91	3.41	0.10
28	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.93	1.47	2.00	2.53	3.07	3.60	0.10
29	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.97	1.54	2.11	2.67	3.24	3.81	0.10
30	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1.00	1.60	2.21	2.81	3.41	4.01	0.10
31	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1.07	1.74	2.42	3.09	3.76	4.43	0.10
32	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1.15	1.90	2.65	3.39	4.14	4.89	0.10
33	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1.23	2.06	2.89	3.72	4.55	5.38	0.12
34	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.35	2.28	3.22	4.16	5.09	6.03	0.12
35	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.45	2.49	3.52	4.55	5.59	6.62	0.13
36	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.58	2.72	3.87	5.01	6.15	7.29	0.13
37	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.76	3.04	4.32	5.60	6.88	8.16	0.14
38	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.91	3.33	4.75	6.16	7.58	9.00	0.14
39	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	2.13	3.72	5.32	6.92	8.51	10.11	0.15
40	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.34	4.10	5.87	7.64	9.40	11.17	0.18
41	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	2.59	4.54	6.50	8.46	10.41	12.37	0.20
42	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.91	5.11	7.31	9.51	11.71	13.91	0.22
43	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	3.16	5.55	7.93	10.31	12.70	15.08	0.26
44	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	3.50	6.12	8.74	11.36	13.98	16.60	0.30
45	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	3.86	6.74	9.63	12.51	15.39	18.27	0.32
46	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	4.19	7.30	10.42	13.53	16.65	19.76	0.36
47	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	4.61	8.04	11.47	14.89	18.32	21.75	0.41
48	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	5.01	8.71	12.42	16.12	19.83	23.53	0.50
49	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	5.35	9.28	13.20	17.12	21.05	24.97	0.63
50	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	5.80	10.03	14.26	18.49	22.72	26.95	0.71
51	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	6.35	11.00	15.64	20.28	24.93	29.57	1.03
52	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	6.93	12.01	17.10	22.18	27.27	32.35	1.26
53	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	7.70	13.38	19.06	24.73	30.41	36.09	1.53
54	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	8.54	14.89	21.24	27.58	33.93	40.28	1.86
55	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	9.53	16.63	23.72	30.81	37.91	45.00	2.29
56	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	10.63	18.57	26.52	34.46	42.40	50.34	
57	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	11.87	20.77	29.68	38.58	47.48	56.38	
58	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	13.28	23.25	33.23	43.20	53.17	63.14	
59	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	14.86	26.03	37.20	48.37	59.54	70.71	
60	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	16.66	29.15	41.65	54.14	66.63	79.12	
61	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	18.47	32.27	46.06	59.85	73.65	87.44	
62	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	20.44	35.63	50.81	65.99	81.18	96.36	

63	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	22.62	39.29	55.97	72.64	89.31	105.98
64	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	25.05	43.38	61.71	80.03	98.36	116.69
65	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	28.82	50.05	71.29	92.52	113.75	134.98
66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	36.72	64.77	92.83	120.88	148.94	176.99
67	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	47.17	84.49	121.82	159.14	196.46	233.78
68	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	55.15	98.97	142.78	186.59	230.41	274.22
69	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	62.46	112.01	161.57	211.12	260.68	310.23
70	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	74.11	133.28	192.46	251.64	310.81	369.99
71	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	83.33	144.08	204.84	265.60	326.35	387.11
72	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	86.24	149.68	213.12	276.56	340.00	403.44
73	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	92.61	157.88	223.15	288.42	353.69	418.96
74	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	99.15	166.04	232.92	299.80	366.69	433.57
75	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	111.65	189.56	267.48	345.39	423.30	501.21
																					531.80
																					561.28

Genworth Financial
Colony 15, Band 4, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.81	1.15	1.50	1.85	2.19	2.54	
1	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.82	1.17	1.53	1.88	2.24	2.59	
2	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.82	1.18	1.54	1.89	2.25	2.61	
3	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.82	1.18	1.53	1.88	2.24	2.59	
4	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.82	1.17	1.52	1.86	2.21	2.56	
5	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.81	1.14	1.48	1.82	2.15	2.49	
6	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.79	1.10	1.42	1.73	2.05	2.36	
7	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.77	1.07	1.37	1.67	1.97	2.27	
8	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.75	1.04	1.32	1.60	1.89	2.17	
9	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.75	1.02	1.30	1.57	1.85	2.12	
10	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.73	0.99	1.25	1.51	1.77	2.03	
11	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.72	0.97	1.22	1.46	1.71	1.96	
12	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.71	0.95	1.19	1.43	1.67	1.91	
13	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.71	0.94	1.18	1.41	1.65	1.88	
14	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.71	0.94	1.18	1.41	1.65	1.88	
15	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.71	0.95	1.20	1.44	1.68	1.92	0.10
16	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.73	0.99	1.26	1.52	1.78	2.04	0.10
17	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.76	1.05	1.34	1.63	1.92	2.21	0.10
18	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.80	1.12	1.45	1.78	2.10	2.43	0.10
19	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.83	1.19	1.55	1.91	2.27	2.63	0.10
20	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.89	1.28	1.68	2.08	2.47	2.87	0.10
21	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.90	1.30	1.71	2.12	2.52	2.93	0.10
22	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.91	1.34	1.76	2.18	2.61	3.03	0.10
23	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.93	1.36	1.80	2.24	2.67	3.11	0.10
24	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.95	1.41	1.87	2.32	2.78	3.24	0.10
25	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.98	1.46	1.95	2.43	2.92	3.40	0.10
26	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.01	1.52	2.04	2.55	3.07	3.58	0.10
27	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.04	1.59	2.14	2.69	3.24	3.79	0.10
28	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.08	1.66	2.25	2.83	3.42	4.00	0.10
29	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.11	1.74	2.36	2.98	3.61	4.23	0.10
30	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.15	1.81	2.48	3.14	3.80	4.46	0.10
31	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.24	1.97	2.71	3.45	4.18	4.92	0.10
32	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.33	2.15	2.97	3.79	4.61	5.43	0.10
33	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.43	2.34	3.25	4.16	5.07	5.98	0.12
34	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.56	2.59	3.62	4.64	5.67	6.70	0.12
35	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.69	2.82	3.96	5.09	6.23	7.36	0.13
36	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.84	3.09	4.35	5.60	6.85	8.10	0.13
37	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	2.02	3.43	4.84	6.25	7.66	9.07	0.14
38	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.20	3.76	5.32	6.88	8.44	10.00	0.14
39	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.45	4.20	5.96	7.72	9.47	11.23	0.15
40	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	2.70	4.64	6.59	8.53	10.47	12.41	0.18
41	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.97	5.13	7.28	9.43	11.59	13.74	0.20
42	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	3.33	5.75	8.18	10.61	13.03	15.46	0.22
43	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	3.62	6.24	8.87	11.50	14.12	16.75	0.26
44	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.97	6.87	9.76	12.65	15.55	18.44	0.30
45	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	4.37	7.55	10.74	13.93	17.11	20.30	0.32
46	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	4.73	8.18	11.62	15.06	18.51	21.95	0.36
47	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	5.21	9.00	12.80	16.59	20.38	24.17	0.41
48	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	5.66	9.75	13.85	17.95	22.04	26.14	0.50
49	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	6.06	10.39	14.73	19.07	23.40	27.74	0.63
50	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	6.58	11.25	15.93	20.60	25.27	29.94	0.71
51	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	7.22	12.34	17.47	22.60	27.72	32.85	1.03
52	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	7.91	13.51	19.12	24.73	30.33	35.94	1.26
53	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	8.81	15.07	21.33	27.58	33.84	40.10	1.53
54	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	9.79	16.78	23.78	30.77	37.76	44.75	1.86
55	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	10.96	18.77	26.58	34.38	42.19	50.00	2.29
56	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	12.19	20.94	29.69	38.43	47.18	55.93	
57	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	13.58	23.39	33.21	43.02	52.83	62.64	
58	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	15.15	26.15	37.16	48.16	59.16	70.16	
59	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	16.90	29.23	41.57	53.90	66.24	78.57	
60	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	18.92	32.72	46.52	60.31	74.11	87.91	
61	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	21.03	36.25	51.48	66.70	81.93	97.15	
62	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	23.30	40.05	56.81	73.56	90.32	107.07	

63	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	25.78	44.17	62.57	80.97	99.36	117.76
64	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	28.53	48.75	68.98	89.21	109.43	129.66
65	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	32.83	56.26	79.69	103.12	126.55	149.98
66	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	41.79	72.76	103.74	134.71	165.68	196.65
67	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	53.39	94.67	135.94	177.21	218.49	259.76
68	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	62.27	110.76	159.24	207.72	256.21	304.69
69	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	70.30	125.18	180.06	234.94	289.82	344.70
70	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	83.39	148.93	214.48	280.02	345.56	411.10
71	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	91.95	159.59	227.22	294.85	362.49	430.12
72	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	97.42	167.59	237.76	307.93	378.10	448.27
73	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	103.93	176.24	248.56	320.88	393.19	465.51
74	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	108.63	183.25	257.88	332.50	407.12	481.74
75	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	123.03	209.80	296.58	383.35	470.13	556.90
																					590.89
																					623.64

Genworth Financial
Colony 15, Band 4, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.95	1.28	1.62	1.95	2.29	2.62	
1	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.95	1.28	1.62	1.95	2.29	2.62	
2	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.95	1.29	1.62	1.95	2.29	2.62	
3	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.96	1.30	1.64	1.97	2.31	2.65	
4	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.96	1.31	1.65	1.99	2.34	2.68	
5	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.97	1.33	1.68	2.03	2.39	2.74	
6	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.96	1.30	1.64	1.98	2.32	2.66	
7	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.95	1.28	1.61	1.93	2.26	2.59	
8	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.93	1.24	1.55	1.85	2.16	2.47	
9	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.92	1.21	1.51	1.81	2.10	2.40	
10	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.90	1.18	1.46	1.74	2.02	2.30	
11	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.89	1.15	1.42	1.69	1.95	2.22	
12	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.88	1.13	1.39	1.65	1.90	2.16	
13	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.87	1.12	1.38	1.63	1.88	2.13	
14	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.87	1.12	1.37	1.62	1.87	2.12	
15	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.88	1.14	1.40	1.66	1.92	2.18	0.10
16	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.90	1.18	1.47	1.75	2.03	2.31	0.10
17	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.95	1.26	1.58	1.89	2.21	2.52	0.10
18	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.99	1.35	1.71	2.06	2.42	2.78	0.10
19	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.03	1.43	1.83	2.22	2.62	3.02	0.10
20	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.08	1.53	1.97	2.41	2.86	3.30	0.10
21	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.11	1.58	2.05	2.51	2.98	3.45	0.10
22	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.14	1.64	2.15	2.65	3.15	3.65	0.10
23	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.18	1.71	2.24	2.77	3.30	3.83	0.10
24	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.22	1.79	2.36	2.92	3.49	4.06	0.10
25	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.26	1.87	2.48	3.09	3.70	4.31	0.10
26	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.31	1.97	2.63	3.29	3.95	4.61	0.10
27	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.37	2.09	2.80	3.51	4.23	4.94	0.10
28	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.43	2.20	2.97	3.73	4.50	5.27	0.10
29	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.49	2.32	3.15	3.98	4.81	5.64	0.10
30	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.57	2.45	3.34	4.23	5.11	6.00	0.10
31	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.67	2.66	3.66	4.65	5.64	6.63	0.10
32	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.80	2.90	4.01	5.12	6.22	7.33	0.10
33	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.92	3.15	4.38	5.61	6.84	8.07	0.12
34	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.09	3.48	4.88	6.27	7.66	9.05	0.12
35	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	2.26	3.80	5.34	6.87	8.41	9.95	0.13
36	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	2.46	4.16	5.86	7.56	9.26	10.96	0.13
37	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.73	4.64	6.56	8.47	10.38	12.29	0.14
38	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.99	5.10	7.22	9.33	11.44	13.55	0.14
39	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	3.33	5.71	8.09	10.46	12.84	15.22	0.15
40	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	3.64	6.28	8.92	11.55	14.19	16.83	0.18
41	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	4.02	6.95	9.87	12.79	15.72	18.64	0.20
42	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	4.49	7.78	11.08	14.38	17.67	20.97	0.22
43	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	4.86	8.44	12.01	15.58	19.16	22.73	0.26
44	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	5.35	9.29	13.23	17.16	21.10	25.04	0.30
45	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	5.84	10.18	14.53	18.88	23.22	27.57	0.32
46	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	6.34	11.03	15.73	20.43	25.12	29.82	0.36
47	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	6.97	12.14	17.32	22.49	27.66	32.83	0.41
48	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	7.56	13.15	18.74	24.33	29.92	35.51	0.50
49	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	8.09	14.01	19.93	25.85	31.77	37.69	0.63
50	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	8.77	15.16	21.54	27.92	34.31	40.69	0.71
51	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	9.48	16.35	23.22	30.09	36.96	43.83	1.03
52	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	10.22	17.59	24.97	32.34	39.71	47.08	1.26
53	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	11.19	19.26	27.33	35.39	43.46	51.53	1.53
54	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	12.28	21.10	29.93	38.76	47.58	56.41	1.86
55	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	13.58	23.22	32.87	42.52	52.16	61.81	2.29
56	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	14.93	25.49	36.06	46.63	57.19	67.76	
57	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	16.34	27.94	39.54	51.14	62.74	74.34	
58	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	17.95	30.67	43.39	56.11	68.83	81.55	
59	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	19.74	33.67	47.60	61.52	75.45	89.38	
60	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	21.69	36.92	52.16	67.39	82.62	97.85	
61	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	23.90	40.50	57.11	73.72	90.32	106.93	
62	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	26.46	44.73	62.99	81.25	99.52	117.78	

63	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	29.32	49.36	69.41	89.45	109.50	129.54
64	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	32.56	54.57	76.59	98.60	120.62	142.63
65	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	37.37	62.89	88.42	113.94	139.46	164.98
66	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	47.20	81.03	114.85	148.67	182.50	216.32
67	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	60.17	105.28	150.40	195.51	240.63	285.74
68	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	70.01	123.04	176.07	229.10	282.13	335.16
69	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	79.25	139.24	199.22	259.20	319.19	379.17
70	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	92.23	161.86	231.49	301.12	370.75	440.38
71	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	105.29	178.57	251.85	325.12	398.40	471.68
72	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	110.83	187.26	263.69	340.11	416.54	492.97
73	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	117.80	196.62	275.45	354.28	433.10	511.93
74	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	122.18	203.70	285.23	366.75	448.27	529.79
75	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	134.76	228.51	322.26	416.00	509.75	603.50
																					639.01
																					673.15

Genworth Financial
Colony 15, Band 4, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.12	1.45	1.77	2.09	2.42	2.74	
1	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.13	1.45	1.78	2.10	2.42	2.74	
2	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.13	1.45	1.78	2.10	2.42	2.74	
3	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.14	1.46	1.79	2.11	2.44	2.76	
4	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.15	1.48	1.81	2.13	2.46	2.79	
5	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.15	1.49	1.82	2.15	2.49	2.82	
6	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.18	1.53	1.89	2.25	2.60	2.96	
7	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.16	1.51	1.85	2.19	2.54	2.88	
8	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.14	1.46	1.78	2.10	2.42	2.74	
9	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.13	1.44	1.75	2.05	2.36	2.67	
10	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.11	1.40	1.69	1.98	2.27	2.56	
11	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.10	1.37	1.65	1.92	2.20	2.47	
12	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.08	1.35	1.61	1.87	2.14	2.40	
13	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.08	1.34	1.60	1.85	2.11	2.37	
14	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.08	1.33	1.59	1.85	2.10	2.36	
15	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.09	1.35	1.62	1.89	2.15	2.42	0.10
16	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.11	1.40	1.70	1.99	2.28	2.57	0.10
17	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.15	1.48	1.81	2.14	2.47	2.80	0.10
18	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.21	1.58	1.96	2.34	2.71	3.09	0.10
19	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.25	1.67	2.09	2.51	2.93	3.35	0.10
20	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.30	1.78	2.25	2.72	3.20	3.67	0.10
21	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.34	1.84	2.34	2.83	3.33	3.83	0.10
22	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.38	1.91	2.45	2.99	3.52	4.06	0.10
23	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.41	1.98	2.55	3.11	3.68	4.25	0.10
24	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.45	2.06	2.68	3.29	3.90	4.51	0.10
25	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.50	2.16	2.82	3.47	4.13	4.79	0.10
26	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.55	2.27	2.98	3.69	4.41	5.12	0.10
27	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.62	2.39	3.17	3.94	4.72	5.49	0.10
28	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.68	2.51	3.35	4.19	5.02	5.86	0.10
29	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.75	2.66	3.56	4.46	5.37	6.27	0.10
30	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.82	2.79	3.76	4.73	5.70	6.67	0.10
31	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.95	3.04	4.12	5.20	6.29	7.37	0.10
32	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.10	3.31	4.52	5.72	6.93	8.14	0.10
33	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	2.26	3.60	4.95	6.29	7.63	8.97	0.12
34	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	2.45	3.97	5.50	7.02	8.54	10.06	0.12
35	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.64	4.33	6.01	7.69	9.38	11.06	0.13
36	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.87	4.73	6.60	8.46	10.32	12.18	0.13
37	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	3.17	5.26	7.36	9.46	11.55	13.65	0.14
38	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	3.48	5.79	8.11	10.42	12.74	15.05	0.14
39	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	3.87	6.48	9.09	11.69	14.30	16.91	0.15
40	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	4.24	7.13	10.03	12.92	15.81	18.70	0.18
41	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	4.69	7.89	11.10	14.30	17.51	20.71	0.20
42	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	5.25	8.86	12.47	16.08	19.69	23.30	0.22
43	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	5.71	9.62	13.53	17.43	21.34	25.25	0.26
44	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	6.29	10.59	14.90	19.21	23.51	27.82	0.30
45	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	6.91	11.65	16.40	21.14	25.89	30.63	0.32
46	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	7.46	12.59	17.73	22.86	28.00	33.13	0.36
47	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	8.18	13.84	19.50	25.16	30.82	36.48	0.41
48	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	8.83	14.95	21.08	27.21	33.33	39.46	0.50
49	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	9.41	15.90	22.40	28.89	35.39	41.88	0.63
50	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	10.16	17.17	24.18	31.19	38.20	45.21	0.71
51	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	11.02	18.55	26.09	33.63	41.16	48.70	1.03
52	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	11.90	19.98	28.07	36.15	44.23	52.31	1.26
53	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	13.04	21.88	30.73	39.57	48.42	57.26	1.53
54	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	14.28	23.96	33.64	43.32	53.00	62.68	1.86
55	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	15.66	26.26	36.87	47.47	58.08	68.68	2.29
56	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	17.21	28.82	40.44	52.06	63.67	75.29	
57	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	18.88	31.63	44.37	57.11	69.86	82.60	
58	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	20.71	34.69	48.67	62.65	76.63	90.61	
59	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	22.70	38.02	53.35	68.67	83.99	99.31	
60	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	24.84	41.61	58.39	75.17	91.94	108.72	
61	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	27.37	45.66	63.95	82.23	100.52	118.81	
62	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	29.99	49.89	69.79	89.68	109.58	129.48	

63	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	32.82	54.42	76.01	97.60	119.20	140.79
64	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	36.01	59.46	82.91	106.35	129.80	153.25
65	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	40.93	67.79	94.64	121.49	148.35	175.20
66	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	51.03	86.23	121.44	156.64	191.84	227.04
67	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	64.72	111.04	157.37	203.69	250.01	296.33
68	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	74.57	128.34	182.11	235.87	289.64	343.41
69	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	83.49	143.55	203.61	263.67	323.73	383.79
70	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	96.65	165.39	234.14	302.89	371.63	440.38
71	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	107.91	180.66	253.42	326.17	398.93	471.68
72	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	114.27	190.01	265.75	341.49	417.23	492.97
73	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	119.56	198.03	276.51	354.98	433.46	511.93
74	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	124.34	205.43	286.52	367.61	448.70	529.79
75	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	138.56	231.55	324.54	417.52	510.51	603.50
																					639.01
																					673.15

Genworth Financial
Colony 15, Band 4, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.87	2.28	2.69	3.09	3.50	3.91	0.10
17	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.93	2.39	2.86	3.33	3.79	4.26	0.10
18	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	2.00	2.54	3.08	3.62	4.16	4.70	0.10
19	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	2.07	2.67	3.28	3.89	4.49	5.10	0.10
20	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	2.23	2.90	3.57	4.23	4.90	5.57	0.10
21	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	2.27	2.97	3.68	4.38	5.09	5.79	0.10
22	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	2.32	3.07	3.83	4.58	5.34	6.09	0.10
23	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	2.37	3.16	3.96	4.76	5.55	6.35	0.10
24	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.43	3.29	4.14	4.99	5.85	6.70	0.10
25	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	2.52	3.44	4.35	5.26	6.18	7.09	0.10
26	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	2.61	3.60	4.59	5.57	6.56	7.55	0.10
27	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	2.70	3.78	4.85	5.92	7.00	8.07	0.10
28	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	2.84	3.99	5.14	6.28	7.43	8.58	0.10
29	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	2.98	4.22	5.45	6.68	7.92	9.15	0.10
30	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	3.09	4.42	5.74	7.06	8.39	9.71	0.10
31	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	3.29	4.75	6.22	7.69	9.15	10.62	0.10
32	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	3.47	5.10	6.73	8.36	9.99	11.62	0.10
33	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	3.68	5.48	7.28	9.08	10.88	12.68	0.12
34	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	3.95	5.97	8.00	10.03	12.05	14.08	0.12
35	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	4.20	6.42	8.65	10.88	13.10	15.33	0.13
36	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	4.58	7.01	9.44	11.86	14.29	16.72	0.13
37	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	5.02	7.73	10.44	13.14	15.85	18.56	0.14
38	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	5.49	8.44	11.40	14.36	17.31	20.27	0.14
39	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	6.05	9.35	12.66	15.97	19.27	22.58	0.15
40	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	6.57	10.20	13.84	17.47	21.11	24.74	0.18
41	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	7.26	11.28	15.31	19.34	23.36	27.39	0.20
42	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	8.10	12.64	17.19	21.73	26.28	30.82	0.22
43	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	8.81	13.73	18.65	23.56	28.48	33.40	0.26
44	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	9.67	15.09	20.52	25.95	31.37	36.80	0.30
45	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	10.63	16.60	22.58	28.56	34.53	40.51	0.32
46	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	11.52	17.98	24.44	30.89	37.35	43.81	0.36
47	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	12.63	19.76	26.88	34.00	41.13	48.25	0.41
48	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	13.73	21.42	29.12	36.81	44.50	52.19	0.50
49	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	14.74	22.87	31.00	39.12	47.25	55.38	0.63
50	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	15.97	24.74	33.50	42.26	51.03	59.79	0.71
51	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	17.26	26.69	36.12	45.55	54.98	64.41	1.03
52	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	18.64	28.75	38.86	48.96	59.07	69.18	1.26
53	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	20.45	31.50	42.56	53.62	64.67	75.73	1.53
54	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	22.38	34.48	46.59	58.69	70.79	82.89	1.86
55	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	24.49	37.75	51.02	64.29	77.55	90.82	2.29
56	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	26.68	41.25	55.83	70.41	84.98	99.56	
57	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	29.12	45.14	61.17	77.19	93.22	109.24	
58	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	31.86	49.45	67.05	84.64	102.23	119.82	
59	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	34.83	54.13	73.43	92.73	112.03	131.33	
60	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	38.08	59.21	80.35	101.49	122.62	143.76	
61	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	41.38	64.24	87.11	109.97	132.83	155.69	
62	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	44.93	69.57	94.22	118.87	143.51	168.16	

63	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	48.73	75.23	101.74	128.24	154.74	181.24
64	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	52.93	81.45	109.98	138.50	167.02	195.54
65	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	59.32	91.78	124.24	156.69	189.15	221.61
66	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	72.24	114.73	157.23	199.72	242.21	284.70
67	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	89.70	145.45	201.19	256.93	312.68	368.42
68	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	101.81	165.19	228.58	291.97	355.35	418.74
69	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	109.47	176.19	242.90	309.61	376.33	443.04
70	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	118.61	188.36	258.12	327.87	397.63	467.38
71	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	126.87	199.95	273.02	346.09	419.17	492.24
72	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	134.14	211.05	287.95	364.85	441.76	518.66
73	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	142.82	224.77	306.73	388.69	470.64	552.60
74	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	152.86	241.55	330.24	418.92	507.61	596.30
75	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	166.60	265.27	363.93	462.59	561.26	659.92
																					769.10
																					816.34

Genworth Financial
Colony 15, Band 4, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.43	2.80	3.18	3.56	3.93	4.31	0.10
17	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.49	2.94	3.38	3.82	4.27	4.71	0.10
18	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.58	3.10	3.63	4.15	4.68	5.20	0.10
19	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.65	3.25	3.85	4.45	5.05	5.65	0.10
20	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.81	3.49	4.16	4.83	5.51	6.18	0.10
21	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.86	3.58	4.31	5.03	5.75	6.47	0.10
22	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.93	3.71	4.50	5.28	6.07	6.85	0.10
23	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.98	3.82	4.67	5.51	6.35	7.19	0.10
24	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	3.06	3.97	4.89	5.80	6.72	7.63	0.10
25	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	3.20	4.18	5.17	6.15	7.13	8.11	0.10
26	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	3.30	4.37	5.45	6.53	7.60	8.68	0.10
27	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	3.42	4.60	5.78	6.95	8.13	9.31	0.10
28	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	3.53	4.82	6.10	7.38	8.67	9.95	0.10
29	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	3.65	5.05	6.45	7.84	9.24	10.64	0.10
30	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	3.79	5.30	6.81	8.31	9.82	11.33	0.10
31	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	4.00	5.71	7.41	9.11	10.82	12.52	0.10
32	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	4.27	6.18	8.10	10.01	11.92	13.83	0.10
33	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	4.53	6.68	8.82	10.96	13.11	15.25	0.12
34	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	4.91	7.35	9.79	12.22	14.66	17.10	0.12
35	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	5.24	7.95	10.67	13.38	16.10	18.81	0.13
36	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	5.78	8.76	11.75	14.74	17.72	20.71	0.13
37	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	6.35	9.73	13.10	16.47	19.85	23.22	0.14
38	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	6.95	10.68	14.41	18.14	21.87	25.60	0.14
39	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	7.71	11.92	16.14	20.36	24.57	28.79	0.15
40	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	8.54	13.20	17.86	22.51	27.17	31.83	0.18
41	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	9.37	14.54	19.72	24.90	30.07	35.25	0.20
42	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	10.45	16.30	22.14	27.98	33.83	39.67	0.22
43	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	11.42	17.73	24.05	30.37	36.68	43.00	0.26
44	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	12.62	19.57	26.53	33.48	40.43	47.38	0.30
45	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	13.86	21.52	29.18	36.84	44.50	52.16	0.32
46	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	15.00	23.28	31.57	39.85	48.14	56.42	0.36
47	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	16.42	25.56	34.71	43.85	53.00	62.14	0.41
48	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	17.75	27.65	37.54	47.43	57.33	67.22	0.50
49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	18.97	29.44	39.92	50.39	60.87	71.34	0.63
50	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	20.49	31.80	43.10	54.40	65.71	77.01	0.71
51	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	22.14	34.30	46.47	58.64	70.80	82.97	1.03
52	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	23.96	37.00	50.03	63.06	76.10	89.13	1.26
53	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	26.21	40.48	54.75	69.02	83.29	97.56	1.53
54	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	28.70	44.32	59.94	75.56	91.18	106.80	1.86
55	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	31.36	48.49	65.63	82.76	99.89	117.02	2.29
56	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	34.53	53.28	72.04	90.79	109.54	128.29	
57	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	37.66	58.28	78.90	99.52	120.14	140.76	
58	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	40.96	63.65	86.34	109.02	131.71	154.40	
59	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	44.58	69.51	94.44	119.37	144.30	169.23	
60	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	48.49	75.84	103.20	130.56	157.91	185.27	
61	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	52.79	82.72	112.66	142.60	172.53	202.47	
62	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	57.32	89.99	122.66	155.32	187.99	220.66	

63	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	62.60	98.07	133.54	169.01	204.48	239.95
64	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	68.29	106.87	145.45	184.02	222.60	261.18
65	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	76.93	121.26	165.60	209.93	254.27	298.60
66	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	93.83	149.37	204.92	260.47	316.01	371.56
67	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	102.55	160.87	219.18	277.49	335.81	394.12
68	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	110.16	171.87	233.59	295.31	357.02	418.74
69	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	118.42	183.34	248.27	313.19	378.12	443.04
70	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	124.77	193.29	261.82	330.34	398.86	467.38
71	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	131.22	203.43	275.63	347.83	420.04	492.24
72	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	139.07	214.99	290.91	366.82	442.74	518.66
73	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	148.08	228.98	309.89	390.79	471.70	552.60
74	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	161.22	248.23	335.25	422.27	509.28	596.30
75	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	178.90	275.11	371.31	467.51	563.72	659.92
																					769.10
																					816.34

Genworth Financial
Colony 15, Band 4, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.52	0.63	0.74	0.84	0.95	
1	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.64	0.74	0.85	0.96	
2	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.65	0.76	0.87	0.98	
3	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.65	0.76	0.87	0.98	
4	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.65	0.76	0.87	0.98	
5	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.65	0.76	0.87	0.98	
6	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.64	0.74	0.85	0.96	
7	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.64	0.74	0.85	0.96	
8	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.43	0.53	0.64	0.74	0.85	0.95	
9	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.43	0.53	0.64	0.75	0.85	0.96	
10	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.43	0.53	0.64	0.75	0.85	0.96	
11	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.43	0.54	0.65	0.76	0.87	0.98	
12	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.44	0.55	0.67	0.78	0.90	1.01	
13	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.44	0.56	0.68	0.80	0.92	1.04	
14	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.45	0.58	0.71	0.84	0.97	1.10	
15	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.47	0.61	0.76	0.90	1.05	1.19	0.10
16	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.49	0.65	0.82	0.98	1.15	1.31	0.10
17	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.52	0.71	0.91	1.10	1.30	1.49	0.10
18	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.55	0.78	1.01	1.23	1.46	1.69	0.10
19	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.59	0.85	1.12	1.38	1.65	1.91	0.10
20	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.64	0.95	1.25	1.55	1.86	2.16	0.10
21	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.66	0.98	1.31	1.63	1.95	2.27	0.10
22	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.68	1.02	1.36	1.70	2.04	2.38	0.10
23	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.69	1.04	1.39	1.74	2.09	2.44	0.10
24	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.70	1.06	1.42	1.77	2.13	2.49	0.10
25	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.72	1.09	1.46	1.82	2.19	2.56	0.10
26	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.73	1.11	1.49	1.86	2.24	2.62	0.10
27	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.74	1.12	1.51	1.90	2.28	2.67	0.10
28	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.75	1.15	1.55	1.94	2.34	2.74	0.10
29	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.76	1.17	1.58	1.98	2.39	2.80	0.10
30	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.77	1.19	1.62	2.04	2.46	2.88	0.10
31	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.83	1.28	1.74	2.20	2.65	3.11	0.10
32	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.88	1.37	1.87	2.37	2.86	3.36	0.10
33	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.93	1.48	2.02	2.56	3.11	3.65	0.12
34	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1.01	1.61	2.22	2.83	3.43	4.04	0.12
35	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.08	1.74	2.41	3.07	3.74	4.40	0.13
36	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.16	1.88	2.61	3.34	4.06	4.79	0.13
37	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.28	2.08	2.89	3.69	4.50	5.30	0.14
38	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.37	2.25	3.14	4.02	4.90	5.78	0.14
39	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.50	2.48	3.47	4.45	5.43	6.41	0.15
40	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.60	2.67	3.75	4.82	5.89	6.96	0.18
41	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.74	2.90	4.06	5.22	6.38	7.54	0.20
42	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.91	3.19	4.47	5.75	7.03	8.31	0.22
43	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.03	3.39	4.75	6.11	7.47	8.83	0.26
44	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.20	3.67	5.14	6.61	8.08	9.55	0.30
45	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.37	3.96	5.56	7.15	8.74	10.33	0.32
46	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.53	4.22	5.92	7.61	9.31	11.00	0.36
47	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.73	4.57	6.41	8.25	10.09	11.93	0.41
48	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.92	4.88	6.84	8.79	10.75	12.71	0.50
49	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.09	5.13	7.18	9.22	11.27	13.31	0.63
50	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	3.30	5.48	7.67	9.86	12.04	14.23	0.71
51	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	3.60	5.99	8.39	10.78	13.17	15.56	1.03
52	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	3.95	6.58	9.21	11.84	14.47	17.10	1.26
53	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	4.43	7.40	10.37	13.33	16.30	19.27	1.53
54	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	4.94	8.32	11.70	15.07	18.45	21.83	1.86
55	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	5.50	9.37	13.25	17.12	21.00	24.87	2.29
56	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	6.21	10.66	15.10	19.54	23.99	28.43	
57	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	7.05	12.17	17.28	22.39	27.51	32.62	
58	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	8.03	13.93	19.82	25.71	31.61	37.50	
59	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	9.16	15.95	22.75	29.55	36.34	43.14	
60	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	10.63	18.42	26.21	34.00	41.79	49.58	
61	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	12.01	20.85	29.70	38.54	47.39	56.23	
62	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	13.52	23.53	33.55	43.57	53.58	63.60	

63	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	15.18	26.48	37.79	49.10	60.40	71.71
64	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	17.03	29.74	42.45	55.16	67.87	80.58
65	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	19.73	34.74	49.74	64.74	79.75	94.75
66	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	25.41	45.51	65.61	85.71	105.81	125.91
67	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	33.00	60.02	87.04	114.05	141.07	168.09
68	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	38.82	70.82	102.82	134.82	166.82	198.82
69	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	44.27	80.75	117.24	153.72	190.20	226.68
70	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	52.91	96.85	140.80	184.74	228.69	272.63
71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	58.55	104.39	150.24	196.08	241.92	287.76
72	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	62.54	110.56	158.58	206.59	254.61	302.63
73	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	66.76	116.84	166.93	217.01	267.10	317.18
74	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	71.12	123.16	175.19	227.22	279.26	331.29
75	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	85.66	149.43	213.21	276.98	340.76	404.53
																					440.89
																					476.78

Genworth Financial
Colony 15, Band 4, Current Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.52	0.62	0.73	0.84	0.94	1.05	
1	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.52	0.63	0.74	0.85	0.96	1.07	
2	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.52	0.64	0.75	0.86	0.98	1.09	
3	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.53	0.64	0.76	0.87	0.98	1.09	
4	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.53	0.64	0.76	0.87	0.98	1.09	
5	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.53	0.64	0.76	0.87	0.98	1.09	
6	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.53	0.64	0.75	0.85	0.96	1.07	
7	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.53	0.64	0.75	0.85	0.96	1.07	
8	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.53	0.63	0.74	0.84	0.95	1.05	
9	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.53	0.64	0.75	0.85	0.96	1.07	
10	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.53	0.64	0.75	0.85	0.96	1.07	
11	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.53	0.64	0.76	0.87	0.98	1.09	
12	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.54	0.65	0.77	0.89	1.00	1.12	
13	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.54	0.67	0.79	0.91	1.04	1.16	
14	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.55	0.69	0.82	0.95	1.09	1.22	
15	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.57	0.72	0.87	1.02	1.17	1.32	0.10
16	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.59	0.76	0.94	1.11	1.28	1.45	0.10
17	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.63	0.83	1.04	1.24	1.45	1.65	0.10
18	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.66	0.91	1.15	1.39	1.64	1.88	0.10
19	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.70	0.99	1.27	1.55	1.84	2.12	0.10
20	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.77	1.09	1.42	1.75	2.07	2.40	0.10
21	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.79	1.13	1.48	1.83	2.17	2.52	0.10
22	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.81	1.17	1.54	1.91	2.27	2.64	0.10
23	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.82	1.20	1.58	1.95	2.33	2.71	0.10
24	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.83	1.22	1.61	1.99	2.38	2.77	0.10
25	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.84	1.24	1.64	2.04	2.44	2.84	0.10
26	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.86	1.27	1.68	2.09	2.50	2.91	0.10
27	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.87	1.29	1.71	2.13	2.55	2.97	0.10
28	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.88	1.31	1.75	2.18	2.61	3.04	0.10
29	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.90	1.34	1.79	2.23	2.67	3.11	0.10
30	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.92	1.37	1.83	2.29	2.74	3.20	0.10
31	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.96	1.46	1.96	2.46	2.96	3.46	0.10
32	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.01	1.56	2.10	2.64	3.19	3.73	0.10
33	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.09	1.68	2.28	2.87	3.47	4.06	0.12
34	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.17	1.83	2.50	3.16	3.83	4.49	0.12
35	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.24	1.97	2.70	3.43	4.16	4.89	0.13
36	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.36	2.15	2.95	3.74	4.53	5.32	0.13
37	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.47	2.36	3.24	4.12	5.01	5.89	0.14
38	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.60	2.56	3.53	4.49	5.46	6.42	0.14
39	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.74	2.81	3.89	4.97	6.04	7.12	0.15
40	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.88	3.05	4.22	5.39	6.56	7.73	0.18
41	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.01	3.29	4.56	5.83	7.11	8.38	0.20
42	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.21	3.62	5.02	6.42	7.83	9.23	0.22
43	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.37	3.86	5.35	6.83	8.32	9.81	0.26
44	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.55	4.16	5.78	7.39	9.00	10.61	0.30
45	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.72	4.47	6.23	7.98	9.73	11.48	0.32
46	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	2.90	4.77	6.63	8.49	10.36	12.22	0.36
47	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	3.14	5.16	7.19	9.21	11.23	13.25	0.41
48	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	3.35	5.51	7.66	9.81	11.97	14.12	0.50
49	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	3.53	5.78	8.04	10.29	12.54	14.79	0.63
50	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	3.79	6.19	8.60	11.00	13.41	15.81	0.71
51	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	4.12	6.76	9.39	12.02	14.66	17.29	1.03
52	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	4.51	7.41	10.31	13.20	16.10	19.00	1.26
53	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	5.01	8.29	11.57	14.85	18.13	21.41	1.53
54	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	5.62	9.35	13.08	16.80	20.53	24.26	1.86
55	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	6.33	10.59	14.85	19.11	23.37	27.63	2.29
56	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	7.16	12.04	16.93	21.82	26.70	31.59	
57	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	8.13	13.75	19.38	25.00	30.62	36.24	
58	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	9.24	15.72	22.21	28.70	35.18	41.67	
59	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	10.51	17.99	25.48	32.96	40.45	47.93	
60	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	12.05	20.66	29.27	37.87	46.48	55.09	
61	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	13.58	23.36	33.14	42.92	52.70	62.48	
62	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	15.26	26.34	37.43	48.51	59.59	70.67	

63	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	17.11	29.63	42.14	54.65	67.17	79.68
64	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	19.16	33.24	47.31	61.38	75.46	89.53
65	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	22.26	38.87	55.47	72.07	88.68	105.28
66	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	28.72	50.95	73.19	95.43	117.66	139.90
67	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	37.25	67.15	97.06	126.96	156.87	186.77
68	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	43.79	79.21	114.64	150.06	185.49	220.91
69	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	49.95	90.33	130.72	171.10	211.49	251.87
70	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	59.61	108.27	156.94	205.60	254.26	302.92
71	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	65.21	116.11	167.02	217.92	268.83	319.73
72	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	69.58	122.91	176.25	229.59	282.92	336.26
73	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	74.15	129.80	185.46	241.11	296.77	352.42
74	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	79.08	136.89	194.69	252.49	310.30	368.10
75	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	95.42	166.23	237.05	307.86	378.67	449.48
																					489.88
																					529.76

Genworth Financial
Colony 15, Band 4, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.65	0.75	0.86	0.96	1.06	1.16	
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.66	0.76	0.87	0.97	1.08	1.18	
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.66	0.77	0.88	0.98	1.09	1.20	
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.66	0.77	0.88	0.98	1.09	1.20	
4	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.67	0.77	0.88	0.99	1.09	1.20	
5	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.67	0.77	0.88	0.99	1.09	1.20	
6	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.66	0.77	0.87	0.97	1.08	1.18	
7	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.66	0.77	0.87	0.97	1.08	1.18	
8	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.66	0.76	0.86	0.96	1.06	1.16	
9	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.66	0.77	0.87	0.97	1.08	1.18	
10	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.66	0.77	0.87	0.97	1.08	1.18	
11	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.67	0.77	0.88	0.99	1.09	1.20	
12	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.67	0.78	0.90	1.01	1.12	1.23	
13	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.68	0.80	0.92	1.04	1.16	1.28	
14	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.69	0.82	0.95	1.08	1.21	1.34	
15	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.71	0.86	1.01	1.16	1.31	1.46	0.10
16	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.74	0.91	1.09	1.27	1.44	1.62	0.10
17	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.78	0.99	1.21	1.42	1.64	1.85	0.10
18	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.82	1.08	1.35	1.61	1.87	2.13	0.10
19	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.87	1.18	1.49	1.79	2.10	2.41	0.10
20	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.93	1.30	1.66	2.02	2.39	2.75	0.10
21	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.97	1.36	1.76	2.16	2.55	2.95	0.10
22	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.01	1.44	1.88	2.31	2.75	3.18	0.10
23	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.03	1.49	1.95	2.40	2.86	3.32	0.10
24	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.05	1.53	2.02	2.50	2.98	3.46	0.10
25	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.07	1.58	2.08	2.58	3.09	3.59	0.10
26	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.11	1.63	2.16	2.68	3.21	3.73	0.10
27	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.13	1.67	2.22	2.77	3.31	3.86	0.10
28	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.16	1.72	2.29	2.86	3.42	3.99	0.10
29	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.19	1.78	2.37	2.95	3.54	4.13	0.10
30	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.22	1.84	2.45	3.06	3.68	4.29	0.10
31	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.29	1.96	2.63	3.30	3.97	4.64	0.10
32	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.36	2.09	2.82	3.55	4.28	5.01	0.10
33	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.45	2.25	3.05	3.85	4.65	5.45	0.12
34	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.57	2.46	3.36	4.26	5.15	6.05	0.12
35	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.69	2.67	3.65	4.63	5.61	6.59	0.13
36	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.82	2.89	3.96	5.03	6.10	7.17	0.13
37	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.99	3.19	4.38	5.57	6.77	7.96	0.14
38	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.16	3.46	4.77	6.07	7.38	8.68	0.14
39	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.35	3.80	5.26	6.71	8.17	9.62	0.15
40	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.53	4.11	5.70	7.28	8.87	10.45	0.18
41	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	2.75	4.47	6.19	7.90	9.62	11.34	0.20
42	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	3.02	4.91	6.81	8.71	10.60	12.50	0.22
43	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	3.23	5.24	7.26	9.27	11.28	13.29	0.26
44	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.47	5.65	7.83	10.01	12.19	14.37	0.30
45	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.70	6.07	8.45	10.82	13.19	15.56	0.32
46	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	3.94	6.47	8.99	11.51	14.04	16.56	0.36
47	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	4.25	6.99	9.74	12.48	15.22	17.96	0.41
48	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	4.53	7.45	10.38	13.30	16.23	19.15	0.50
49	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	4.77	7.83	10.89	13.94	17.00	20.06	0.63
50	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	5.10	8.37	11.65	14.92	18.19	21.46	0.71
51	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	5.50	9.01	12.52	16.02	19.53	23.04	1.03
52	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	5.95	9.73	13.52	17.30	21.08	24.86	1.26
53	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	6.53	10.73	14.92	19.11	23.31	27.50	1.53
54	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	7.22	11.89	16.56	21.22	25.89	30.56	1.86
55	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	8.09	13.30	18.51	23.71	28.92	34.13	2.29
56	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	8.98	14.84	20.69	26.54	32.40	38.25	
57	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	10.01	16.60	23.20	29.79	36.39	42.98	
58	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	11.18	18.63	26.07	33.51	40.96	48.40	
59	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	12.49	20.89	29.30	37.70	46.10	54.50	
60	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	14.06	23.50	32.95	42.40	51.84	61.29	
61	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	15.74	26.34	36.95	47.55	58.15	68.75	
62	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	17.71	29.71	41.72	53.73	65.73	77.74	

63	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	19.83	33.39	46.96	60.52	74.09	87.65
64	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	22.14	37.41	52.68	67.94	83.21	98.48
65	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	25.77	43.78	61.79	79.79	97.80	115.81
66	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	32.95	57.14	81.33	105.51	129.70	153.89
67	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	42.52	75.10	107.69	140.28	172.86	205.45
68	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	49.93	88.55	127.16	165.77	204.39	243.00
69	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	56.96	100.98	145.00	189.02	233.04	277.06
70	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	67.81	120.86	173.92	226.97	280.02	333.07
71	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	73.08	128.78	184.48	240.18	295.88	351.58
72	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	79.90	137.88	195.85	253.82	311.80	369.77
73	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	86.92	147.05	207.17	267.29	327.42	387.54
74	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	90.47	153.33	216.20	279.06	341.92	404.78
75	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	105.25	181.27	257.30	333.33	409.35	485.38
																					527.31
																					582.74

Genworth Financial
Colony 15, Band 4, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.80	0.90	0.99	1.08	1.18	1.27	
1	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.82	0.91	1.01	1.10	1.20	1.29	
2	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.82	0.92	1.02	1.11	1.21	1.31	
3	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.82	0.92	1.02	1.11	1.21	1.31	
4	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.82	0.92	1.02	1.11	1.21	1.31	
5	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.82	0.92	1.02	1.11	1.21	1.31	
6	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.82	0.91	1.01	1.10	1.20	1.29	
7	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.82	0.91	1.01	1.10	1.20	1.29	
8	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.82	0.91	1.00	1.09	1.18	1.27	
9	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.82	0.92	1.01	1.10	1.20	1.29	
10	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.82	0.92	1.01	1.10	1.20	1.29	
11	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.83	0.93	1.03	1.12	1.22	1.32	
12	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.84	0.94	1.05	1.15	1.26	1.36	
13	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.85	0.96	1.08	1.19	1.31	1.42	
14	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.86	0.98	1.11	1.24	1.36	1.49	
15	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.88	1.03	1.18	1.32	1.47	1.62	0.10
16	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.91	1.09	1.27	1.44	1.62	1.80	0.10
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.95	1.17	1.40	1.62	1.84	2.06	0.10
18	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.00	1.28	1.55	1.82	2.10	2.37	0.10
19	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.06	1.38	1.71	2.03	2.36	2.68	0.10
20	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.12	1.50	1.89	2.28	2.66	3.05	0.10
21	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.16	1.58	2.01	2.43	2.86	3.28	0.10
22	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.20	1.66	2.13	2.60	3.06	3.53	0.10
23	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.22	1.72	2.21	2.70	3.20	3.69	0.10
24	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.25	1.77	2.29	2.80	3.32	3.84	0.10
25	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.27	1.82	2.36	2.90	3.45	3.99	0.10
26	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.30	1.87	2.44	3.00	3.57	4.14	0.10
27	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.33	1.92	2.52	3.11	3.70	4.29	0.10
28	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.36	1.97	2.59	3.20	3.82	4.43	0.10
29	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.38	2.02	2.67	3.31	3.95	4.59	0.10
30	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.43	2.10	2.77	3.43	4.10	4.77	0.10
31	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.49	2.23	2.96	3.69	4.43	5.16	0.10
32	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.58	2.38	3.18	3.97	4.77	5.57	0.10
33	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.67	2.55	3.43	4.30	5.18	6.06	0.12
34	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.79	2.77	3.76	4.75	5.73	6.72	0.12
35	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.90	2.98	4.07	5.15	6.24	7.32	0.13
36	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	2.05	3.24	4.42	5.60	6.79	7.97	0.13
37	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	2.25	3.57	4.89	6.20	7.52	8.84	0.14
38	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.45	3.89	5.33	6.76	8.20	9.64	0.14
39	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	2.70	4.30	5.90	7.49	9.09	10.69	0.15
40	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.93	4.66	6.40	8.14	9.87	11.61	0.18
41	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	3.17	5.05	6.94	8.83	10.71	12.60	0.20
42	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	3.47	5.56	7.64	9.72	11.81	13.89	0.22
43	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	3.70	5.91	8.13	10.34	12.56	14.77	0.26
44	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.95	6.36	8.76	11.16	13.57	15.97	0.30
45	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	4.27	6.87	9.48	12.08	14.69	17.29	0.32
46	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	4.54	7.31	10.09	12.86	15.63	18.40	0.36
47	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	4.91	7.92	10.93	13.94	16.95	19.96	0.41
48	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	5.25	8.45	11.66	14.87	18.07	21.28	0.50
49	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	5.55	8.90	12.25	15.59	18.94	22.29	0.63
50	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	5.95	9.53	13.11	16.68	20.26	23.84	0.71
51	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	6.38	10.22	14.07	17.91	21.76	25.60	1.03
52	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	6.85	11.01	15.16	19.31	23.47	27.62	1.26
53	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	7.50	12.11	16.72	21.33	25.94	30.55	1.53
54	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	8.27	13.41	18.55	23.68	28.82	33.96	1.86
55	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	9.20	14.94	20.69	26.43	32.18	37.92	2.29
56	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	10.29	16.73	23.18	29.62	36.06	42.50	
57	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	11.57	18.81	26.05	33.28	40.52	47.76	
58	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	13.01	21.17	29.32	37.47	45.63	53.78	
59	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	14.64	23.83	33.01	42.19	51.38	60.56	
60	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	16.45	26.78	37.11	47.44	57.77	68.10	
61	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	18.38	29.98	41.59	53.19	64.79	76.39	
62	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	20.47	33.46	46.46	59.45	72.45	85.44	

63	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	22.77	37.27	51.76	66.25	80.75	95.24
64	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	25.25	41.36	57.47	73.58	89.69	105.80
65	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	28.88	47.70	66.52	85.34	104.16	122.98
66	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	36.26	61.30	86.35	111.40	136.44	161.49
67	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	46.19	79.56	112.93	146.29	179.66	213.03
68	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	53.71	92.76	131.81	170.86	209.91	248.96
69	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	60.48	104.46	148.45	192.43	236.42	280.40
70	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	70.79	123.24	175.70	228.16	280.61	333.07
71	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	77.35	132.19	187.04	241.89	296.73	351.58
72	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	82.02	139.57	197.12	254.67	312.22	369.77
73	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	87.15	147.23	207.31	267.38	327.46	387.54
74	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	93.66	155.88	218.11	280.33	342.56	404.78
75	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	107.93	183.42	258.91	334.40	409.89	485.38
																					527.31
																					588.65

Genworth Financial
Colony 15, Band 4, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.42	1.68	1.95	2.21	2.48	2.74	0.10
17	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.48	1.81	2.15	2.48	2.81	3.14	0.10
18	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.56	1.97	2.38	2.78	3.19	3.60	0.10
19	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.64	2.13	2.62	3.10	3.59	4.08	0.10
20	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.80	2.37	2.94	3.50	4.07	4.64	0.10
21	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.85	2.47	3.10	3.72	4.34	4.96	0.10
22	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.91	2.58	3.26	3.94	4.61	5.29	0.10
23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.94	2.66	3.37	4.08	4.80	5.51	0.10
24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.98	2.73	3.47	4.21	4.96	5.70	0.10
25	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	2.02	2.79	3.57	4.35	5.12	5.90	0.10
26	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	2.06	2.87	3.68	4.49	5.30	6.11	0.10
27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	2.11	2.95	3.79	4.62	5.46	6.30	0.10
28	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	2.17	3.03	3.90	4.76	5.63	6.49	0.10
29	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	2.23	3.12	4.02	4.91	5.81	6.70	0.10
30	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	2.28	3.22	4.15	5.08	6.02	6.95	0.10
31	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	2.38	3.39	4.40	5.41	6.42	7.43	0.10
32	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.49	3.58	4.68	5.77	6.86	7.95	0.10
33	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	2.63	3.82	5.01	6.19	7.38	8.57	0.12
34	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.81	4.13	5.45	6.76	8.08	9.40	0.12
35	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	3.02	4.44	5.87	7.30	8.72	10.15	0.13
36	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	3.25	4.79	6.33	7.87	9.41	10.95	0.13
37	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	3.55	5.24	6.94	8.64	10.33	12.03	0.14
38	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	3.82	5.65	7.49	9.32	11.16	12.99	0.14
39	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	4.17	6.19	8.21	10.23	12.25	14.27	0.15
40	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	4.50	6.68	8.85	11.02	13.20	15.37	0.18
41	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	4.94	7.28	9.63	11.98	14.32	16.67	0.20
42	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	5.44	8.03	10.62	13.20	15.79	18.38	0.22
43	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	5.84	8.58	11.32	14.05	16.79	19.53	0.26
44	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	6.36	9.31	12.27	15.22	18.18	21.13	0.30
45	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	6.90	10.09	13.29	16.48	19.68	22.87	0.32
46	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	7.37	10.77	14.16	17.55	20.95	24.34	0.36
47	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	7.98	11.66	15.35	19.03	22.72	26.40	0.41
48	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	8.55	12.47	16.39	20.31	24.23	28.15	0.50
49	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	9.09	13.17	17.25	21.32	25.40	29.48	0.63
50	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	9.77	14.13	18.48	22.83	27.19	31.54	0.71
51	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	10.48	15.15	19.83	24.51	29.18	33.86	1.03
52	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	11.24	16.30	21.36	26.41	31.47	36.53	1.26
53	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	12.25	17.88	23.51	29.14	34.77	40.40	1.53
54	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	13.40	19.70	26.01	32.31	38.61	44.91	1.86
55	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	14.73	21.81	28.90	35.98	43.07	50.15	2.29
56	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	16.28	24.27	32.25	40.23	48.22	56.20	
57	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	18.01	27.04	36.07	45.10	54.13	63.16	
58	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	19.97	30.20	40.44	50.67	60.90	71.13	
59	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	22.15	33.74	45.33	56.91	68.50	80.09	
60	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	24.57	37.66	50.76	63.86	76.95	90.05	
61	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	27.04	41.65	56.27	70.88	85.50	100.11	
62	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	29.66	45.92	62.18	78.44	94.70	110.96	

63	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	32.45	50.48	68.51	86.54	104.57	122.60
64	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	35.42	55.33	75.25	95.17	115.08	135.00
65	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	39.91	63.04	86.17	109.29	132.42	155.55
66	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	50.32	80.75	111.19	141.63	172.06	202.50
67	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	62.59	103.04	143.49	183.94	224.39	264.84
68	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	71.88	118.89	165.89	212.89	259.90	306.90
69	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	80.38	132.86	185.33	237.80	290.28	342.75
70	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	91.77	152.22	212.67	273.12	333.57	394.02
71	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	104.79	169.06	233.34	297.61	361.89	426.16
72	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	109.48	177.22	244.97	312.72	380.46	448.21
73	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	114.09	185.22	256.36	327.49	398.63	469.76
74	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	119.43	193.68	267.93	342.17	416.42	490.67
75	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	140.52	232.24	323.97	415.69	507.41	599.13
																					653.01
																					706.21

Genworth Financial
Colony 15, Band 4, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.77	2.01	2.26	2.51	2.75	3.00	0.10
17	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.85	2.17	2.49	2.81	3.13	3.45	0.10
18	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.94	2.34	2.75	3.15	3.56	3.96	0.10
19	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	2.03	2.52	3.02	3.51	4.01	4.50	0.10
20	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	2.13	2.73	3.33	3.93	4.53	5.13	0.10
21	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	2.20	2.86	3.53	4.20	4.86	5.53	0.10
22	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	2.27	3.00	3.74	4.48	5.21	5.95	0.10
23	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	2.32	3.10	3.89	4.67	5.45	6.23	0.10
24	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	2.37	3.19	4.02	4.84	5.66	6.48	0.10
25	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.44	3.30	4.16	5.02	5.88	6.74	0.10
26	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.49	3.40	4.30	5.20	6.11	7.01	0.10
27	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	2.55	3.49	4.44	5.38	6.32	7.26	0.10
28	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	2.63	3.60	4.58	5.56	6.53	7.51	0.10
29	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	2.70	3.72	4.73	5.74	6.76	7.77	0.10
30	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	2.79	3.85	4.91	5.97	7.03	8.09	0.10
31	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	2.95	4.11	5.27	6.42	7.58	8.74	0.10
32	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	3.10	4.37	5.64	6.91	8.18	9.45	0.10
33	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	3.29	4.69	6.09	7.49	8.89	10.29	0.12
34	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.53	5.10	6.68	8.26	9.83	11.41	0.12
35	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	3.76	5.49	7.23	8.97	10.70	12.44	0.13
36	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	4.10	5.99	7.88	9.77	11.66	13.55	0.13
37	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	4.50	6.60	8.71	10.82	12.92	15.03	0.14
38	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	4.89	7.19	9.49	11.79	14.09	16.39	0.14
39	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	5.37	7.93	10.50	13.06	15.62	18.18	0.15
40	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	5.82	8.60	11.39	14.18	16.96	19.75	0.18
41	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	6.32	9.35	12.37	15.39	18.42	21.44	0.20
42	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	6.91	10.26	13.60	16.94	20.29	23.63	0.22
43	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	7.42	10.96	14.50	18.04	21.58	25.12	0.26
44	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	7.99	11.83	15.67	19.50	23.34	27.18	0.30
45	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	8.65	12.80	16.96	21.12	25.27	29.43	0.32
46	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	9.28	13.69	18.10	22.51	26.92	31.33	0.36
47	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	10.09	14.87	19.65	24.42	29.20	33.98	0.41
48	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	10.85	15.92	21.00	26.08	31.15	36.23	0.50
49	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	11.53	16.81	22.10	27.38	32.67	37.95	0.63
50	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	12.36	18.01	23.66	29.30	34.95	40.60	0.71
51	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	13.26	19.33	25.40	31.46	37.53	43.60	1.03
52	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	14.28	20.83	27.38	33.93	40.48	47.03	1.26
53	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	15.57	22.86	30.15	37.44	44.73	52.02	1.53
54	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	17.07	25.22	33.38	41.53	49.69	57.84	1.86
55	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	18.82	27.97	37.13	46.28	55.44	64.59	2.29
56	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	20.79	31.11	41.43	51.75	62.07	72.39	
57	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	23.10	34.75	46.41	58.06	69.72	81.37	
58	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	25.65	38.84	52.04	65.24	78.43	91.63	
59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	28.52	43.46	58.39	73.32	88.26	103.19	
60	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	31.71	48.58	65.44	82.30	99.17	116.03	
61	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	35.19	54.19	73.18	92.17	111.17	130.16	
62	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	38.92	60.25	81.59	102.92	124.26	145.59	

63	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	42.93	66.81	90.68	114.55	138.43	162.30
64	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	47.46	74.03	100.60	127.16	153.73	180.30
65	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	54.32	85.37	116.42	147.47	178.52	209.57
66	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	67.74	109.23	150.73	192.22	233.71	275.20
67	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	75.35	121.35	167.35	213.34	259.34	305.34
68	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	83.31	133.54	183.77	234.00	284.23	334.46
69	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	91.51	145.63	199.76	253.89	308.01	362.14
70	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	100.41	159.13	217.86	276.58	335.30	394.02
71	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	112.62	175.69	238.77	301.85	364.92	428.00
72	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	124.58	192.68	260.78	328.88	396.98	465.08
73	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	134.30	208.86	283.42	357.98	432.54	507.10
74	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	145.49	228.11	310.74	393.37	475.99	558.62
75	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	158.50	253.73	348.96	444.18	539.41	634.64
																					710.73
																					776.85

Genworth Financial
Colony 15, Band 5, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.65	0.98	1.31	1.63	1.96	2.29	
1	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.66	0.99	1.33	1.66	2.00	2.33	
2	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.67	1.00	1.34	1.68	2.01	2.35	
3	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.66	1.00	1.33	1.66	2.00	2.33	
4	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.66	0.99	1.32	1.64	1.97	2.30	
5	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.65	0.97	1.29	1.60	1.92	2.24	
6	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.63	0.93	1.23	1.52	1.82	2.12	
7	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.62	0.90	1.19	1.47	1.76	2.04	
8	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.60	0.87	1.14	1.41	1.68	1.95	
9	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.59	0.86	1.12	1.38	1.65	1.91	
10	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.58	0.83	1.08	1.33	1.58	1.83	
11	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.57	0.81	1.05	1.28	1.52	1.76	
12	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.56	0.79	1.03	1.26	1.49	1.72	
13	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.56	0.78	1.01	1.24	1.46	1.69	
14	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.56	0.78	1.01	1.24	1.46	1.69	
15	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.56	0.80	1.03	1.26	1.50	1.73	0.10
16	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.59	0.84	1.09	1.34	1.59	1.84	0.10
17	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.62	0.89	1.17	1.44	1.72	1.99	0.10
18	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.65	0.96	1.27	1.57	1.88	2.19	0.10
19	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.68	1.02	1.36	1.69	2.03	2.37	0.10
20	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.71	1.09	1.46	1.83	2.21	2.58	0.10
21	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.72	1.11	1.49	1.87	2.26	2.64	0.10
22	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.74	1.14	1.54	1.93	2.33	2.73	0.10
23	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.75	1.16	1.57	1.98	2.39	2.80	0.10
24	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.77	1.20	1.63	2.06	2.49	2.92	0.10
25	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.84	1.28	1.73	2.17	2.62	3.06	0.10
26	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.86	1.33	1.81	2.28	2.75	3.22	0.10
27	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.89	1.40	1.90	2.40	2.91	3.41	0.10
28	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.93	1.46	2.00	2.53	3.07	3.60	0.10
29	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.96	1.53	2.10	2.67	3.24	3.81	0.10
30	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.99	1.60	2.20	2.80	3.41	4.01	0.10
31	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.06	1.74	2.41	3.08	3.76	4.43	0.10
32	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.14	1.89	2.64	3.39	4.14	4.89	0.10
33	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.22	2.05	2.89	3.72	4.55	5.38	0.12
34	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.33	2.27	3.21	4.15	5.09	6.03	0.12
35	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1.44	2.47	3.51	4.55	5.58	6.62	0.13
36	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.57	2.72	3.86	5.00	6.15	7.29	0.13
37	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.74	3.02	4.31	5.59	6.88	8.16	0.14
38	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.89	3.31	4.74	6.16	7.58	9.00	0.14
39	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.11	3.71	5.31	6.91	8.51	10.11	0.15
40	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.31	4.08	5.86	7.63	9.40	11.17	0.18
41	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.56	4.52	6.49	8.45	10.41	12.37	0.20
42	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.89	5.09	7.30	9.50	11.71	13.91	0.22
43	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	3.15	5.53	7.92	10.31	12.69	15.08	0.26
44	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.48	6.11	8.73	11.35	13.98	16.60	0.30
45	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.85	6.73	9.62	12.50	15.39	18.27	0.32
46	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	4.17	7.29	10.41	13.52	16.64	19.76	0.36
47	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	4.58	8.02	11.45	14.88	18.32	21.75	0.41
48	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	4.98	8.69	12.40	16.11	19.82	23.53	0.50
49	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	5.33	9.26	13.19	17.11	21.04	24.97	0.63
50	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	5.78	10.01	14.25	18.48	22.72	26.95	0.71
51	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	6.33	10.98	15.63	20.27	24.92	29.57	1.03
52	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	6.90	11.99	17.08	22.17	27.26	32.35	1.26
53	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	7.67	13.36	19.04	24.72	30.41	36.09	1.53
54	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	8.51	14.87	21.22	27.57	33.93	40.28	1.86
55	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	9.53	16.62	23.72	30.81	37.91	45.00	2.29
56	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	10.62	18.56	26.51	34.45	42.40	50.34	
57	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	11.84	20.75	29.66	38.56	47.47	56.38	
58	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	13.24	23.22	33.20	43.18	53.16	63.14	
59	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	14.81	25.99	37.17	48.35	59.53	70.71	
60	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	16.62	29.12	41.62	54.12	66.62	79.12	
61	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	18.43	32.23	46.04	59.84	73.64	87.44	
62	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	20.40	35.59	50.79	65.98	81.17	96.36	

63	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	22.59	39.27	55.95	72.62	89.30	105.98
64	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	25.01	43.34	61.68	80.02	98.35	116.69
65	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	28.79	50.03	71.27	92.50	113.74	134.98
66	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	36.68	64.74	92.81	120.87	148.93	176.99
67	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	47.14	84.47	121.80	159.12	196.45	233.78
68	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	55.13	98.95	142.77	186.58	230.40	274.22
69	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	62.43	111.99	161.55	211.11	260.67	310.23
70	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	73.87	133.09	192.32	251.54	310.77	369.99
71	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	83.09	143.90	204.70	265.50	326.31	387.11
72	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	86.00	149.49	212.98	276.46	339.95	403.44
73	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	92.38	157.69	223.01	288.33	353.64	418.96
74	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	98.95	165.88	232.80	299.72	366.65	433.57
75	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	111.58	189.50	267.43	345.36	423.28	501.21
																					531.80
																					561.28

Genworth Financial
Colony 15, Band 5, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.80	1.15	1.50	1.84	2.19	2.54	
1	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.81	1.16	1.52	1.88	2.23	2.59	
2	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.81	1.17	1.53	1.89	2.25	2.61	
3	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.81	1.16	1.52	1.88	2.23	2.59	
4	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.80	1.15	1.51	1.86	2.21	2.56	
5	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.79	1.13	1.47	1.81	2.15	2.49	
6	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.77	1.09	1.41	1.72	2.04	2.36	
7	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.75	1.06	1.36	1.66	1.97	2.27	
8	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.74	1.02	1.31	1.60	1.88	2.17	
9	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.73	1.01	1.29	1.56	1.84	2.12	
10	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.72	0.98	1.25	1.51	1.77	2.03	
11	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.71	0.96	1.21	1.46	1.71	1.96	
12	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.70	0.94	1.19	1.43	1.67	1.91	
13	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.70	0.93	1.17	1.41	1.64	1.88	
14	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.70	0.93	1.17	1.41	1.64	1.88	
15	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.70	0.95	1.19	1.43	1.68	1.92	0.10
16	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.72	0.99	1.25	1.51	1.78	2.04	0.10
17	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.75	1.04	1.34	1.63	1.92	2.21	0.10
18	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.79	1.12	1.45	1.77	2.10	2.43	0.10
19	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.82	1.18	1.55	1.91	2.27	2.63	0.10
20	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.86	1.26	1.67	2.07	2.47	2.87	0.10
21	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.87	1.28	1.70	2.11	2.52	2.93	0.10
22	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.89	1.32	1.75	2.17	2.60	3.03	0.10
23	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.90	1.34	1.79	2.23	2.67	3.11	0.10
24	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.93	1.39	1.86	2.32	2.78	3.24	0.10
25	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.96	1.45	1.94	2.42	2.91	3.40	0.10
26	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.99	1.51	2.03	2.54	3.06	3.58	0.10
27	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.02	1.58	2.13	2.68	3.24	3.79	0.10
28	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.06	1.65	2.24	2.82	3.41	4.00	0.10
29	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.10	1.72	2.35	2.98	3.60	4.23	0.10
30	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.14	1.80	2.47	3.13	3.80	4.46	0.10
31	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.22	1.96	2.70	3.44	4.18	4.92	0.10
32	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.31	2.14	2.96	3.78	4.61	5.43	0.10
33	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.41	2.33	3.24	4.15	5.07	5.98	0.12
34	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.53	2.57	3.60	4.63	5.67	6.70	0.12
35	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.66	2.80	3.94	5.08	6.22	7.36	0.13
36	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.82	3.07	4.33	5.59	6.84	8.10	0.13
37	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	2.00	3.41	4.83	6.24	7.66	9.07	0.14
38	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	2.18	3.74	5.31	6.87	8.44	10.00	0.14
39	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.42	4.18	5.95	7.71	9.47	11.23	0.15
40	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.68	4.62	6.57	8.52	10.46	12.41	0.18
41	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.94	5.10	7.26	9.42	11.58	13.74	0.20
42	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.29	5.73	8.16	10.59	13.03	15.46	0.22
43	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	3.58	6.22	8.85	11.48	14.12	16.75	0.26
44	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	3.95	6.85	9.75	12.64	15.54	18.44	0.30
45	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	4.35	7.54	10.73	13.92	17.11	20.30	0.32
46	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	4.72	8.16	11.61	15.06	18.50	21.95	0.36
47	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	5.20	8.99	12.79	16.58	20.38	24.17	0.41
48	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	5.63	9.73	13.84	17.94	22.04	26.14	0.50
49	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	6.03	10.37	14.72	19.06	23.40	27.74	0.63
50	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	6.55	11.23	15.91	20.58	25.26	29.94	0.71
51	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	7.19	12.32	17.46	22.59	27.72	32.85	1.03
52	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	7.88	13.49	19.11	24.72	30.33	35.94	1.26
53	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	8.78	15.05	21.31	27.57	33.84	40.10	1.53
54	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	9.77	16.76	23.76	30.76	37.75	44.75	1.86
55	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	10.96	18.77	26.58	34.38	42.19	50.00	2.29
56	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	12.19	20.94	29.69	38.43	47.18	55.93	
57	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	13.58	23.39	33.21	43.02	52.83	62.64	
58	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	15.14	26.15	37.15	48.15	59.16	70.16	
59	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	16.88	29.22	41.56	53.89	66.23	78.57	
60	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	18.84	32.65	46.47	60.28	74.10	87.91	
61	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	20.93	36.18	51.42	66.66	81.91	97.15	
62	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	23.22	39.99	56.76	73.53	90.30	107.07	

63	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	25.70	44.11	62.53	80.94	99.35	117.76
64	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	28.45	48.69	68.94	89.18	109.42	129.66
65	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	32.76	56.21	79.65	103.09	126.54	149.98
66	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	41.73	72.72	103.70	134.68	165.67	196.65
67	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	53.34	94.63	135.91	177.19	218.48	259.76
68	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	62.25	110.74	159.23	207.71	256.20	304.69
69	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	70.28	125.17	180.05	234.93	289.82	344.70
70	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	83.15	148.74	214.33	279.92	345.51	411.10
71	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	91.71	159.39	227.08	294.76	362.44	430.12
72	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	97.18	167.40	237.62	307.83	378.05	448.27
73	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	103.84	176.17	248.51	320.84	393.18	465.51
74	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	108.54	183.18	257.82	332.46	407.10	481.74
75	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	122.94	209.73	296.53	383.32	470.11	556.90
																					590.89
																					623.64

Genworth Financial
Colony 15, Band 5, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.94	1.27	1.61	1.95	2.28	2.62	
1	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.94	1.27	1.61	1.95	2.28	2.62	
2	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.94	1.27	1.61	1.95	2.28	2.62	
3	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.94	1.28	1.63	1.97	2.31	2.65	
4	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.95	1.29	1.64	1.99	2.33	2.68	
5	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.96	1.31	1.67	2.03	2.38	2.74	
6	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.94	1.29	1.63	1.97	2.32	2.66	
7	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.93	1.26	1.60	1.93	2.26	2.59	
8	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.91	1.22	1.54	1.85	2.16	2.47	
9	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.90	1.20	1.50	1.80	2.10	2.40	
10	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.88	1.17	1.45	1.73	2.02	2.30	
11	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.87	1.14	1.41	1.68	1.95	2.22	
12	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.86	1.12	1.38	1.64	1.90	2.16	
13	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.86	1.11	1.37	1.62	1.88	2.13	
14	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.85	1.11	1.36	1.61	1.87	2.12	
15	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.86	1.13	1.39	1.65	1.92	2.18	0.10
16	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.89	1.17	1.46	1.74	2.03	2.31	0.10
17	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.92	1.24	1.56	1.88	2.20	2.52	0.10
18	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.96	1.33	1.69	2.05	2.42	2.78	0.10
19	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.01	1.41	1.82	2.22	2.62	3.02	0.10
20	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.07	1.51	1.96	2.41	2.85	3.30	0.10
21	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.09	1.56	2.04	2.51	2.98	3.45	0.10
22	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.13	1.64	2.14	2.64	3.15	3.65	0.10
23	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.16	1.70	2.23	2.76	3.30	3.83	0.10
24	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.20	1.77	2.35	2.92	3.49	4.06	0.10
25	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.24	1.86	2.47	3.08	3.70	4.31	0.10
26	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.29	1.96	2.62	3.28	3.95	4.61	0.10
27	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.36	2.07	2.79	3.51	4.22	4.94	0.10
28	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.41	2.18	2.96	3.73	4.50	5.27	0.10
29	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.47	2.31	3.14	3.97	4.81	5.64	0.10
30	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.54	2.43	3.33	4.22	5.11	6.00	0.10
31	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.65	2.64	3.64	4.64	5.63	6.63	0.10
32	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.77	2.88	4.00	5.11	6.22	7.33	0.10
33	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.90	3.13	4.37	5.60	6.84	8.07	0.12
34	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.07	3.46	4.86	6.26	7.65	9.05	0.12
35	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.23	3.77	5.32	6.86	8.41	9.95	0.13
36	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	2.43	4.13	5.84	7.55	9.25	10.96	0.13
37	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.70	4.62	6.54	8.45	10.37	12.29	0.14
38	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.97	5.08	7.20	9.32	11.43	13.55	0.14
39	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	3.30	5.68	8.07	10.45	12.84	15.22	0.15
40	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	3.59	6.24	8.89	11.53	14.18	16.83	0.18
41	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	3.98	6.91	9.85	12.78	15.71	18.64	0.20
42	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	4.45	7.75	11.06	14.36	17.67	20.97	0.22
43	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	4.81	8.40	11.98	15.56	19.15	22.73	0.26
44	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	5.28	9.23	13.19	17.14	21.09	25.04	0.30
45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	5.80	10.16	14.51	18.86	23.22	27.57	0.32
46	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	6.29	10.99	15.70	20.41	25.11	29.82	0.36
47	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	6.92	12.10	17.29	22.47	27.65	32.83	0.41
48	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	7.52	13.12	18.72	24.31	29.91	35.51	0.50
49	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	8.05	13.98	19.91	25.83	31.76	37.69	0.63
50	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	8.73	15.12	21.52	27.91	34.30	40.69	0.71
51	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	9.43	16.31	23.19	30.07	36.95	43.83	1.03
52	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	10.17	17.55	24.94	32.32	39.70	47.08	1.26
53	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	11.14	19.22	27.30	35.37	43.45	51.53	1.53
54	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	12.21	21.05	29.89	38.73	47.57	56.41	1.86
55	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	13.55	23.20	32.86	42.51	52.16	61.81	2.29
56	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	14.91	25.48	36.05	46.62	57.19	67.76	
57	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	16.31	27.91	39.52	51.13	62.73	74.34	
58	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	17.91	30.64	43.37	56.09	68.82	81.55	
59	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	19.71	33.64	47.58	61.51	75.45	89.38	
60	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	21.67	36.90	52.14	67.38	82.61	97.85	
61	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	23.85	40.46	57.08	73.70	90.31	106.93	
62	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	26.42	44.69	62.97	81.24	99.51	117.78	

63	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	29.26	49.31	69.37	89.43	109.48	129.54
64	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	32.51	54.53	76.56	98.58	120.61	142.63
65	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	37.34	62.87	88.40	113.92	139.45	164.98
66	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	47.20	81.02	114.85	148.67	182.50	216.32
67	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	60.15	105.27	150.39	195.50	240.62	285.74
68	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	69.99	123.03	176.06	229.09	282.13	335.16
69	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	79.24	139.22	199.21	259.20	319.18	379.17
70	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	91.99	161.67	231.35	301.02	370.70	440.38
71	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	105.06	178.38	251.71	325.03	398.36	471.68
72	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	110.60	187.07	263.55	340.02	416.50	492.97
73	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	117.71	196.55	275.40	354.24	433.09	511.93
74	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	122.11	203.64	285.18	366.72	448.25	529.79
75	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	134.68	228.45	322.21	415.97	509.74	603.50
																					639.01
																					673.15

Genworth Financial
Colony 15, Band 5, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.11	1.43	1.76	2.09	2.41	2.74	
1	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.11	1.43	1.76	2.09	2.41	2.74	
2	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.11	1.43	1.76	2.09	2.41	2.74	
3	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.12	1.45	1.78	2.10	2.43	2.76	
4	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.12	1.46	1.79	2.12	2.46	2.79	
5	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.13	1.47	1.81	2.14	2.48	2.82	
6	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.15	1.51	1.88	2.24	2.60	2.96	
7	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.14	1.49	1.84	2.18	2.53	2.88	
8	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.12	1.44	1.77	2.09	2.42	2.74	
9	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.10	1.42	1.73	2.04	2.36	2.67	
10	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.09	1.38	1.68	1.97	2.27	2.56	
11	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.07	1.35	1.63	1.91	2.19	2.47	
12	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.06	1.33	1.60	1.86	2.13	2.40	
13	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.05	1.32	1.58	1.84	2.11	2.37	
14	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.05	1.31	1.58	1.84	2.10	2.36	
15	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.06	1.33	1.61	1.88	2.15	2.42	0.10
16	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.09	1.38	1.68	1.98	2.27	2.57	0.10
17	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.13	1.46	1.80	2.13	2.47	2.80	0.10
18	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.17	1.56	1.94	2.32	2.71	3.09	0.10
19	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.22	1.64	2.07	2.50	2.92	3.35	0.10
20	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.28	1.76	2.24	2.71	3.19	3.67	0.10
21	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.31	1.81	2.32	2.82	3.33	3.83	0.10
22	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.34	1.89	2.43	2.97	3.52	4.06	0.10
23	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.38	1.96	2.53	3.10	3.68	4.25	0.10
24	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.43	2.04	2.66	3.28	3.89	4.51	0.10
25	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.47	2.14	2.80	3.46	4.13	4.79	0.10
26	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.53	2.25	2.97	3.68	4.40	5.12	0.10
27	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.59	2.37	3.15	3.93	4.71	5.49	0.10
28	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.65	2.49	3.34	4.18	5.02	5.86	0.10
29	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.73	2.64	3.55	4.45	5.36	6.27	0.10
30	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.80	2.77	3.75	4.72	5.70	6.67	0.10
31	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.93	3.02	4.11	5.19	6.28	7.37	0.10
32	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.07	3.29	4.50	5.71	6.93	8.14	0.10
33	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.24	3.58	4.93	6.28	7.62	8.97	0.12
34	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	2.43	3.95	5.48	7.01	8.53	10.06	0.12
35	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.63	4.31	6.00	7.69	9.37	11.06	0.13
36	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	2.86	4.72	6.59	8.45	10.32	12.18	0.13
37	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	3.15	5.25	7.35	9.45	11.55	13.65	0.14
38	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	3.46	5.78	8.10	10.41	12.73	15.05	0.14
39	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	3.84	6.46	9.07	11.68	14.30	16.91	0.15
40	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	4.22	7.11	10.01	12.91	15.80	18.70	0.18
41	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	4.66	7.87	11.08	14.29	17.50	20.71	0.20
42	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	5.23	8.85	12.46	16.07	19.69	23.30	0.22
43	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	5.69	9.60	13.52	17.43	21.34	25.25	0.26
44	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	6.27	10.58	14.89	19.20	23.51	27.82	0.30
45	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	6.90	11.64	16.39	21.14	25.88	30.63	0.32
46	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	7.43	12.57	17.71	22.85	27.99	33.13	0.36
47	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	8.17	13.83	19.50	25.16	30.82	36.48	0.41
48	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	8.81	14.94	21.07	27.20	33.33	39.46	0.50
49	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	9.38	15.88	22.38	28.88	35.38	41.88	0.63
50	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	10.12	17.14	24.16	31.17	38.19	45.21	0.71
51	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	10.98	18.52	26.07	33.61	41.16	48.70	1.03
52	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	11.86	19.95	28.04	36.13	44.22	52.31	1.26
53	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	12.99	21.85	30.70	39.55	48.41	57.26	1.53
54	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	14.25	23.93	33.62	43.31	52.99	62.68	1.86
55	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	15.60	26.21	36.83	47.45	58.06	68.68	2.29
56	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	17.16	28.78	40.41	52.04	63.66	75.29	
57	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	18.81	31.57	44.33	57.08	69.84	82.60	
58	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	20.63	34.62	48.62	62.62	76.61	90.61	
59	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	22.60	37.94	53.29	68.63	83.97	99.31	
60	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	24.71	41.51	58.32	75.12	91.92	108.72	
61	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	27.24	45.55	63.87	82.18	100.50	118.81	
62	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	29.84	49.77	69.70	89.62	109.55	129.48	

63	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	32.65	54.28	75.91	97.53	119.16	140.79
64	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	35.80	59.29	82.78	106.27	129.76	153.25
65	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	40.69	67.59	94.50	121.40	148.30	175.20
66	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	50.79	86.04	121.29	156.54	191.79	227.04
67	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	64.48	110.85	157.22	203.59	249.96	296.33
68	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	74.39	128.19	182.00	235.80	289.61	343.41
69	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	83.42	143.49	203.57	263.64	323.72	383.79
70	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	96.41	165.20	234.00	302.79	371.59	440.38
71	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	107.72	180.51	253.31	326.10	398.89	471.68
72	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	114.19	189.94	265.70	341.46	417.21	492.97
73	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	119.47	197.96	276.46	354.95	433.44	511.93
74	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	124.26	205.36	286.47	367.58	448.68	529.79
75	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	138.48	231.48	324.49	417.49	510.50	603.50
																					639.01
																					673.15

Genworth Financial
Colony 15, Band 5, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.86	2.27	2.68	3.09	3.50	3.91	0.10
17	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.92	2.39	2.86	3.32	3.79	4.26	0.10
18	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.99	2.53	3.08	3.62	4.16	4.70	0.10
19	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.06	2.67	3.28	3.88	4.49	5.10	0.10
20	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	2.16	2.84	3.53	4.21	4.89	5.57	0.10
21	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	2.20	2.92	3.64	4.35	5.07	5.79	0.10
22	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	2.25	3.02	3.79	4.55	5.32	6.09	0.10
23	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.30	3.11	3.92	4.73	5.54	6.35	0.10
24	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	2.37	3.23	4.10	4.97	5.83	6.70	0.10
25	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	2.43	3.36	4.30	5.23	6.16	7.09	0.10
26	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	2.51	3.52	4.53	5.53	6.54	7.55	0.10
27	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	2.60	3.69	4.79	5.88	6.98	8.07	0.10
28	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	2.74	3.91	5.08	6.24	7.41	8.58	0.10
29	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	2.87	4.12	5.38	6.64	7.89	9.15	0.10
30	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	2.98	4.32	5.67	7.02	8.36	9.71	0.10
31	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	3.17	4.66	6.15	7.64	9.13	10.62	0.10
32	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	3.35	5.01	6.66	8.31	9.97	11.62	0.10
33	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	3.56	5.38	7.21	9.03	10.86	12.68	0.12
34	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	3.82	5.87	7.93	9.98	12.03	14.08	0.12
35	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	4.06	6.31	8.57	10.82	13.08	15.33	0.13
36	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	4.45	6.91	9.36	11.81	14.27	16.72	0.13
37	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	4.89	7.63	10.36	13.09	15.83	18.56	0.14
38	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	5.35	8.34	11.32	14.30	17.29	20.27	0.14
39	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	5.91	9.24	12.58	15.91	19.25	22.58	0.15
40	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	6.42	10.08	13.75	17.41	21.08	24.74	0.18
41	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	7.08	11.14	15.21	19.27	23.33	27.39	0.20
42	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	7.90	12.49	17.07	21.65	26.24	30.82	0.22
43	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	8.62	13.57	18.53	23.49	28.44	33.40	0.26
44	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	9.51	14.97	20.43	25.88	31.34	36.80	0.30
45	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	10.48	16.48	22.49	28.50	34.50	40.51	0.32
46	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	11.36	17.85	24.34	30.83	37.32	43.81	0.36
47	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	12.48	19.63	26.79	33.94	41.10	48.25	0.41
48	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	13.60	21.32	29.04	36.75	44.47	52.19	0.50
49	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	14.62	22.77	30.93	39.08	47.23	55.38	0.63
50	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	15.87	24.65	33.44	42.22	51.01	59.79	0.71
51	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	17.18	26.62	36.07	45.52	54.96	64.41	1.03
52	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	18.53	28.66	38.79	48.92	59.05	69.18	1.26
53	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	20.31	31.40	42.48	53.56	64.65	75.73	1.53
54	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	22.23	34.36	46.50	58.63	70.76	82.89	1.86
55	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	24.35	37.65	50.94	64.23	77.53	90.82	2.29
56	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	26.54	41.14	55.75	70.35	84.96	99.56	
57	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	28.94	45.00	61.06	77.12	93.18	109.24	
58	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	31.69	49.31	66.94	84.57	102.19	119.82	
59	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	34.63	53.97	73.31	92.65	111.99	131.33	
60	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	37.86	59.04	80.22	101.40	122.58	143.76	
61	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	41.15	64.06	86.97	109.87	132.78	155.69	
62	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	44.69	69.38	94.08	118.77	143.47	168.16	

63	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	48.50	75.05	101.60	128.14	154.69	181.24
64	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	52.69	81.26	109.83	138.40	166.97	195.54
65	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	59.08	91.58	124.09	156.60	189.10	221.61
66	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	72.01	114.55	157.09	199.62	242.16	284.70
67	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	89.47	145.26	201.05	256.84	312.63	368.42
68	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	101.57	165.00	228.44	291.87	355.31	418.74
69	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	109.23	175.99	242.76	309.52	376.28	443.04
70	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	118.52	188.29	258.07	327.84	397.61	467.38
71	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	126.79	199.88	272.97	346.06	419.15	492.24
72	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	134.06	210.98	287.90	364.82	441.74	518.66
73	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	142.73	224.71	306.68	388.65	470.63	552.60
74	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	152.78	241.49	330.19	418.89	507.60	596.30
75	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	166.52	265.20	363.88	462.56	561.24	659.92
																					769.10
																					816.34

Genworth Financial
Colony 15, Band 5, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.41	2.79	3.17	3.55	3.93	4.31	0.10
17	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.48	2.92	3.37	3.82	4.26	4.71	0.10
18	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.56	3.09	3.62	4.14	4.67	5.20	0.10
19	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.63	3.24	3.84	4.44	5.05	5.65	0.10
20	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.77	3.45	4.14	4.82	5.50	6.18	0.10
21	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.82	3.55	4.28	5.01	5.74	6.47	0.10
22	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.88	3.68	4.47	5.26	6.06	6.85	0.10
23	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.94	3.79	4.64	5.49	6.34	7.19	0.10
24	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	3.01	3.94	4.86	5.78	6.71	7.63	0.10
25	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	3.13	4.12	5.12	6.12	7.11	8.11	0.10
26	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	3.23	4.32	5.41	6.50	7.59	8.68	0.10
27	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	3.34	4.54	5.73	6.92	8.12	9.31	0.10
28	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	3.47	4.76	6.06	7.36	8.65	9.95	0.10
29	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	3.58	4.99	6.41	7.82	9.23	10.64	0.10
30	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	3.73	5.25	6.77	8.29	9.81	11.33	0.10
31	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	3.95	5.66	7.38	9.09	10.81	12.52	0.10
32	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	4.21	6.14	8.06	9.98	11.91	13.83	0.10
33	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	4.48	6.63	8.79	10.94	13.10	15.25	0.12
34	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	4.86	7.31	9.76	12.20	14.65	17.10	0.12
35	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	5.15	7.88	10.62	13.35	16.08	18.81	0.13
36	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	5.70	8.70	11.71	14.71	17.71	20.71	0.13
37	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	6.25	9.65	13.04	16.43	19.83	23.22	0.14
38	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	6.84	10.59	14.35	18.10	21.85	25.60	0.14
39	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	7.60	11.84	16.08	20.31	24.55	28.79	0.15
40	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	8.46	13.14	17.81	22.48	27.16	31.83	0.18
41	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	9.25	14.45	19.65	24.85	30.05	35.25	0.20
42	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	10.34	16.20	22.07	27.94	33.80	39.67	0.22
43	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	11.28	17.63	23.97	30.31	36.66	43.00	0.26
44	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	12.49	19.47	26.45	33.42	40.40	47.38	0.30
45	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	13.69	21.39	29.08	36.77	44.47	52.16	0.32
46	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	14.81	23.13	31.46	39.78	48.10	56.42	0.36
47	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	16.21	25.39	34.58	43.77	52.95	62.14	0.41
48	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	17.54	27.47	37.41	47.35	57.28	67.22	0.50
49	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	18.76	29.27	39.79	50.31	60.82	71.34	0.63
50	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	20.29	31.63	42.98	54.32	65.67	77.01	0.71
51	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	21.90	34.11	46.33	58.54	70.76	82.97	1.03
52	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	23.72	36.80	49.89	62.97	76.05	89.13	1.26
53	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	26.00	40.31	54.63	68.94	83.25	97.56	1.53
54	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	28.55	44.20	59.85	75.50	91.15	106.80	1.86
55	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	31.25	48.41	65.56	82.71	99.87	117.02	2.29
56	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	34.37	53.15	71.94	90.72	109.51	128.29	
57	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	37.42	58.09	78.76	99.42	120.09	140.76	
58	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	40.72	63.45	86.19	108.93	131.66	154.40	
59	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	44.35	69.32	94.30	119.28	144.25	169.23	
60	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	48.37	75.75	103.13	130.51	157.89	185.27	
61	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	52.67	82.63	112.59	142.55	172.51	202.47	
62	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	57.19	89.88	122.58	155.27	187.97	220.66	

63	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	62.38	97.89	133.41	168.92	204.44	239.95
64	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	68.08	106.70	145.32	183.94	222.56	261.18
65	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	76.79	121.15	165.52	209.88	254.24	298.60
66	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	93.59	149.19	204.78	260.37	315.97	371.56
67	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	102.32	160.68	219.04	277.40	335.76	394.12
68	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	109.92	171.69	233.45	295.21	356.98	418.74
69	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	118.33	183.27	248.22	313.16	378.10	443.04
70	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	124.69	193.23	261.77	330.30	398.84	467.38
71	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	131.14	203.36	275.58	347.80	420.02	492.24
72	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	138.99	214.92	290.86	366.79	442.73	518.66
73	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	147.99	228.91	309.84	390.76	471.68	552.60
74	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	161.13	248.17	335.20	422.23	509.27	596.30
75	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	178.83	275.05	371.27	467.48	563.70	659.92
																					769.10
																					816.34

Genworth Financial
Colony 15, Band 5, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.41	0.52	0.63	0.73	0.84	0.95	
1	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.64	0.74	0.85	0.96	
2	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.65	0.76	0.87	0.98	
3	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.65	0.76	0.87	0.98	
4	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.65	0.76	0.87	0.98	
5	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.65	0.76	0.87	0.98	
6	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.64	0.74	0.85	0.96	
7	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.64	0.74	0.85	0.96	
8	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.52	0.63	0.74	0.84	0.95	
9	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.64	0.74	0.85	0.96	
10	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.64	0.74	0.85	0.96	
11	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.42	0.53	0.65	0.76	0.87	0.98	
12	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.43	0.54	0.66	0.78	0.89	1.01	
13	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.43	0.55	0.68	0.80	0.92	1.04	
14	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.44	0.57	0.71	0.84	0.97	1.10	
15	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.46	0.60	0.75	0.90	1.04	1.19	0.10
16	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.48	0.64	0.81	0.98	1.14	1.31	0.10
17	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.51	0.70	0.90	1.10	1.29	1.49	0.10
18	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.54	0.77	1.00	1.23	1.46	1.69	0.10
19	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.58	0.84	1.11	1.38	1.64	1.91	0.10
20	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.62	0.93	1.24	1.54	1.85	2.16	0.10
21	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.65	0.97	1.30	1.62	1.95	2.27	0.10
22	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.66	1.01	1.35	1.69	2.04	2.38	0.10
23	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.67	1.03	1.38	1.73	2.09	2.44	0.10
24	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.68	1.04	1.41	1.77	2.13	2.49	0.10
25	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.70	1.07	1.45	1.82	2.19	2.56	0.10
26	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.71	1.09	1.48	1.86	2.24	2.62	0.10
27	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.72	1.11	1.50	1.89	2.28	2.67	0.10
28	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.73	1.13	1.54	1.94	2.34	2.74	0.10
29	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.74	1.15	1.57	1.98	2.39	2.80	0.10
30	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.76	1.18	1.61	2.03	2.46	2.88	0.10
31	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.81	1.27	1.73	2.19	2.65	3.11	0.10
32	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.86	1.36	1.86	2.36	2.86	3.36	0.10
33	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.92	1.46	2.01	2.56	3.10	3.65	0.12
34	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.99	1.60	2.21	2.82	3.43	4.04	0.12
35	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.05	1.72	2.39	3.06	3.73	4.40	0.13
36	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.14	1.87	2.60	3.33	4.06	4.79	0.13
37	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.26	2.07	2.88	3.68	4.49	5.30	0.14
38	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.36	2.24	3.13	4.01	4.90	5.78	0.14
39	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.49	2.48	3.46	4.44	5.43	6.41	0.15
40	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.59	2.67	3.74	4.81	5.89	6.96	0.18
41	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.73	2.89	4.06	5.22	6.38	7.54	0.20
42	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.91	3.19	4.47	5.75	7.03	8.31	0.22
43	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.03	3.39	4.75	6.11	7.47	8.83	0.26
44	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	2.19	3.66	5.14	6.61	8.08	9.55	0.30
45	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.37	3.96	5.56	7.15	8.74	10.33	0.32
46	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.52	4.21	5.91	7.61	9.30	11.00	0.36
47	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.73	4.57	6.41	8.25	10.09	11.93	0.41
48	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.92	4.88	6.84	8.79	10.75	12.71	0.50
49	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.09	5.13	7.18	9.22	11.27	13.31	0.63
50	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	3.30	5.48	7.67	9.86	12.04	14.23	0.71
51	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	3.60	5.99	8.39	10.78	13.17	15.56	1.03
52	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	3.95	6.58	9.21	11.84	14.47	17.10	1.26
53	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	4.43	7.40	10.37	13.33	16.30	19.27	1.53
54	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	4.94	8.32	11.70	15.07	18.45	21.83	1.86
55	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	5.50	9.37	13.25	17.12	21.00	24.87	2.29
56	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	6.21	10.66	15.10	19.54	23.99	28.43	
57	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	7.05	12.17	17.28	22.39	27.51	32.62	
58	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	8.03	13.93	19.82	25.71	31.61	37.50	
59	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	9.16	15.95	22.75	29.55	36.34	43.14	
60	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	10.51	18.32	26.14	33.95	41.77	49.58	
61	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	11.88	20.75	29.62	38.49	47.36	56.23	
62	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	13.40	23.44	33.48	43.52	53.56	63.60	

63	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	15.08	26.40	37.73	49.06	60.38	71.71
64	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	16.95	29.67	42.40	55.13	67.85	80.58
65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	19.67	34.68	49.70	64.72	79.73	94.75
66	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	25.32	45.44	65.56	85.67	105.79	125.91
67	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	32.90	59.94	86.98	114.01	141.05	168.09
68	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	38.71	70.73	102.76	134.78	166.80	198.82
69	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	44.14	80.65	117.16	153.66	190.17	226.68
70	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	52.76	96.73	140.71	184.68	228.66	272.63
71	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	58.34	104.23	150.11	195.99	241.88	287.76
72	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	62.31	110.37	158.44	206.50	254.57	302.63
73	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	66.60	116.71	166.83	216.95	267.06	317.18
74	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	71.00	123.06	175.12	227.17	279.23	331.29
75	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	85.57	149.36	213.16	276.95	340.74	404.53
																					440.89
																					476.78

Genworth Financial
Colony 15, Band 5, Current Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.51	0.62	0.73	0.83	0.94	1.05	
1	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.51	0.62	0.74	0.85	0.96	1.07	
2	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.52	0.64	0.75	0.86	0.98	1.09	
3	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.52	0.64	0.75	0.86	0.98	1.09	
4	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.52	0.64	0.75	0.86	0.98	1.09	
5	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.52	0.64	0.75	0.86	0.98	1.09	
6	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.52	0.63	0.74	0.85	0.96	1.07	
7	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.52	0.63	0.74	0.85	0.96	1.07	
8	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.52	0.62	0.73	0.84	0.94	1.05	
9	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.52	0.63	0.74	0.85	0.96	1.07	
10	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.52	0.63	0.74	0.85	0.96	1.07	
11	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.52	0.64	0.75	0.86	0.98	1.09	
12	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.53	0.65	0.77	0.88	1.00	1.12	
13	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.54	0.66	0.79	0.91	1.04	1.16	
14	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.55	0.68	0.82	0.95	1.09	1.22	
15	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.56	0.71	0.87	1.02	1.17	1.32	0.10
16	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.58	0.76	0.93	1.10	1.28	1.45	0.10
17	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.62	0.82	1.03	1.24	1.44	1.65	0.10
18	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.66	0.90	1.15	1.39	1.64	1.88	0.10
19	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.70	0.98	1.27	1.55	1.84	2.12	0.10
20	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.74	1.07	1.41	1.74	2.07	2.40	0.10
21	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.76	1.11	1.47	1.82	2.17	2.52	0.10
22	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.78	1.15	1.53	1.90	2.27	2.64	0.10
23	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.79	1.18	1.56	1.94	2.33	2.71	0.10
24	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.80	1.20	1.59	1.98	2.38	2.77	0.10
25	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.82	1.23	1.63	2.03	2.44	2.84	0.10
26	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.84	1.25	1.67	2.08	2.50	2.91	0.10
27	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.85	1.28	1.70	2.12	2.55	2.97	0.10
28	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.87	1.30	1.74	2.17	2.61	3.04	0.10
29	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.89	1.33	1.78	2.22	2.67	3.11	0.10
30	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.90	1.36	1.82	2.28	2.74	3.20	0.10
31	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.94	1.45	1.95	2.45	2.96	3.46	0.10
32	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.00	1.54	2.09	2.64	3.18	3.73	0.10
33	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.07	1.67	2.27	2.86	3.46	4.06	0.12
34	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.15	1.82	2.49	3.15	3.82	4.49	0.12
35	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.22	1.95	2.69	3.42	4.16	4.89	0.13
36	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.35	2.14	2.94	3.73	4.53	5.32	0.13
37	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.45	2.34	3.23	4.11	5.00	5.89	0.14
38	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.57	2.54	3.51	4.48	5.45	6.42	0.14
39	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.72	2.80	3.88	4.96	6.04	7.12	0.15
40	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.86	3.04	4.21	5.38	6.56	7.73	0.18
41	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.01	3.29	4.56	5.83	7.11	8.38	0.20
42	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.21	3.62	5.02	6.42	7.83	9.23	0.22
43	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.37	3.86	5.35	6.83	8.32	9.81	0.26
44	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	2.54	4.16	5.77	7.38	9.00	10.61	0.30
45	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.70	4.45	6.21	7.97	9.72	11.48	0.32
46	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.87	4.74	6.61	8.48	10.35	12.22	0.36
47	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.11	5.14	7.17	9.19	11.22	13.25	0.41
48	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	3.32	5.48	7.64	9.80	11.96	14.12	0.50
49	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	3.50	5.76	8.02	10.27	12.53	14.79	0.63
50	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.74	6.16	8.57	10.98	13.40	15.81	0.71
51	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	4.09	6.73	9.37	12.01	14.65	17.29	1.03
52	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	4.48	7.38	10.29	13.19	16.10	19.00	1.26
53	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	4.97	8.26	11.55	14.83	18.12	21.41	1.53
54	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	5.57	9.31	13.05	16.78	20.52	24.26	1.86
55	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	6.28	10.55	14.82	19.09	23.36	27.63	2.29
56	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	7.12	12.01	16.91	21.80	26.70	31.59	
57	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	8.10	13.73	19.36	24.98	30.61	36.24	
58	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	9.20	15.70	22.19	28.68	35.18	41.67	
59	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	10.46	17.96	25.45	32.94	40.44	47.93	
60	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	11.91	20.54	29.18	37.82	46.45	55.09	
61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	13.42	23.23	33.05	42.86	52.67	62.48	
62	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	15.10	26.22	37.33	48.44	59.56	70.67	

63	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	16.97	29.51	42.06	54.60	67.14	79.68
64	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	19.02	33.12	47.23	61.33	75.43	89.53
65	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	22.12	38.75	55.39	72.02	88.65	105.28
66	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	28.59	50.85	73.12	95.38	117.64	139.90
67	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	37.10	67.03	96.97	126.90	156.84	186.77
68	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	43.64	79.09	114.55	150.00	185.46	220.91
69	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	49.83	90.24	130.65	171.05	211.46	251.87
70	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	59.50	108.18	156.87	205.55	254.24	302.92
71	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	64.96	115.92	166.87	217.82	268.78	319.73
72	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	69.34	122.72	176.11	229.49	282.88	336.26
73	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	73.90	129.61	185.31	241.01	296.72	352.42
74	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	78.85	136.70	194.55	252.40	310.25	368.10
75	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	95.18	166.04	236.90	307.76	378.62	449.48
																					489.88
																					529.76

Genworth Financial
Colony 15, Band 5, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.64	0.74	0.85	0.95	1.06	1.16	
1	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.64	0.75	0.86	0.96	1.07	1.18	
2	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.64	0.75	0.87	0.98	1.09	1.20	
3	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.64	0.75	0.87	0.98	1.09	1.20	
4	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.64	0.75	0.87	0.98	1.09	1.20	
5	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.64	0.75	0.87	0.98	1.09	1.20	
6	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.64	0.75	0.86	0.96	1.07	1.18	
7	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.64	0.75	0.86	0.96	1.07	1.18	
8	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.64	0.74	0.85	0.95	1.06	1.16	
9	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.64	0.75	0.86	0.96	1.07	1.18	
10	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.64	0.75	0.86	0.96	1.07	1.18	
11	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.64	0.75	0.87	0.98	1.09	1.20	
12	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.65	0.76	0.88	1.00	1.11	1.23	
13	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.66	0.78	0.91	1.03	1.16	1.28	
14	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.67	0.80	0.94	1.07	1.21	1.34	
15	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.69	0.85	1.00	1.15	1.31	1.46	0.10
16	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.72	0.90	1.08	1.26	1.44	1.62	0.10
17	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.76	0.98	1.20	1.41	1.63	1.85	0.10
18	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.81	1.07	1.34	1.60	1.87	2.13	0.10
19	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.85	1.16	1.48	1.79	2.10	2.41	0.10
20	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.91	1.28	1.65	2.01	2.38	2.75	0.10
21	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.94	1.34	1.75	2.15	2.55	2.95	0.10
22	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.98	1.42	1.86	2.30	2.74	3.18	0.10
23	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.00	1.47	1.93	2.39	2.86	3.32	0.10
24	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.03	1.51	2.00	2.49	2.97	3.46	0.10
25	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.05	1.56	2.07	2.57	3.08	3.59	0.10
26	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.07	1.60	2.14	2.67	3.20	3.73	0.10
27	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.10	1.65	2.21	2.76	3.31	3.86	0.10
28	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.13	1.70	2.28	2.85	3.42	3.99	0.10
29	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.16	1.75	2.35	2.94	3.54	4.13	0.10
30	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.19	1.81	2.43	3.05	3.67	4.29	0.10
31	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.26	1.93	2.61	3.29	3.96	4.64	0.10
32	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.33	2.06	2.80	3.54	4.27	5.01	0.10
33	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.43	2.23	3.04	3.84	4.65	5.45	0.12
34	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.54	2.44	3.35	4.25	5.15	6.05	0.12
35	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.66	2.64	3.63	4.62	5.60	6.59	0.13
36	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.80	2.87	3.95	5.02	6.10	7.17	0.13
37	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.96	3.16	4.36	5.56	6.76	7.96	0.14
38	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.12	3.43	4.75	6.06	7.37	8.68	0.14
39	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.31	3.77	5.24	6.70	8.16	9.62	0.15
40	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.50	4.09	5.68	7.27	8.86	10.45	0.18
41	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.72	4.45	6.17	7.89	9.62	11.34	0.20
42	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	3.00	4.90	6.80	8.70	10.60	12.50	0.22
43	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	3.22	5.23	7.25	9.26	11.28	13.29	0.26
44	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.44	5.62	7.81	10.00	12.18	14.37	0.30
45	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.64	6.02	8.41	10.79	13.18	15.56	0.32
46	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	3.88	6.41	8.95	11.49	14.02	16.56	0.36
47	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	4.20	6.95	9.71	12.46	15.21	17.96	0.41
48	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	4.48	7.42	10.35	13.28	16.22	19.15	0.50
49	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	4.73	7.79	10.86	13.93	16.99	20.06	0.63
50	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	5.06	8.34	11.62	14.90	18.18	21.46	0.71
51	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	5.44	8.96	12.48	16.00	19.52	23.04	1.03
52	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	5.88	9.67	13.47	17.27	21.06	24.86	1.26
53	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	6.44	10.65	14.87	19.08	23.29	27.50	1.53
54	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	7.13	11.81	16.50	21.19	25.87	30.56	1.86
55	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	7.97	13.20	18.44	23.67	28.90	34.13	2.29
56	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	8.88	14.76	20.63	26.50	32.38	38.25	
57	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	9.90	16.51	23.13	29.75	36.36	42.98	
58	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	11.08	18.54	26.01	33.47	40.94	48.40	
59	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	12.38	20.81	29.23	37.65	46.08	54.50	
60	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	13.85	23.34	32.83	42.31	51.80	61.29	
61	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	15.52	26.16	36.81	47.46	58.10	68.75	
62	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	17.48	29.53	41.59	53.64	65.69	77.74	

63	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	19.59	33.20	46.82	60.43	74.04	87.65
64	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	21.90	37.21	52.53	67.85	83.16	98.48
65	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	25.57	43.62	61.67	79.71	97.76	115.81
66	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	32.78	57.00	81.23	105.45	129.67	153.89
67	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	42.41	75.02	107.63	140.23	172.84	205.45
68	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	49.86	88.49	127.12	165.74	204.37	243.00
69	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	56.91	100.94	144.97	189.00	233.03	277.06
70	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	67.74	120.80	173.87	226.94	280.00	333.07
71	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	72.84	128.59	184.34	240.08	295.83	351.58
72	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	79.66	137.68	195.71	253.73	311.75	369.77
73	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	86.76	146.91	207.07	267.23	327.38	387.54
74	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	90.23	153.14	216.05	278.96	341.87	404.78
75	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	105.01	181.08	257.16	333.23	409.31	485.38
																					527.31
																					582.74

Genworth Financial
Colony 15, Band 5, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.79	0.88	0.98	1.08	1.17	1.27	
1	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.79	0.89	0.99	1.09	1.19	1.29	
2	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.80	0.90	1.01	1.11	1.21	1.31	
3	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.80	0.90	1.01	1.11	1.21	1.31	
4	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.80	0.90	1.01	1.11	1.21	1.31	
5	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.80	0.90	1.01	1.11	1.21	1.31	
6	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.80	0.90	1.00	1.09	1.19	1.29	
7	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.80	0.90	1.00	1.09	1.19	1.29	
8	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.80	0.89	0.99	1.08	1.18	1.27	
9	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.80	0.90	1.00	1.09	1.19	1.29	
10	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.80	0.90	1.00	1.09	1.19	1.29	
11	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.80	0.91	1.01	1.11	1.22	1.32	
12	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.81	0.92	1.03	1.14	1.25	1.36	
13	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.82	0.94	1.06	1.18	1.30	1.42	
14	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.83	0.96	1.10	1.23	1.36	1.49	
15	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.85	1.01	1.16	1.31	1.47	1.62	0.10
16	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.88	1.07	1.25	1.43	1.62	1.80	0.10
17	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.93	1.15	1.38	1.61	1.83	2.06	0.10
18	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.99	1.26	1.54	1.82	2.09	2.37	0.10
19	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.04	1.37	1.70	2.02	2.35	2.68	0.10
20	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.10	1.49	1.88	2.27	2.66	3.05	0.10
21	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.14	1.57	2.00	2.42	2.85	3.28	0.10
22	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.18	1.65	2.12	2.59	3.06	3.53	0.10
23	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.21	1.70	2.20	2.70	3.19	3.69	0.10
24	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.23	1.75	2.28	2.80	3.32	3.84	0.10
25	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.26	1.80	2.35	2.90	3.44	3.99	0.10
26	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.28	1.85	2.43	3.00	3.57	4.14	0.10
27	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.31	1.90	2.50	3.10	3.69	4.29	0.10
28	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.33	1.95	2.57	3.19	3.81	4.43	0.10
29	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.36	2.00	2.65	3.30	3.94	4.59	0.10
30	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.40	2.08	2.75	3.42	4.10	4.77	0.10
31	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.48	2.21	2.95	3.69	4.42	5.16	0.10
32	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.56	2.36	3.17	3.97	4.77	5.57	0.10
33	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.65	2.53	3.42	4.30	5.18	6.06	0.12
34	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.76	2.75	3.75	4.74	5.73	6.72	0.12
35	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.86	2.95	4.05	5.14	6.23	7.32	0.13
36	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.01	3.20	4.40	5.59	6.78	7.97	0.13
37	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.22	3.54	4.87	6.19	7.52	8.84	0.14
38	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	2.42	3.87	5.31	6.75	8.20	9.64	0.14
39	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.68	4.28	5.89	7.49	9.09	10.69	0.15
40	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	2.92	4.66	6.40	8.13	9.87	11.61	0.18
41	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	3.16	5.05	6.94	8.82	10.71	12.60	0.20
42	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	3.47	5.56	7.64	9.72	11.81	13.89	0.22
43	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	3.68	5.90	8.12	10.33	12.55	14.77	0.26
44	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	3.92	6.33	8.74	11.15	13.56	15.97	0.30
45	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	4.25	6.86	9.47	12.07	14.68	17.29	0.32
46	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	4.53	7.30	10.08	12.85	15.63	18.40	0.36
47	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	4.89	7.91	10.92	13.93	16.95	19.96	0.41
48	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	5.23	8.44	11.65	14.86	18.07	21.28	0.50
49	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	5.54	8.89	12.24	15.59	18.94	22.29	0.63
50	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	5.94	9.52	13.10	16.68	20.26	23.84	0.71
51	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	6.37	10.21	14.06	17.91	21.75	25.60	1.03
52	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	6.85	11.00	15.16	19.31	23.47	27.62	1.26
53	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	7.49	12.10	16.72	21.33	25.94	30.55	1.53
54	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	8.25	13.39	18.54	23.68	28.82	33.96	1.86
55	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	9.19	14.93	20.68	26.43	32.17	37.92	2.29
56	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	10.29	16.73	23.18	29.62	36.06	42.50	
57	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	11.57	18.81	26.05	33.28	40.52	47.76	
58	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	13.01	21.17	29.32	37.47	45.63	53.78	
59	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	14.64	23.83	33.01	42.19	51.38	60.56	
60	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	16.38	26.73	37.07	47.41	57.76	68.10	
61	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	18.29	29.91	41.53	53.15	64.77	76.39	
62	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	20.35	33.37	46.39	59.40	72.42	85.44	

63	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	22.67	37.19	51.70	66.21	80.73	95.24
64	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	25.13	41.26	57.40	73.53	89.67	105.80
65	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	28.74	47.59	66.44	85.28	104.13	122.98
66	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	36.02	61.11	86.21	111.30	136.40	161.49
67	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	45.95	79.36	112.78	146.20	179.61	213.03
68	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	53.56	92.64	131.72	170.80	209.88	248.96
69	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	60.42	104.41	148.41	192.41	236.40	280.40
70	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	70.77	123.23	175.69	228.15	280.61	333.07
71	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	77.25	132.11	186.98	241.85	296.71	351.58
72	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	81.93	139.50	197.07	254.63	312.20	369.77
73	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	86.97	147.09	207.20	267.31	327.43	387.54
74	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	93.56	155.81	218.05	280.29	342.54	404.78
75	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	107.69	183.23	258.77	334.30	409.84	485.38
																					527.31
																					588.65

Genworth Financial
Colony 15, Band 5, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.41	1.67	1.94	2.21	2.47	2.74	0.10
17	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.47	1.81	2.14	2.47	2.81	3.14	0.10
18	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.55	1.96	2.37	2.78	3.19	3.60	0.10
19	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.63	2.12	2.61	3.10	3.59	4.08	0.10
20	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.75	2.33	2.91	3.48	4.06	4.64	0.10
21	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.80	2.43	3.07	3.70	4.33	4.96	0.10
22	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.86	2.54	3.23	3.92	4.60	5.29	0.10
23	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.89	2.62	3.34	4.06	4.79	5.51	0.10
24	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.93	2.68	3.44	4.19	4.95	5.70	0.10
25	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.96	2.75	3.54	4.32	5.11	5.90	0.10
26	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.01	2.83	3.65	4.47	5.29	6.11	0.10
27	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	2.06	2.91	3.76	4.60	5.45	6.30	0.10
28	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	2.11	2.98	3.86	4.74	5.61	6.49	0.10
29	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	2.17	3.07	3.98	4.89	5.79	6.70	0.10
30	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	2.22	3.16	4.11	5.06	6.00	6.95	0.10
31	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	2.32	3.34	4.37	5.39	6.41	7.43	0.10
32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	2.43	3.53	4.64	5.74	6.85	7.95	0.10
33	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	2.55	3.76	4.96	6.16	7.37	8.57	0.12
34	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.73	4.07	5.40	6.73	8.07	9.40	0.12
35	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	2.94	4.38	5.83	7.27	8.71	10.15	0.13
36	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	3.18	4.73	6.29	7.84	9.40	10.95	0.13
37	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	3.47	5.18	6.90	8.61	10.32	12.03	0.14
38	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	3.73	5.58	7.44	9.29	11.14	12.99	0.14
39	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	4.10	6.13	8.17	10.20	12.24	14.27	0.15
40	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	4.43	6.62	8.81	10.99	13.18	15.37	0.18
41	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	4.86	7.22	9.59	11.95	14.31	16.67	0.20
42	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	5.34	7.95	10.56	13.16	15.77	18.38	0.22
43	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	5.74	8.50	11.26	14.01	16.77	19.53	0.26
44	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	6.22	9.20	12.19	15.17	18.15	21.13	0.30
45	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	6.75	9.98	13.20	16.42	19.65	22.87	0.32
46	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	7.22	10.65	14.07	17.49	20.92	24.34	0.36
47	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	7.80	11.52	15.24	18.96	22.68	26.40	0.41
48	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	8.37	12.32	16.28	20.24	24.19	28.15	0.50
49	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	8.91	13.02	17.14	21.25	25.37	29.48	0.63
50	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	9.59	13.98	18.37	22.76	27.15	31.54	0.71
51	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	10.25	14.97	19.70	24.42	29.14	33.86	1.03
52	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	10.99	16.10	21.21	26.31	31.42	36.53	1.26
53	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	12.01	17.69	23.37	29.04	34.72	40.40	1.53
54	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	13.16	19.51	25.86	32.21	38.56	44.91	1.86
55	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	14.48	21.62	28.75	35.88	43.02	50.15	2.29
56	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	16.04	24.07	32.11	40.14	48.17	56.20	
57	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	17.79	26.86	35.94	45.01	54.09	63.16	
58	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	19.82	30.08	40.35	50.61	60.87	71.13	
59	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	22.07	33.68	45.28	56.88	68.49	80.09	
60	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	24.54	37.64	50.75	63.85	76.95	90.05	
61	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	26.98	41.60	56.23	70.86	85.48	100.11	
62	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	29.54	45.83	62.11	78.39	94.68	110.96	

63	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	32.24	50.31	68.39	86.46	104.53	122.60
64	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	35.18	55.14	75.11	95.07	115.04	135.00
65	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	39.67	62.84	86.02	109.20	132.37	155.55
66	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	50.29	80.73	111.18	141.62	172.06	202.50
67	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	62.52	102.98	143.45	183.91	224.38	264.84
68	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	71.64	118.69	165.75	212.80	259.85	306.90
69	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	80.14	132.66	185.19	237.71	290.23	342.75
70	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	91.53	152.03	212.53	273.02	333.52	394.02
71	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	104.54	168.87	233.19	297.51	361.84	426.16
72	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	109.24	177.03	244.83	312.62	380.42	448.21
73	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	113.84	185.03	256.21	327.39	398.58	469.76
74	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	119.36	193.62	267.89	342.15	416.41	490.67
75	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	140.46	232.19	323.93	415.66	507.40	599.13
																					653.01
																					706.21

Genworth Financial
Colony 15, Band 5, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.73	1.98	2.24	2.49	2.75	3.00	0.10
17	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.80	2.13	2.46	2.79	3.12	3.45	0.10
18	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.89	2.30	2.72	3.13	3.55	3.96	0.10
19	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.98	2.48	2.99	3.49	4.00	4.50	0.10
20	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.08	2.69	3.30	3.91	4.52	5.13	0.10
21	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.15	2.82	3.50	4.18	4.85	5.53	0.10
22	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.22	2.96	3.71	4.46	5.20	5.95	0.10
23	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.28	3.07	3.86	4.65	5.44	6.23	0.10
24	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	2.33	3.16	3.99	4.82	5.65	6.48	0.10
25	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	2.37	3.25	4.12	4.99	5.87	6.74	0.10
26	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	2.43	3.34	4.26	5.18	6.09	7.01	0.10
27	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	2.49	3.44	4.40	5.35	6.31	7.26	0.10
28	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.57	3.56	4.55	5.53	6.52	7.51	0.10
29	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	2.65	3.67	4.70	5.72	6.75	7.77	0.10
30	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	2.74	3.81	4.88	5.95	7.02	8.09	0.10
31	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	2.89	4.06	5.23	6.40	7.57	8.74	0.10
32	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	3.05	4.33	5.61	6.89	8.17	9.45	0.10
33	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	3.23	4.64	6.06	7.47	8.88	10.29	0.12
34	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	3.47	5.06	6.65	8.23	9.82	11.41	0.12
35	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.70	5.45	7.20	8.94	10.69	12.44	0.13
36	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	4.05	5.95	7.85	9.75	11.65	13.55	0.13
37	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	4.45	6.56	8.68	10.80	12.91	15.03	0.14
38	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	4.85	7.16	9.47	11.77	14.08	16.39	0.14
39	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	5.32	7.89	10.47	13.04	15.61	18.18	0.15
40	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	5.77	8.56	11.36	14.16	16.95	19.75	0.18
41	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	6.27	9.31	12.34	15.37	18.41	21.44	0.20
42	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	6.86	10.22	13.57	16.92	20.28	23.63	0.22
43	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	7.38	10.93	14.48	18.02	21.57	25.12	0.26
44	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	7.92	11.77	15.63	19.48	23.33	27.18	0.30
45	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	8.57	12.74	16.92	21.09	25.26	29.43	0.32
46	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	9.23	13.65	18.07	22.49	26.91	31.33	0.36
47	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	10.04	14.83	19.62	24.40	29.19	33.98	0.41
48	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	10.79	15.88	20.97	26.05	31.14	36.23	0.50
49	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	11.46	16.76	22.06	27.35	32.65	37.95	0.63
50	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	12.28	17.95	23.61	29.27	34.94	40.60	0.71
51	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	13.16	19.25	25.34	31.42	37.51	43.60	1.03
52	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	14.16	20.73	27.31	33.88	40.46	47.03	1.26
53	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	15.38	22.71	30.04	37.36	44.69	52.02	1.53
54	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	16.85	25.05	33.25	41.44	49.64	57.84	1.86
55	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	18.58	27.78	36.99	46.19	55.39	64.59	2.29
56	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	20.56	30.92	41.29	51.66	62.02	72.39	
57	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	22.90	34.60	46.29	57.98	69.68	81.37	
58	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	25.51	38.73	51.96	65.18	78.41	91.63	
59	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	28.43	43.38	58.34	73.29	88.24	103.19	
60	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	31.70	48.56	65.43	82.30	99.16	116.03	
61	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	35.10	54.11	73.13	92.14	111.15	130.16	
62	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	38.76	60.12	81.49	102.86	124.22	145.59	

63	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	42.70	66.62	90.54	114.46	138.38	162.30
64	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	47.22	73.83	100.45	127.07	153.68	180.30
65	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	54.12	85.21	116.30	147.39	178.48	209.57
66	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	67.58	109.11	150.63	192.15	233.68	275.20
67	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	75.16	121.19	167.23	213.27	259.30	305.34
68	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	83.07	133.35	183.63	233.90	284.18	334.46
69	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	91.27	145.44	199.62	253.79	307.97	362.14
70	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	100.23	158.99	217.75	276.50	335.26	394.02
71	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	112.38	175.51	238.63	301.75	364.88	428.00
72	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	124.50	192.61	260.73	328.85	396.96	465.08
73	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	134.22	208.79	283.37	357.95	432.52	507.10
74	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	145.40	228.05	310.69	393.33	475.98	558.62
75	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	158.27	253.54	348.82	444.09	539.37	634.64
																					710.73
																					776.85

Genworth Financial
Colony 15, Band 1, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.83	
1	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	2.22	
2	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.55	
3	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.76	
4	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.82	
5	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.85	
6	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.85	
7	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	2.85	
8	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	2.88	
9	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	2.91	
10	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	2.94	
11	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	3.06	
12	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	3.21	
13	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	3.15	
14	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	3.09	
15	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	3.06	0.10
16	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	3.03	0.10
17	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	3.03	0.10
18	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.12	0.10
19	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.18	0.10
20	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.27	0.10
21	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.45	0.10
22	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	3.60	0.10
23	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	3.87	0.10
24	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	4.11	0.10
25	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	4.38	0.10
26	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	4.74	0.10
27	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	5.19	0.10
28	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	5.70	0.10
29	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	6.30	0.10
30	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	6.99	0.10
31	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	7.65	0.10
32	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	8.37	0.10
33	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	8.79	0.12
34	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	9.27	0.12
35	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	9.96	0.13
36	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	10.77	0.13
37	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	11.88	0.14
38	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	13.08	0.14
39	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	14.61	0.15
40	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	16.50	0.18
41	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	18.42	0.20
42	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	20.49	0.22
43	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	22.26	0.26
44	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	24.30	0.30
45	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	26.76	0.32

46	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	29.76	0.36
47	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	33.42	0.41
48	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	37.53	0.50
49	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	41.85	0.63
50	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	46.41	0.71
51	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	51.03	1.03
52	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	55.71	1.26
53	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	60.75	1.53
54	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	65.97	1.86
55	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	72.30	2.29
56	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	79.38	
57	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	88.68	
58	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	98.49	
59	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	108.81	
60	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	120.09	
61	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	132.39	
62	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	146.67	
63	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	9.03	163.35	
64	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	182.61	
65	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	203.61	
66	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	227.52	
67	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	13.64	252.42	
68	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	15.13	279.27	
69	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	309.00	
70	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	18.21	342.21	
71	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	25.84	379.02	
72	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	419.22	
73	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	462.30	
74	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	35.61	507.75	
75	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 1, Guaranteed Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.83	
1	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.22	
2	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.55	
3	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.76	
4	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.82	
5	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.85	
6	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.85	
7	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.85	
8	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.88	
9	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.91	
10	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.94	
11	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.06	
12	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.21	
13	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.15	
14	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	3.09	
15	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	3.06	0.10
16	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	3.03	0.10
17	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	3.03	0.10
18	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	3.12	0.10
19	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	3.18	0.10
20	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	3.27	0.10
21	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	3.45	0.10
22	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	3.60	0.10
23	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	3.87	0.10
24	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	4.11	0.10
25	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	4.38	0.10
26	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	4.74	0.10
27	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	5.19	0.10
28	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	5.70	0.10
29	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	6.30	0.10
30	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	6.99	0.10
31	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	7.65	0.10
32	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	8.37	0.10
33	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	8.79	0.12
34	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	9.27	0.12
35	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	9.96	0.13
36	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	10.77	0.13
37	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	11.88	0.14
38	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	13.08	0.14
39	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	14.61	0.15
40	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	16.50	0.18
41	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	18.42	0.20
42	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	20.49	0.22
43	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	22.26	0.26
44	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	24.30	0.30
45	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	26.76	0.32

46	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	29.76	0.36
47	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	33.42	0.41
48	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	37.53	0.50
49	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	41.85	0.63
50	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	46.41	0.71
51	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	51.03	1.03
52	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	55.71	1.26
53	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	60.75	1.53
54	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	65.97	1.86
55	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	72.30	2.29
56	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	79.38	
57	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	88.68	
58	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	98.49	
59	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	108.81	
60	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	7.89	120.09	
61	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	132.39	
62	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	146.67	
63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	163.35	
64	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	182.61	
65	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	13.11	203.61	
66	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	227.52	
67	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	15.86	252.42	
68	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	279.27	
69	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	19.23	309.00	
70	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	21.12	342.21	
71	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	27.58	379.02	
72	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	30.51	419.22	
73	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	33.40	462.30	
74	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	37.62	507.75	
75	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	39.14	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 1, Guaranteed Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.83	
1	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	2.22	
2	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	2.55	
3	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.76	
4	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.82	
5	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.85	
6	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.85	
7	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.85	
8	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.88	
9	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.91	
10	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.94	
11	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	3.06	
12	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	3.21	
13	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	3.15	
14	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	3.09	
15	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.06	0.10
16	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.03	0.10
17	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.03	0.10
18	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.12	0.10
19	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.18	0.10
20	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	3.27	0.10
21	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	3.45	0.10
22	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	3.60	0.10
23	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	3.87	0.10
24	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	4.11	0.10
25	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	4.38	0.10
26	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	4.74	0.10
27	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	5.19	0.10
28	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	5.70	0.10
29	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	6.30	0.10
30	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	6.99	0.10
31	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	7.65	0.10
32	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	8.37	0.10
33	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	8.79	0.12
34	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	9.27	0.12
35	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	9.96	0.13
36	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	10.77	0.13
37	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	11.88	0.14
38	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	13.08	0.14
39	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	14.61	0.15
40	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	16.50	0.18
41	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	18.42	0.20
42	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	20.49	0.22
43	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	22.26	0.26
44	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	24.30	0.30
45	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	26.76	0.32

46	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	29.76	0.36
47	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	33.42	0.41
48	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	37.53	0.50
49	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	41.85	0.63
50	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	46.41	0.71
51	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	51.03	1.03
52	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	55.71	1.26
53	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	60.75	1.53
54	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	65.97	1.86
55	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	72.30	2.29
56	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	79.38	
57	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	6.89	88.68	
58	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	98.49	
59	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	108.81	
60	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	120.09	
61	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	132.39	
62	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	146.67	
63	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	163.35	
64	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	182.61	
65	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	203.61	
66	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	227.52	
67	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	252.42	
68	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	20.79	279.27	
69	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	23.08	309.00	
70	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	342.21	
71	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	35.27	379.02	
72	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	37.65	419.22	
73	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	462.30	
74	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	42.15	507.75	
75	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	42.39	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 1, Guaranteed Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.83	
1	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	2.22	
2	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	2.55	
3	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	2.76	
4	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	2.82	
5	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	2.85	
6	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	2.85	
7	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	2.85	
8	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	2.88	
9	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	2.91	
10	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	2.94	
11	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.06	
12	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.21	
13	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.15	
14	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.09	
15	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.06	0.10
16	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.03	0.10
17	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.03	0.10
18	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.12	0.10
19	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.18	0.10
20	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.27	0.10
21	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	3.45	0.10
22	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	3.60	0.10
23	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	3.87	0.10
24	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	4.11	0.10
25	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	4.38	0.10
26	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	4.74	0.10
27	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	5.19	0.10
28	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	5.70	0.10
29	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	6.30	0.10
30	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	6.99	0.10
31	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	7.65	0.10
32	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	8.37	0.10
33	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	8.79	0.12
34	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	9.27	0.12
35	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	9.96	0.13
36	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	10.77	0.13
37	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	11.88	0.14
38	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	13.08	0.14
39	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	14.61	0.15
40	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	16.50	0.18
41	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	18.42	0.20
42	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	20.49	0.22
43	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	22.26	0.26
44	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	24.30	0.30
45	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	26.76	0.32

46	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	29.76	0.36
47	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	33.42	0.41
48	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	37.53	0.50
49	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	41.85	0.63
50	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	46.41	0.71
51	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	51.03	1.03
52	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	55.71	1.26
53	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	60.75	1.53
54	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	65.97	1.86
55	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	72.30	2.29
56	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	79.38	
57	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	88.68	
58	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	98.49	
59	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	108.81	
60	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	120.09	
61	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	12.03	132.39	
62	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	13.44	146.67	
63	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	14.68	163.35	
64	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	15.93	182.61	
65	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	17.37	203.61	
66	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	19.11	227.52	
67	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	21.68	252.42	
68	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	24.20	279.27	
69	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	27.10	309.00	
70	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	31.16	342.21	
71	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	38.03	379.02	
72	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	40.08	419.22	
73	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	44.17	462.30	
74	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	45.17	507.75	
75	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	47.17	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 1, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	5.40	0.10
17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	5.46	0.10
18	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	5.61	0.10
19	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	5.82	0.10
20	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	6.00	0.10
21	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	6.33	0.10
22	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	6.69	0.10
23	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	7.20	0.10
24	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	7.71	0.10
25	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	8.31	0.10
26	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	9.09	0.10
27	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	9.99	0.10
28	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	11.07	0.10
29	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	12.36	0.10
30	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	13.71	0.10
31	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	14.97	0.10
32	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	16.38	0.10
33	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	17.16	0.12
34	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	18.06	0.12
35	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	19.35	0.13
36	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	20.88	0.13
37	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	22.98	0.14
38	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	25.35	0.14
39	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	28.32	0.15
40	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	31.68	0.18
41	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	35.10	0.20
42	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	38.73	0.22
43	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	41.58	0.26
44	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	7.51	44.88	0.30
45	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	48.87	0.32

46	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	53.82	0.36
47	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	59.79	0.41
48	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	66.42	0.50
49	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	73.20	0.63
50	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	79.89	0.71
51	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	86.34	1.03
52	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	12.14	92.61	1.26
53	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	99.21	1.53
54	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	13.80	105.75	1.86
55	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	14.77	113.67	2.29
56	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	15.63	122.34	
57	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	16.53	134.13	
58	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	145.98	
59	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	18.91	157.95	
60	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	171.87	
61	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	21.82	186.69	
62	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	203.82	
63	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	25.50	223.62	
64	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	27.68	246.15	
65	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	30.12	270.21	
66	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	297.15	
67	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	37.21	324.33	
68	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	41.66	352.83	
69	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	45.99	383.82	
70	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	50.51	420.27	
71	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	55.44	460.17	
72	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	58.90	503.07	
73	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	62.54	548.16	
74	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	65.88	594.81	
75	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	69.67	642.39	
																685.29	
																729.06	
																774.30	
																821.22	
																873.15	
																895.00	
																920.00	

Genworth Financial
Colony 15, Band 1, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	5.40	0.10
17	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	5.46	0.10
18	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	5.61	0.10
19	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	5.82	0.10
20	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	6.00	0.10
21	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	6.33	0.10
22	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	6.69	0.10
23	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	7.20	0.10
24	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	7.71	0.10
25	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	8.31	0.10
26	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	9.09	0.10
27	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	9.99	0.10
28	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	11.07	0.10
29	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	12.36	0.10
30	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	13.71	0.10
31	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	14.97	0.10
32	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	16.38	0.10
33	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	17.16	0.12
34	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	4.64	18.06	0.12
35	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	19.35	0.13
36	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	20.88	0.13
37	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	22.98	0.14
38	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	25.35	0.14
39	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	28.32	0.15
40	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	31.68	0.18
41	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	7.03	35.10	0.20
42	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	38.73	0.22
43	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	41.58	0.26
44	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	44.88	0.30
45	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	9.67	48.87	0.32

46	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	53.82	0.36
47	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	59.79	0.41
48	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	66.42	0.50
49	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	73.20	0.63
50	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	79.89	0.71
51	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	86.34	1.03
52	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	14.22	92.61	1.26
53	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	15.31	99.21	1.53
54	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	16.58	105.75	1.86
55	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	113.67	2.29
56	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	19.24	122.34	
57	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	20.32	134.13	
58	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	21.55	145.98	
59	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	22.94	157.95	
60	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	171.87	
61	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	26.41	186.69	
62	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	28.17	203.82	
63	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	30.43	223.62	
64	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	33.05	246.15	
65	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	36.09	270.21	
66	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52	297.15	
67	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	47.47	324.33	
68	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	51.67	352.83	
69	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	55.13	383.82	
70	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	57.91	420.27	
71	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	60.69	460.17	
72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	66.72	503.07	
73	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	68.93	548.16	
74	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	75.96	594.81	
75	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	84.51	642.39	
																685.29	
																729.06	
																774.30	
																821.22	
																873.15	
																895.00	
																920.00	

Genworth Financial
Colony 15, Band 1, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.05	
1	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.17	
2	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.23	
3	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.26	
4	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.35	
5	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.35	
6	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.38	
7	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.44	
8	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.44	
9	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.50	
10	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.50	
11	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.59	
12	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.71	
13	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.74	
14	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.86	
15	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.92	0.10
16	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.04	0.10
17	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.16	0.10
18	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.28	0.10
19	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.46	0.10
20	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.67	0.10
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.85	0.10
22	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	3.09	0.10
23	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	3.21	0.10
24	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	3.39	0.10
25	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.60	0.10
26	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.81	0.10
27	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	4.05	0.10
28	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	4.35	0.10
29	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	4.71	0.10
30	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	5.13	0.10
31	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	5.61	0.10
32	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	6.21	0.10
33	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	6.87	0.12
34	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	7.59	0.12
35	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	8.43	0.13
36	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	9.36	0.13
37	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	10.41	0.14
38	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	11.55	0.14
39	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	12.75	0.15
40	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	14.04	0.18
41	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	15.54	0.20
42	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	17.10	0.22
43	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	18.78	0.26
44	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	20.46	0.30
45	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	22.20	0.32

46	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	24.09	0.36
47	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	26.16	0.41
48	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	28.29	0.50
49	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	30.60	0.63
50	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	33.15	0.71
51	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	35.97	1.03
52	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	39.06	1.26
53	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	42.51	1.53
54	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	46.29	1.86
55	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	50.46	2.29
56	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	55.26	
57	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	60.63	
58	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	66.45	
59	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	72.84	
60	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	79.92	
61	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	87.69	
62	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	96.24	
63	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	105.69	
64	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	115.89	
65	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	127.29	
66	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	142.77	
67	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	8.80	160.23	
68	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	177.63	
69	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	196.86	
70	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	11.87	218.52	
71	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	15.67	238.17	
72	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	267.75	
73	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	298.65	
74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	21.74	331.59	
75	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	25.40	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 1, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.05	
1	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.17	
2	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.23	
3	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.26	
4	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.35	
5	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.35	
6	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.38	
7	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.44	
8	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.44	
9	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.50	
10	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.50	
11	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.59	
12	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.71	
13	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.74	
14	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.86	
15	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.92	0.10
16	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.04	0.10
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.16	0.10
18	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.28	0.10
19	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.46	0.10
20	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	2.67	0.10
21	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	2.85	0.10
22	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	3.09	0.10
23	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	3.21	0.10
24	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	3.39	0.10
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	3.60	0.10
26	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	3.81	0.10
27	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	4.05	0.10
28	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	4.35	0.10
29	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	4.71	0.10
30	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	5.13	0.10
31	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	5.61	0.10
32	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	6.21	0.10
33	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	6.87	0.12
34	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	7.59	0.12
35	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	8.43	0.13
36	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	9.36	0.13
37	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	10.41	0.14
38	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	11.55	0.14
39	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	12.75	0.15
40	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	14.04	0.18
41	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	15.54	0.20
42	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	17.10	0.22
43	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	18.78	0.26
44	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	20.46	0.30
45	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	22.20	0.32

46	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	24.09	0.36
47	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	26.16	0.41
48	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	28.29	0.50
49	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	30.60	0.63
50	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	33.15	0.71
51	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	35.97	1.03
52	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	39.06	1.26
53	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	42.51	1.53
54	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	46.29	1.86
55	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	50.46	2.29
56	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	55.26	
57	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	60.63	
58	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	66.45	
59	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	5.29	72.84	
60	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	79.92	
61	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	87.69	
62	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	96.24	
63	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	7.62	105.69	
64	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	115.89	
65	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	127.29	
66	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	142.77	
67	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	160.23	
68	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	11.49	177.63	
69	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	12.85	196.86	
70	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	14.20	218.52	
71	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	238.17	
72	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	19.52	267.75	
73	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	21.77	298.65	
74	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	24.55	331.59	
75	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	27.87	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 1, Guaranteed Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.05	
1	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.17	
2	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.23	
3	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.26	
4	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.35	
5	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.35	
6	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.38	
7	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.44	
8	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.44	
9	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.50	
10	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.50	
11	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.59	
12	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.71	
13	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.74	
14	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.86	
15	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.92	0.10
16	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.04	0.10
17	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.16	0.10
18	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.28	0.10
19	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.46	0.10
20	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	2.67	0.10
21	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	2.85	0.10
22	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.09	0.10
23	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.21	0.10
24	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.39	0.10
25	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.60	0.10
26	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	3.81	0.10
27	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	4.05	0.10
28	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	4.35	0.10
29	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	4.71	0.10
30	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	5.13	0.10
31	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	5.61	0.10
32	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	6.21	0.10
33	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	6.87	0.12
34	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	7.59	0.12
35	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	8.43	0.13
36	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	9.36	0.13
37	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	10.41	0.14
38	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	11.55	0.14
39	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	12.75	0.15
40	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	14.04	0.18
41	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	15.54	0.20
42	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	17.10	0.22
43	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	18.78	0.26
44	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	20.46	0.30
45	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	22.20	0.32

46	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	2.63	24.09	0.36
47	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	26.16	0.41
48	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	28.29	0.50
49	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	30.60	0.63
50	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	33.15	0.71
51	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	35.97	1.03
52	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	39.06	1.26
53	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	42.51	1.53
54	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	46.29	1.86
55	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	50.46	2.29
56	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	55.26	
57	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	60.63	
58	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	66.45	
59	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	72.84	
60	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	79.92	
61	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	87.69	
62	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	96.24	
63	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	9.58	105.69	
64	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	115.89	
65	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	127.29	
66	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	12.23	142.77	
67	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	160.23	
68	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	15.00	177.63	
69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	16.69	196.86	
70	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	18.45	218.52	
71	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	20.66	238.17	
72	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	25.20	267.75	
73	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	298.65	
74	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	30.87	331.59	
75	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	32.48	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 1, Guaranteed Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.05	
1	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.17	
2	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.23	
3	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.26	
4	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.35	
5	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.35	
6	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.38	
7	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.44	
8	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.44	
9	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.50	
10	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.50	
11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.59	
12	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.71	
13	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.74	
14	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.86	
15	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.92	0.10
16	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	2.04	0.10
17	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	2.16	0.10
18	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	2.28	0.10
19	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	2.46	0.10
20	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	2.67	0.10
21	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	2.85	0.10
22	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	3.09	0.10
23	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	3.21	0.10
24	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	3.39	0.10
25	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	3.60	0.10
26	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	3.81	0.10
27	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	4.05	0.10
28	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	4.35	0.10
29	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	4.71	0.10
30	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	5.13	0.10
31	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	5.61	0.10
32	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	6.21	0.10
33	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	6.87	0.12
34	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	7.59	0.12
35	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	8.43	0.13
36	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	9.36	0.13
37	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	10.41	0.14
38	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	11.55	0.14
39	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	12.75	0.15
40	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	14.04	0.18
41	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	15.54	0.20
42	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	17.10	0.22
43	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	18.78	0.26
44	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	20.46	0.30
45	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	22.20	0.32

46	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	24.09	0.36
47	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	26.16	0.41
48	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	28.29	0.50
49	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	30.60	0.63
50	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	33.15	0.71
51	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	35.97	1.03
52	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	39.06	1.26
53	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	42.51	1.53
54	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	46.29	1.86
55	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	50.46	2.29
56	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	55.26	
57	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	60.63	
58	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	66.45	
59	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	72.84	
60	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	79.92	
61	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	9.53	87.69	
62	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	96.24	
63	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	105.69	
64	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	12.04	115.89	
65	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	127.29	
66	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	14.50	142.77	
67	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	16.10	160.23	
68	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	17.14	177.63	
69	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	196.86	
70	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	20.33	218.52	
71	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	238.17	
72	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	27.03	267.75	
73	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	30.31	298.65	
74	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	32.95	331.59	
75	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	35.69	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 1, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	3.36	0.10
17	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	3.57	0.10
18	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	3.84	0.10
19	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	4.17	0.10
20	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	4.59	0.10
21	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	4.95	0.10
22	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	5.37	0.10
23	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	5.64	0.10
24	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	6.00	0.10
25	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	6.36	0.10
26	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	6.78	0.10
27	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	7.29	0.10
28	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	7.89	0.10
29	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	8.58	0.10
30	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	9.39	0.10
31	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	10.29	0.10
32	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	11.43	0.10
33	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	12.84	0.12
34	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	14.43	0.12
35	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	16.17	0.13
36	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	18.06	0.13
37	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	20.13	0.14
38	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	22.32	0.14
39	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	24.72	0.15
40	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	27.24	0.18
41	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	29.94	0.20
42	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	32.82	0.22
43	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	35.61	0.26
44	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	5.61	38.70	0.30
45	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	41.91	0.32

46	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	45.24	0.36
47	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	6.92	48.99	0.41
48	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	7.37	52.74	0.50
49	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	56.70	0.63
50	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	61.02	0.71
51	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	65.61	1.03
52	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	70.77	1.26
53	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	9.92	76.44	1.53
54	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	82.59	1.86
55	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	89.46	2.29
56	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	97.29	
57	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	105.93	
58	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	13.25	115.23	
59	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	14.25	125.43	
60	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	135.69	
61	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	16.14	146.88	
62	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	158.91	
63	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	17.78	171.87	
64	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	185.88	
65	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	20.06	200.97	
66	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	23.68	222.21	
67	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	25.81	245.28	
68	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	28.14	267.75	
69	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	31.17	291.90	
70	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	34.57	316.23	
71	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	43.75	336.51	
72	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	44.96	368.67	
73	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	46.18	400.77	
74	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	48.82	433.05	
75	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	51.78	459.15	
																464.82	
																487.98	
																525.30	
																572.91	
																644.91	
																710.73	
																776.85	

Genworth Financial
Colony 15, Band 1, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	3.36	0.10
17	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	3.57	0.10
18	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	3.84	0.10
19	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	4.17	0.10
20	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	4.59	0.10
21	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	4.95	0.10
22	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	5.37	0.10
23	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	5.64	0.10
24	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	6.00	0.10
25	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	6.36	0.10
26	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	6.78	0.10
27	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	7.29	0.10
28	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	7.89	0.10
29	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	8.58	0.10
30	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	9.39	0.10
31	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	10.29	0.10
32	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	11.43	0.10
33	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	12.84	0.12
34	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	14.43	0.12
35	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	16.17	0.13
36	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	18.06	0.13
37	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	20.13	0.14
38	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	22.32	0.14
39	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	24.72	0.15
40	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	27.24	0.18
41	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	29.94	0.20
42	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	32.82	0.22
43	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	35.61	0.26
44	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	38.70	0.30
45	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	41.91	0.32

46	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	45.24	0.36
47	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	48.99	0.41
48	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	52.74	0.50
49	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	9.96	56.70	0.63
50	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	10.40	61.02	0.71
51	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	65.61	1.03
52	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	11.29	70.77	1.26
53	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	11.70	76.44	1.53
54	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	82.59	1.86
55	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	12.96	89.46	2.29
56	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	97.29	
57	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	105.93	
58	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	15.97	115.23	
59	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	17.23	125.43	
60	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	18.67	135.69	
61	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	146.88	
62	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	21.05	158.91	
63	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	22.34	171.87	
64	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	24.16	185.88	
65	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	26.64	200.97	
66	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	222.21	
67	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	245.28	
68	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	36.33	267.75	
69	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	40.62	291.90	
70	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	44.49	316.23	
71	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	52.76	336.51	
72	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	58.13	368.67	
73	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	61.42	400.77	
74	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	64.55	433.05	
75	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	66.47	459.15	
																464.82	
																487.98	
																525.30	
																572.91	
																644.91	
																710.73	
																776.85	

Genworth Financial
Colony 15, Band 2, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.83	
1	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.22	
2	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.55	
3	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.76	
4	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.82	
5	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.85	
6	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.85	
7	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.85	
8	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.88	
9	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.91	
10	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.94	
11	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.06	
12	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.21	
13	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.15	
14	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.09	
15	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.06	0.10
16	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.03	0.10
17	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	3.03	0.10
18	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.12	0.10
19	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.18	0.10
20	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.27	0.10
21	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.45	0.10
22	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.60	0.10
23	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.87	0.10
24	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	4.11	0.10
25	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	4.38	0.10
26	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	4.74	0.10
27	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	5.19	0.10
28	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	5.70	0.10
29	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	6.30	0.10
30	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	6.99	0.10
31	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	7.65	0.10
32	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	8.37	0.10
33	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	8.79	0.12
34	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	9.27	0.12
35	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	9.96	0.13
36	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	10.77	0.13
37	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	11.88	0.14
38	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	13.08	0.14
39	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	14.61	0.15
40	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	16.50	0.18
41	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	18.42	0.20
42	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	20.49	0.22
43	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	22.26	0.26
44	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	24.30	0.30
45	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	26.76	0.32

46	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	29.76	0.36
47	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	33.42	0.41
48	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	37.53	0.50
49	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	41.85	0.63
50	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	46.41	0.71
51	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	51.03	1.03
52	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	55.71	1.26
53	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	60.75	1.53
54	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	65.97	1.86
55	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	72.30	2.29
56	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	79.38	
57	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	88.68	
58	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	98.49	
59	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	108.81	
60	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	120.09	
61	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	132.39	
62	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	146.67	
63	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	163.35	
64	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	182.61	
65	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	203.61	
66	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	10.52	227.52	
67	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	252.42	
68	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	279.27	
69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	309.00	
70	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	16.28	342.21	
71	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	23.92	379.02	
72	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	24.14	419.22	
73	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	28.69	462.30	
74	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	33.69	507.75	
75	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	35.47	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 2, Guaranteed Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.83	
1	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.22	
2	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	2.55	
3	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	2.76	
4	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	2.82	
5	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	2.85	
6	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	2.85	
7	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	2.85	
8	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	2.88	
9	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.91	
10	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.94	
11	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.06	
12	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.21	
13	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.15	
14	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.09	
15	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.06	0.10
16	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.03	0.10
17	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.03	0.10
18	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.12	0.10
19	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	3.18	0.10
20	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.27	0.10
21	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.45	0.10
22	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	3.60	0.10
23	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	3.87	0.10
24	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	4.11	0.10
25	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	4.38	0.10
26	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	4.74	0.10
27	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	5.19	0.10
28	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	5.70	0.10
29	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	6.30	0.10
30	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	6.99	0.10
31	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	7.65	0.10
32	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	8.37	0.10
33	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	8.79	0.12
34	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	9.27	0.12
35	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	9.96	0.13
36	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	10.77	0.13
37	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	11.88	0.14
38	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	13.08	0.14
39	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	14.61	0.15
40	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	16.50	0.18
41	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	18.42	0.20
42	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	20.49	0.22
43	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	22.26	0.26
44	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	24.30	0.30
45	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	26.76	0.32

46	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	29.76	0.36
47	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	33.42	0.41
48	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	37.53	0.50
49	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	41.85	0.63
50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	46.41	0.71
51	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	51.03	1.03
52	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	55.71	1.26
53	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	60.75	1.53
54	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	65.97	1.86
55	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	72.30	2.29
56	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	79.38	
57	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	88.68	
58	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	98.49	
59	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	108.81	
60	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	120.09	
61	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	7.17	132.39	
62	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	146.67	
63	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	163.35	
64	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	182.61	
65	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	203.61	
66	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	12.60	227.52	
67	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	13.93	252.42	
68	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	15.66	279.27	
69	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	17.30	309.00	
70	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	19.20	342.21	
71	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	25.66	379.02	
72	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	419.22	
73	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	462.30	
74	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	35.71	507.75	
75	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 2, Guaranteed Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.83	
1	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.22	
2	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.55	
3	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.76	
4	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.82	
5	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.85	
6	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.85	
7	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.85	
8	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.88	
9	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.91	
10	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.94	
11	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.06	
12	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.21	
13	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.15	
14	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.09	
15	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.06	0.10
16	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.03	0.10
17	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.03	0.10
18	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.12	0.10
19	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.18	0.10
20	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	3.27	0.10
21	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	3.45	0.10
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	3.60	0.10
23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	3.87	0.10
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	4.11	0.10
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	4.38	0.10
26	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	4.74	0.10
27	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	5.19	0.10
28	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	5.70	0.10
29	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	6.30	0.10
30	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	6.99	0.10
31	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	7.65	0.10
32	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	8.37	0.10
33	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	8.79	0.12
34	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	9.27	0.12
35	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	9.96	0.13
36	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	10.77	0.13
37	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	11.88	0.14
38	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	13.08	0.14
39	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	14.61	0.15
40	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	16.50	0.18
41	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	18.42	0.20
42	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	20.49	0.22
43	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	22.26	0.26
44	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	24.30	0.30
45	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	26.76	0.32

46	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	29.76	0.36
47	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	33.42	0.41
48	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	37.53	0.50
49	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	41.85	0.63
50	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	46.41	0.71
51	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	51.03	1.03
52	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	55.71	1.26
53	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	60.75	1.53
54	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	65.97	1.86
55	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	72.30	2.29
56	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	79.38	
57	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	88.68	
58	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	6.38	98.49	
59	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	7.06	108.81	
60	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	7.84	120.09	
61	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	8.70	132.39	
62	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	146.67	
63	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	10.72	163.35	
64	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	182.61	
65	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	13.39	203.61	
66	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	15.14	227.52	
67	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	252.42	
68	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	279.27	
69	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	309.00	
70	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	23.95	342.21	
71	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	379.02	
72	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	35.74	419.22	
73	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	39.63	462.30	
74	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	41.31	507.75	
75	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	41.61	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 2, Guaranteed Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.83	
1	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.22	
2	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.55	
3	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.76	
4	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.82	
5	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	2.85	
6	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	2.85	
7	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	2.85	
8	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.88	
9	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.91	
10	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.94	
11	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.06	
12	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.21	
13	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.15	
14	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.09	
15	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.06	0.10
16	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.03	0.10
17	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.03	0.10
18	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.12	0.10
19	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.18	0.10
20	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	3.27	0.10
21	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	3.45	0.10
22	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	3.60	0.10
23	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	3.87	0.10
24	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	4.11	0.10
25	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	4.38	0.10
26	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	4.74	0.10
27	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	5.19	0.10
28	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	5.70	0.10
29	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	6.30	0.10
30	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	6.99	0.10
31	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	7.65	0.10
32	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	8.37	0.10
33	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	8.79	0.12
34	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	9.27	0.12
35	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	9.96	0.13
36	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	10.77	0.13
37	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	11.88	0.14
38	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	13.08	0.14
39	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	14.61	0.15
40	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	16.50	0.18
41	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	18.42	0.20
42	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	20.49	0.22
43	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	22.26	0.26
44	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	24.30	0.30
45	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	26.76	0.32

46	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	29.76	0.36
47	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	33.42	0.41
48	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	37.53	0.50
49	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	41.85	0.63
50	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	46.41	0.71
51	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	51.03	1.03
52	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	55.71	1.26
53	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	60.75	1.53
54	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	65.97	1.86
55	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	72.30	2.29
56	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	79.38	
57	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	88.68	
58	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	98.49	
59	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	108.81	
60	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	120.09	
61	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	132.39	
62	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	146.67	
63	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75	163.35	
64	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	182.61	
65	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	203.61	
66	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	17.18	227.52	
67	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	19.75	252.42	
68	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	22.28	279.27	
69	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	309.00	
70	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	29.24	342.21	
71	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	36.37	379.02	
72	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	419.22	
73	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	42.52	462.30	
74	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	44.11	507.75	
75	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	46.27	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 2, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	5.40	0.10
17	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	5.46	0.10
18	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	5.61	0.10
19	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	5.82	0.10
20	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	6.00	0.10
21	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	6.33	0.10
22	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	6.69	0.10
23	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	7.20	0.10
24	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	7.71	0.10
25	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	8.31	0.10
26	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	9.09	0.10
27	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	9.99	0.10
28	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	11.07	0.10
29	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	12.36	0.10
30	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	13.71	0.10
31	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	14.97	0.10
32	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	16.38	0.10
33	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	17.16	0.12
34	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	18.06	0.12
35	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	19.35	0.13
36	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	20.88	0.13
37	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	22.98	0.14
38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	25.35	0.14
39	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	28.32	0.15
40	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	31.68	0.18
41	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	35.10	0.20
42	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	38.73	0.22
43	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	41.58	0.26
44	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	5.68	44.88	0.30
45	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	48.87	0.32

46	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	53.82	0.36
47	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	59.79	0.41
48	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	66.42	0.50
49	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	8.26	73.20	0.63
50	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	79.89	0.71
51	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	9.55	86.34	1.03
52	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	92.61	1.26
53	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	99.21	1.53
54	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	105.75	1.86
55	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	12.83	113.67	2.29
56	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	13.70	122.34	
57	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	14.60	134.13	
58	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	145.98	
59	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	157.95	
60	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	18.35	171.87	
61	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	19.89	186.69	
62	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	21.63	203.82	
63	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	23.58	223.62	
64	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	25.76	246.15	
65	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	28.20	270.21	
66	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	31.09	297.15	
67	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	324.33	
68	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	39.75	352.83	
69	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	44.09	383.82	
70	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	49.58	420.27	
71	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	54.52	460.17	
72	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	57.97	503.07	
73	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	61.60	548.16	
74	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	64.93	594.81	
75	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	68.71	642.39	
																685.29	
																729.06	
																774.30	
																821.22	
																873.15	
																895.00	
																920.00	

Genworth Financial
Colony 15, Band 2, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	5.40	0.10
17	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	5.46	0.10
18	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	5.61	0.10
19	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	5.82	0.10
20	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	6.00	0.10
21	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	6.33	0.10
22	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	6.69	0.10
23	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	7.20	0.10
24	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	7.71	0.10
25	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	8.31	0.10
26	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	9.09	0.10
27	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	9.99	0.10
28	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	11.07	0.10
29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	12.36	0.10
30	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	13.71	0.10
31	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	14.97	0.10
32	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	16.38	0.10
33	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	17.16	0.12
34	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	18.06	0.12
35	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	19.35	0.13
36	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	20.88	0.13
37	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	22.98	0.14
38	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	25.35	0.14
39	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	28.32	0.15
40	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	31.68	0.18
41	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	35.10	0.20
42	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	38.73	0.22
43	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	41.58	0.26
44	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	44.88	0.30
45	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	48.87	0.32

46	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	53.82	0.36
47	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	59.79	0.41
48	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	9.28	66.42	0.50
49	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	73.20	0.63
50	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	10.63	79.89	0.71
51	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	86.34	1.03
52	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	92.61	1.26
53	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	99.21	1.53
54	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	105.75	1.86
55	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	113.67	2.29
56	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	17.31	122.34	
57	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	18.39	134.13	
58	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	19.62	145.98	
59	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	21.01	157.95	
60	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	22.77	171.87	
61	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	186.69	
62	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	203.82	
63	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	28.51	223.62	
64	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	31.13	246.15	
65	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	34.18	270.21	
66	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	39.62	297.15	
67	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	324.33	
68	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	49.77	352.83	
69	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	54.21	383.82	
70	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	56.98	420.27	
71	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	59.76	460.17	
72	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	64.84	503.07	
73	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	67.95	548.16	
74	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	74.98	594.81	
75	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	83.52	642.39	
																685.29	
																729.06	
																774.30	
																821.22	
																873.15	
																895.00	
																920.00	

Genworth Financial
Colony 15, Band 2, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.05	
1	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.17	
2	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.23	
3	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.26	
4	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.35	
5	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.35	
6	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.38	
7	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.44	
8	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.44	
9	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.50	
10	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.50	
11	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.59	
12	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.71	
13	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.74	
14	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.86	
15	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.92	0.10
16	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.04	0.10
17	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.16	0.10
18	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.28	0.10
19	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.46	0.10
20	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.67	0.10
21	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.85	0.10
22	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	3.09	0.10
23	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	3.21	0.10
24	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	3.39	0.10
25	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.60	0.10
26	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	3.81	0.10
27	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	4.05	0.10
28	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	4.35	0.10
29	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	4.71	0.10
30	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	5.13	0.10
31	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	5.61	0.10
32	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	6.21	0.10
33	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	6.87	0.12
34	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	7.59	0.12
35	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	8.43	0.13
36	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	9.36	0.13
37	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	10.41	0.14
38	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	11.55	0.14
39	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	12.75	0.15
40	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	14.04	0.18
41	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	15.54	0.20
42	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	17.10	0.22
43	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	18.78	0.26
44	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	20.46	0.30
45	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	22.20	0.32

46	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	24.09	0.36
47	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	26.16	0.41
48	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	28.29	0.50
49	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	30.60	0.63
50	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	33.15	0.71
51	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	35.97	1.03
52	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	39.06	1.26
53	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	42.51	1.53
54	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	46.29	1.86
55	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	50.46	2.29
56	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	55.26	
57	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	60.63	
58	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	66.45	
59	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	72.84	
60	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	79.92	
61	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	87.69	
62	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	96.24	
63	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	105.69	
64	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	115.89	
65	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	127.29	
66	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	142.77	
67	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	160.23	
68	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	177.63	
69	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	196.86	
70	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	218.52	
71	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	238.17	
72	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	15.89	267.75	
73	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	17.67	298.65	
74	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	331.59	
75	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 2, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.05	
1	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.17	
2	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.23	
3	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.26	
4	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.35	
5	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.35	
6	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.38	
7	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.44	
8	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.44	
9	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.50	
10	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.50	
11	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.59	
12	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.71	
13	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.74	
14	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.86	
15	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.92	0.10
16	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.04	0.10
17	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.16	0.10
18	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.28	0.10
19	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.46	0.10
20	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.67	0.10
21	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.85	0.10
22	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.09	0.10
23	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.21	0.10
24	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.39	0.10
25	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	3.60	0.10
26	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	3.81	0.10
27	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	4.05	0.10
28	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	4.35	0.10
29	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	4.71	0.10
30	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	5.13	0.10
31	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	5.61	0.10
32	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	6.21	0.10
33	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	6.87	0.12
34	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	7.59	0.12
35	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	8.43	0.13
36	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	9.36	0.13
37	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	10.41	0.14
38	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	11.55	0.14
39	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	12.75	0.15
40	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	14.04	0.18
41	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	15.54	0.20
42	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	17.10	0.22
43	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	18.78	0.26
44	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	20.46	0.30
45	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	22.20	0.32

46	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	24.09	0.36
47	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	26.16	0.41
48	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	28.29	0.50
49	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	30.60	0.63
50	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	33.15	0.71
51	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	35.97	1.03
52	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	39.06	1.26
53	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	42.51	1.53
54	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	46.29	1.86
55	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	50.46	2.29
56	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	55.26	
57	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	60.63	
58	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	66.45	
59	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	72.84	
60	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	79.92	
61	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	87.69	
62	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	96.24	
63	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	105.69	
64	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	115.89	
65	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	127.29	
66	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	142.77	
67	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	160.23	
68	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	177.63	
69	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	196.86	
70	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	218.52	
71	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	15.65	238.17	
72	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	17.59	267.75	
73	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	19.84	298.65	
74	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	22.63	331.59	
75	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	25.95	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 2, Guaranteed Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.05	
1	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.17	
2	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.23	
3	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.26	
4	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.35	
5	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.35	
6	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.38	
7	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.44	
8	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.44	
9	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.50	
10	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.50	
11	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.59	
12	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.71	
13	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.74	
14	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.86	
15	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.92	0.10
16	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.04	0.10
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.16	0.10
18	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.28	0.10
19	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.46	0.10
20	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	2.67	0.10
21	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	2.85	0.10
22	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	3.09	0.10
23	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	3.21	0.10
24	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	3.39	0.10
25	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	3.60	0.10
26	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	3.81	0.10
27	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	4.05	0.10
28	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	4.35	0.10
29	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	4.71	0.10
30	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	5.13	0.10
31	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	5.61	0.10
32	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	6.21	0.10
33	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	6.87	0.12
34	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	7.59	0.12
35	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	8.43	0.13
36	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	9.36	0.13
37	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	10.41	0.14
38	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	11.55	0.14
39	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	12.75	0.15
40	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	14.04	0.18
41	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	15.54	0.20
42	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	17.10	0.22
43	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	18.78	0.26
44	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	20.46	0.30
45	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	22.20	0.32

46	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	24.09	0.36
47	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	26.16	0.41
48	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	28.29	0.50
49	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	30.60	0.63
50	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	33.15	0.71
51	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	35.97	1.03
52	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	39.06	1.26
53	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	42.51	1.53
54	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	46.29	1.86
55	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	50.46	2.29
56	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	55.26	
57	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	60.63	
58	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	66.45	
59	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	72.84	
60	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	79.92	
61	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	87.69	
62	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	96.24	
63	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	105.69	
64	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	115.89	
65	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	127.29	
66	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	10.30	142.77	
67	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	160.23	
68	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	177.63	
69	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	14.75	196.86	
70	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	16.52	218.52	
71	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	18.73	238.17	
72	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	267.75	
73	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	27.89	298.65	
74	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	28.95	331.59	
75	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	30.56	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 2, Guaranteed Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.05	
1	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.17	
2	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.23	
3	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.26	
4	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.35	
5	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.35	
6	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.38	
7	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.44	
8	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.44	
9	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.50	
10	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.50	
11	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.59	
12	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.71	
13	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.74	
14	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.86	
15	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.92	0.10
16	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.04	0.10
17	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.16	0.10
18	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	2.28	0.10
19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	2.46	0.10
20	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.67	0.10
21	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.85	0.10
22	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.09	0.10
23	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.21	0.10
24	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.39	0.10
25	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.60	0.10
26	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.81	0.10
27	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	4.05	0.10
28	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	4.35	0.10
29	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	4.71	0.10
30	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	5.13	0.10
31	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	5.61	0.10
32	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	6.21	0.10
33	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	6.87	0.12
34	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	7.59	0.12
35	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	8.43	0.13
36	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	9.36	0.13
37	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	10.41	0.14
38	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	11.55	0.14
39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	12.75	0.15
40	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	14.04	0.18
41	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	15.54	0.20
42	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	17.10	0.22
43	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	18.78	0.26
44	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	20.46	0.30
45	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	22.20	0.32

46	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	24.09	0.36
47	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	26.16	0.41
48	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	28.29	0.50
49	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	30.60	0.63
50	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	33.15	0.71
51	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	35.97	1.03
52	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	39.06	1.26
53	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	42.51	1.53
54	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	46.29	1.86
55	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	50.46	2.29
56	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	55.26	
57	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	60.63	
58	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	66.45	
59	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	72.84	
60	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	79.92	
61	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	87.69	
62	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	96.24	
63	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	105.69	
64	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	115.89	
65	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	11.48	127.29	
66	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	142.77	
67	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	160.23	
68	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	177.63	
69	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	196.86	
70	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	218.52	
71	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	238.17	
72	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	25.64	267.75	
73	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	28.49	298.65	
74	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	32.09	331.59	
75	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	33.78	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 2, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	3.36	0.10
17	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	3.57	0.10
18	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	3.84	0.10
19	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	4.17	0.10
20	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	4.59	0.10
21	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	4.95	0.10
22	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	5.37	0.10
23	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	5.64	0.10
24	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	6.00	0.10
25	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	6.36	0.10
26	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	6.78	0.10
27	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	7.29	0.10
28	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	7.89	0.10
29	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	8.58	0.10
30	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	9.39	0.10
31	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	10.29	0.10
32	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	11.43	0.10
33	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	12.84	0.12
34	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	14.43	0.12
35	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	16.17	0.13
36	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	18.06	0.13
37	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	20.13	0.14
38	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	22.32	0.14
39	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	24.72	0.15
40	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	27.24	0.18
41	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	29.94	0.20
42	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	32.82	0.22
43	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	35.61	0.26
44	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	38.70	0.30
45	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	41.91	0.32

46	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	45.24	0.36
47	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	5.40	48.99	0.41
48	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	52.74	0.50
49	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	56.70	0.63
50	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	61.02	0.71
51	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	65.61	1.03
52	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	7.53	70.77	1.26
53	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	76.44	1.53
54	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	82.59	1.86
55	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	9.00	89.46	2.29
56	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	97.29	
57	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	105.93	
58	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	115.23	
59	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	125.43	
60	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	13.35	135.69	
61	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	14.21	146.88	
62	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	15.06	158.91	
63	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	15.85	171.87	
64	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	16.85	185.88	
65	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	18.13	200.97	
66	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	21.75	222.21	
67	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	23.89	245.28	
68	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	26.22	267.75	
69	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	29.25	291.90	
70	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	32.66	316.23	
71	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	41.84	336.51	
72	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	43.06	368.67	
73	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	44.28	400.77	
74	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	46.93	433.05	
75	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	50.20	459.15	
																464.82	
																487.98	
																525.30	
																572.91	
																644.91	
																710.73	
																776.85	

Genworth Financial
Colony 15, Band 2, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	3.36	0.10
17	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	3.57	0.10
18	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	3.84	0.10
19	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	4.17	0.10
20	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	4.59	0.10
21	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	4.95	0.10
22	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	5.37	0.10
23	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	5.64	0.10
24	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	6.00	0.10
25	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	6.36	0.10
26	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	6.78	0.10
27	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	7.29	0.10
28	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	7.89	0.10
29	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	8.58	0.10
30	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	9.39	0.10
31	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	10.29	0.10
32	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	11.43	0.10
33	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	12.84	0.12
34	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	14.43	0.12
35	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	16.17	0.13
36	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	18.06	0.13
37	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	20.13	0.14
38	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	22.32	0.14
39	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	24.72	0.15
40	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	27.24	0.18
41	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	29.94	0.20
42	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	32.82	0.22
43	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	35.61	0.26
44	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	38.70	0.30
45	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	41.91	0.32

46	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	6.59	45.24	0.36
47	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	7.12	48.99	0.41
48	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	7.56	52.74	0.50
49	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	8.02	56.70	0.63
50	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	8.47	61.02	0.71
51	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	8.89	65.61	1.03
52	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	9.36	70.77	1.26
53	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	76.44	1.53
54	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	10.31	82.59	1.86
55	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	11.03	89.46	2.29
56	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	97.29	
57	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	12.92	105.93	
58	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	14.03	115.23	
59	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	15.30	125.43	
60	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	135.69	
61	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	17.92	146.88	
62	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	158.91	
63	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	20.41	171.87	
64	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	22.24	185.88	
65	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	24.72	200.97	
66	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	27.79	222.21	
67	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	30.81	245.28	
68	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	267.75	
69	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	38.71	291.90	
70	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	42.88	316.23	
71	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	50.87	336.51	
72	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	57.21	368.67	
73	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	60.48	400.77	
74	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	63.61	433.05	
75	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	64.59	459.15	
																464.82	
																487.98	
																525.30	
																572.91	
																644.91	
																710.73	
																776.85	

Genworth Financial
Colony 15, Band 3, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.83	
1	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.22	
2	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.55	
3	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	2.76	
4	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	2.82	
5	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	2.85	
6	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	2.85	
7	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	2.85	
8	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	2.88	
9	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	2.91	
10	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	2.94	
11	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.06	
12	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.21	
13	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.15	
14	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.09	
15	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.06	0.10
16	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.03	0.10
17	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.03	0.10
18	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.12	0.10
19	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	3.18	0.10
20	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.27	0.10
21	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.45	0.10
22	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.60	0.10
23	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	3.87	0.10
24	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	4.11	0.10
25	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	4.38	0.10
26	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	4.74	0.10
27	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	5.19	0.10
28	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	5.70	0.10
29	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	6.30	0.10
30	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	6.99	0.10
31	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	7.65	0.10
32	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	8.37	0.10
33	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	8.79	0.12
34	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	9.27	0.12
35	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	9.96	0.13
36	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	10.77	0.13
37	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	11.88	0.14
38	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	13.08	0.14
39	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	14.61	0.15
40	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	16.50	0.18
41	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	18.42	0.20
42	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	20.49	0.22
43	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	22.26	0.26
44	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	24.30	0.30
45	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	26.76	0.32

46	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	29.76	0.36
47	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	33.42	0.41
48	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	37.53	0.50
49	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	41.85	0.63
50	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	46.41	0.71
51	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	51.03	1.03
52	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	55.71	1.26
53	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	60.75	1.53
54	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	65.97	1.86
55	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	72.30	2.29
56	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	79.38	
57	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	88.68	
58	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	98.49	
59	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	108.81	
60	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	120.09	
61	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	4.78	132.39	
62	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	146.67	
63	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	163.35	
64	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	182.61	
65	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	203.61	
66	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	227.52	
67	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	252.42	
68	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	11.42	279.27	
69	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	12.98	309.00	
70	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	15.51	342.21	
71	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	23.15	379.02	
72	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	23.38	419.22	
73	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	27.92	462.30	
74	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	32.77	507.75	
75	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	33.92	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 3, Guaranteed Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.83	
1	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	2.22	
2	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	2.55	
3	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	2.76	
4	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	2.82	
5	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	2.85	
6	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	2.85	
7	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	2.85	
8	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	2.88	
9	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	2.91	
10	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	2.94	
11	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	3.06	
12	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	3.21	
13	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	3.15	
14	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	3.09	
15	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	3.06	0.10
16	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	3.03	0.10
17	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	3.03	0.10
18	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	3.12	0.10
19	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	3.18	0.10
20	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	3.27	0.10
21	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	3.45	0.10
22	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	3.60	0.10
23	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	3.87	0.10
24	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	4.11	0.10
25	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	4.38	0.10
26	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	4.74	0.10
27	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	5.19	0.10
28	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	5.70	0.10
29	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	6.30	0.10
30	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	6.99	0.10
31	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	7.65	0.10
32	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	8.37	0.10
33	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	8.79	0.12
34	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	9.27	0.12
35	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	9.96	0.13
36	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	10.77	0.13
37	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	11.88	0.14
38	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	13.08	0.14
39	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	14.61	0.15
40	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	16.50	0.18
41	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	18.42	0.20
42	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	20.49	0.22
43	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	22.26	0.26
44	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	24.30	0.30
45	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	26.76	0.32

46	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	29.76	0.36
47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	33.42	0.41
48	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	37.53	0.50
49	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	41.85	0.63
50	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	46.41	0.71
51	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	51.03	1.03
52	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	55.71	1.26
53	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	60.75	1.53
54	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	65.97	1.86
55	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	72.30	2.29
56	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	79.38	
57	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	88.68	
58	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	98.49	
59	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	108.81	
60	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	120.09	
61	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	6.03	132.39	
62	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	146.67	
63	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	163.35	
64	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	8.48	182.61	
65	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	203.61	
66	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	10.98	227.52	
67	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	12.25	252.42	
68	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	279.27	
69	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	309.00	
70	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	18.42	342.21	
71	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	24.89	379.02	
72	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	27.82	419.22	
73	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	31.81	462.30	
74	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	34.22	507.75	
75	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	36.46	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 3, Guaranteed Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.83	
1	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.22	
2	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	2.55	
3	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.76	
4	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.82	
5	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.85	
6	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.85	
7	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.85	
8	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.88	
9	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.91	
10	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.94	
11	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.06	
12	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.21	
13	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.15	
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.09	
15	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.06	0.10
16	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.03	0.10
17	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.03	0.10
18	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.12	0.10
19	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.18	0.10
20	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.27	0.10
21	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.45	0.10
22	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.60	0.10
23	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.87	0.10
24	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	4.11	0.10
25	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	4.38	0.10
26	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	4.74	0.10
27	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	5.19	0.10
28	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	5.70	0.10
29	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	6.30	0.10
30	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	6.99	0.10
31	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	7.65	0.10
32	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	8.37	0.10
33	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	8.79	0.12
34	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	9.27	0.12
35	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	9.96	0.13
36	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	10.77	0.13
37	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	11.88	0.14
38	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	13.08	0.14
39	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	14.61	0.15
40	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	16.50	0.18
41	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	18.42	0.20
42	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	20.49	0.22
43	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	22.26	0.26
44	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	24.30	0.30
45	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	26.76	0.32

46	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	29.76	0.36
47	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	33.42	0.41
48	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	37.53	0.50
49	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	41.85	0.63
50	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	46.41	0.71
51	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	51.03	1.03
52	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	55.71	1.26
53	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	60.75	1.53
54	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	65.97	1.86
55	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	72.30	2.29
56	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	79.38	
57	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	88.68	
58	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	98.49	
59	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	108.81	
60	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	120.09	
61	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	132.39	
62	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	146.67	
63	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	163.35	
64	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	10.66	182.61	
65	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	203.61	
66	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	13.41	227.52	
67	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	15.09	252.42	
68	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	17.01	279.27	
69	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	19.31	309.00	
70	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	23.18	342.21	
71	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	379.02	
72	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	34.98	419.22	
73	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	39.17	462.30	
74	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	40.86	507.75	
75	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	41.18	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 3, Guaranteed Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.83	
1	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.22	
2	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.55	
3	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	2.76	
4	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.82	
5	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.85	
6	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.85	
7	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.85	
8	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.88	
9	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.91	
10	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.94	
11	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.06	
12	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.21	
13	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.15	
14	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.09	
15	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.06	0.10
16	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.03	0.10
17	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.03	0.10
18	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.12	0.10
19	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.18	0.10
20	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	3.27	0.10
21	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	3.45	0.10
22	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	3.60	0.10
23	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	3.87	0.10
24	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	4.11	0.10
25	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	4.38	0.10
26	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	4.74	0.10
27	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	5.19	0.10
28	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	5.70	0.10
29	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	6.30	0.10
30	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	6.99	0.10
31	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	7.65	0.10
32	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	8.37	0.10
33	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	8.79	0.12
34	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	9.27	0.12
35	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	9.96	0.13
36	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	10.77	0.13
37	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	11.88	0.14
38	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	13.08	0.14
39	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	14.61	0.15
40	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	16.50	0.18
41	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	18.42	0.20
42	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	20.49	0.22
43	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	22.26	0.26
44	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	24.30	0.30
45	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	26.76	0.32

46	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	29.76	0.36
47	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	33.42	0.41
48	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	37.53	0.50
49	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	41.85	0.63
50	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	46.41	0.71
51	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	51.03	1.03
52	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	55.71	1.26
53	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	60.75	1.53
54	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	65.97	1.86
55	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	72.30	2.29
56	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	79.38	
57	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	6.30	88.68	
58	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	98.49	
59	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	108.81	
60	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	120.09	
61	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	132.39	
62	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	10.44	146.67	
63	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	11.65	163.35	
64	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	13.05	182.61	
65	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	203.61	
66	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	227.52	
67	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	18.97	252.42	
68	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	279.27	
69	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	23.61	309.00	
70	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	342.21	
71	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	35.60	379.02	
72	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	38.74	419.22	
73	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	41.29	462.30	
74	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	43.46	507.75	
75	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	45.78	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 3, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	5.40	0.10
17	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	5.46	0.10
18	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	5.61	0.10
19	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	5.82	0.10
20	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	6.00	0.10
21	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	6.33	0.10
22	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	6.69	0.10
23	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	7.20	0.10
24	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	7.71	0.10
25	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	8.31	0.10
26	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	9.09	0.10
27	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	9.99	0.10
28	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	11.07	0.10
29	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	12.36	0.10
30	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	13.71	0.10
31	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	14.97	0.10
32	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	16.38	0.10
33	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	17.16	0.12
34	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	18.06	0.12
35	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	19.35	0.13
36	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	20.88	0.13
37	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	22.98	0.14
38	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	25.35	0.14
39	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	28.32	0.15
40	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	31.68	0.18
41	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	35.10	0.20
42	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	38.73	0.22
43	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	41.58	0.26
44	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	44.88	0.30
45	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	48.87	0.32

46	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	53.82	0.36
47	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	59.79	0.41
48	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	6.36	66.42	0.50
49	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	73.20	0.63
50	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	79.89	0.71
51	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	86.34	1.03
52	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	8.79	92.61	1.26
53	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	9.71	99.21	1.53
54	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	105.75	1.86
55	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	113.67	2.29
56	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	122.34	
57	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	134.13	
58	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	14.69	145.98	
59	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	157.95	
60	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	17.45	171.87	
61	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	186.69	
62	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	20.86	203.82	
63	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	22.81	223.62	
64	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	24.99	246.15	
65	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	27.43	270.21	
66	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	30.33	297.15	
67	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	34.54	324.33	
68	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	38.99	352.83	
69	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	43.33	383.82	
70	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	49.06	420.27	
71	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	460.17	
72	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	57.44	503.07	
73	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	61.05	548.16	
74	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	64.37	594.81	
75	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	68.13	642.39	
																685.29	
																729.06	
																774.30	
																821.22	
																873.15	
																895.00	
																920.00	

Genworth Financial
Colony 15, Band 3, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	5.40	0.10
17	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	5.46	0.10
18	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	5.61	0.10
19	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	5.82	0.10
20	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	6.00	0.10
21	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	6.33	0.10
22	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	6.69	0.10
23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	7.20	0.10
24	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	7.71	0.10
25	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	8.31	0.10
26	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	9.09	0.10
27	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	9.99	0.10
28	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	11.07	0.10
29	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	12.36	0.10
30	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	13.71	0.10
31	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	14.97	0.10
32	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	16.38	0.10
33	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	17.16	0.12
34	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	18.06	0.12
35	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	19.35	0.13
36	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	20.88	0.13
37	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	22.98	0.14
38	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	25.35	0.14
39	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	28.32	0.15
40	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	31.68	0.18
41	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	35.10	0.20
42	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	38.73	0.22
43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	41.58	0.26
44	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	44.88	0.30
45	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	48.87	0.32

46	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	7.14	53.82	0.36
47	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	59.79	0.41
48	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	8.37	66.42	0.50
49	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	73.20	0.63
50	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	79.89	0.71
51	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	10.55	86.34	1.03
52	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	92.61	1.26
53	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	12.44	99.21	1.53
54	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	13.43	105.75	1.86
55	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	14.51	113.67	2.29
56	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	16.18	122.34	
57	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	17.62	134.13	
58	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	145.98	
59	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	20.21	157.95	
60	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	171.87	
61	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	186.69	
62	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	24.97	203.82	
63	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	27.66	223.62	
64	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	30.20	246.15	
65	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	32.91	270.21	
66	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	38.85	297.15	
67	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	44.81	324.33	
68	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	49.01	352.83	
69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	53.69	383.82	
70	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	56.44	420.27	
71	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	59.21	460.17	
72	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	63.34	503.07	
73	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	67.36	548.16	
74	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	74.38	594.81	
75	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	82.89	642.39	
																685.29	
																729.06	
																774.30	
																821.22	
																873.15	
																895.00	
																920.00	

Genworth Financial
Colony 15, Band 3, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.05	
1	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.17	
2	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.23	
3	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.26	
4	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.35	
5	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.35	
6	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.38	
7	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.44	
8	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.44	
9	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.50	
10	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.50	
11	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.59	
12	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.71	
13	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.74	
14	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.86	
15	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1.92	0.10
16	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.04	0.10
17	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.16	0.10
18	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.28	0.10
19	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.46	0.10
20	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	2.67	0.10
21	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	2.85	0.10
22	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	3.09	0.10
23	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	3.21	0.10
24	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	3.39	0.10
25	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.60	0.10
26	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.81	0.10
27	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	4.05	0.10
28	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	4.35	0.10
29	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	4.71	0.10
30	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	5.13	0.10
31	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	5.61	0.10
32	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	6.21	0.10
33	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	6.87	0.12
34	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	7.59	0.12
35	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	8.43	0.13
36	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	9.36	0.13
37	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	10.41	0.14
38	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	11.55	0.14
39	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	12.75	0.15
40	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	14.04	0.18
41	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	15.54	0.20
42	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	17.10	0.22
43	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	18.78	0.26
44	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	20.46	0.30
45	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	22.20	0.32

46	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	24.09	0.36
47	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	26.16	0.41
48	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	28.29	0.50
49	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	30.60	0.63
50	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	33.15	0.71
51	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	35.97	1.03
52	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	39.06	1.26
53	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	42.51	1.53
54	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	46.29	1.86
55	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	50.46	2.29
56	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	55.26	
57	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	60.63	
58	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	66.45	
59	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	72.84	
60	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	79.92	
61	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	87.69	
62	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	96.24	
63	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	105.69	
64	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	115.89	
65	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	127.29	
66	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	142.77	
67	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	160.23	
68	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	177.63	
69	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	196.86	
70	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	9.31	218.52	
71	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	13.20	238.17	
72	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	15.07	267.75	
73	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	17.06	298.65	
74	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	19.39	331.59	
75	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	22.08	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 3, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.05	
1	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.17	
2	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.23	
3	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.26	
4	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.35	
5	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.35	
6	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.38	
7	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.44	
8	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.44	
9	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.50	
10	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.50	
11	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.59	
12	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.71	
13	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.74	
14	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.86	
15	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.92	0.10
16	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	2.04	0.10
17	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	2.16	0.10
18	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	2.28	0.10
19	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	2.46	0.10
20	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	2.67	0.10
21	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	2.85	0.10
22	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	3.09	0.10
23	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	3.21	0.10
24	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	3.39	0.10
25	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	3.60	0.10
26	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.81	0.10
27	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	4.05	0.10
28	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	4.35	0.10
29	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	4.71	0.10
30	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	5.13	0.10
31	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	5.61	0.10
32	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	6.21	0.10
33	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	6.87	0.12
34	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	7.59	0.12
35	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	8.43	0.13
36	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	9.36	0.13
37	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	10.41	0.14
38	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	11.55	0.14
39	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	12.75	0.15
40	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	14.04	0.18
41	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	15.54	0.20
42	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	17.10	0.22
43	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	18.78	0.26
44	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	20.46	0.30
45	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	22.20	0.32

46	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	24.09	0.36
47	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	26.16	0.41
48	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	28.29	0.50
49	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	30.60	0.63
50	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	33.15	0.71
51	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	35.97	1.03
52	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	39.06	1.26
53	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	42.51	1.53
54	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	46.29	1.86
55	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	50.46	2.29
56	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	55.26	
57	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	60.63	
58	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	66.45	
59	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	72.84	
60	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	79.92	
61	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	87.69	
62	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	96.24	
63	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	105.69	
64	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	115.89	
65	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	127.29	
66	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	142.77	
67	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	160.23	
68	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	177.63	
69	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	9.83	196.86	
70	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	11.25	218.52	
71	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	238.17	
72	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	16.82	267.75	
73	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	19.07	298.65	
74	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	21.86	331.59	
75	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	25.18	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 3, Guaranteed Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.05	
1	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.17	
2	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.23	
3	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.26	
4	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.35	
5	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.35	
6	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.38	
7	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.44	
8	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.44	
9	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.50	
10	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.50	
11	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.59	
12	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.71	
13	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.74	
14	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.86	
15	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.92	0.10
16	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.04	0.10
17	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.16	0.10
18	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.28	0.10
19	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	2.46	0.10
20	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.67	0.10
21	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.85	0.10
22	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.09	0.10
23	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.21	0.10
24	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.39	0.10
25	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.60	0.10
26	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	3.81	0.10
27	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	4.05	0.10
28	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	4.35	0.10
29	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	4.71	0.10
30	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	5.13	0.10
31	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	5.61	0.10
32	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	6.21	0.10
33	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	6.87	0.12
34	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	7.59	0.12
35	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	8.43	0.13
36	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	9.36	0.13
37	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	10.41	0.14
38	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	11.55	0.14
39	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	12.75	0.15
40	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	14.04	0.18
41	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	15.54	0.20
42	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	17.10	0.22
43	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	18.78	0.26
44	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	20.46	0.30
45	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	22.20	0.32

46	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	24.09	0.36
47	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	26.16	0.41
48	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	28.29	0.50
49	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	30.60	0.63
50	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	33.15	0.71
51	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	35.97	1.03
52	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	39.06	1.26
53	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	42.51	1.53
54	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	46.29	1.86
55	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	50.46	2.29
56	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	3.38	55.26	
57	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	60.63	
58	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	66.45	
59	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	72.84	
60	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	79.92	
61	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	87.69	
62	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	96.24	
63	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	105.69	
64	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	7.45	115.89	
65	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	127.29	
66	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	9.16	142.77	
67	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	10.20	160.23	
68	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	11.51	177.63	
69	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	13.06	196.86	
70	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	218.52	
71	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	17.96	238.17	
72	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	267.75	
73	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	27.21	298.65	
74	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	28.18	331.59	
75	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	29.79	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 3, Guaranteed Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.05	
1	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.17	
2	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.23	
3	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.26	
4	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.35	
5	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.35	
6	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.38	
7	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.44	
8	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.44	
9	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.50	
10	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.50	
11	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.59	
12	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.71	
13	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.74	
14	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.86	
15	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.92	0.10
16	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.04	0.10
17	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.16	0.10
18	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.28	0.10
19	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.46	0.10
20	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.67	0.10
21	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.85	0.10
22	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.09	0.10
23	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.21	0.10
24	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.39	0.10
25	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.60	0.10
26	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.81	0.10
27	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	4.05	0.10
28	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	4.35	0.10
29	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	4.71	0.10
30	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	5.13	0.10
31	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	5.61	0.10
32	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	6.21	0.10
33	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	6.87	0.12
34	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	7.59	0.12
35	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	8.43	0.13
36	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	9.36	0.13
37	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	10.41	0.14
38	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	11.55	0.14
39	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	12.75	0.15
40	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	14.04	0.18
41	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	15.54	0.20
42	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	17.10	0.22
43	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	18.78	0.26
44	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	20.46	0.30
45	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	22.20	0.32

46	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	24.09	0.36
47	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	26.16	0.41
48	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	28.29	0.50
49	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	30.60	0.63
50	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	33.15	0.71
51	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	35.97	1.03
52	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	39.06	1.26
53	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	42.51	1.53
54	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	46.29	1.86
55	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	50.46	2.29
56	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	55.26	
57	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	60.63	
58	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	66.45	
59	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	72.84	
60	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	79.92	
61	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	87.69	
62	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	96.24	
63	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	8.52	105.69	
64	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	115.89	
65	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	127.29	
66	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	11.79	142.77	
67	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	160.23	
68	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	15.01	177.63	
69	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	16.61	196.86	
70	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	18.37	218.52	
71	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	22.73	238.17	
72	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	24.70	267.75	
73	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	27.48	298.65	
74	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	31.65	331.59	
75	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	33.01	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 3, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	3.36	0.10
17	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	3.57	0.10
18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	3.84	0.10
19	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	4.17	0.10
20	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	4.59	0.10
21	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	4.95	0.10
22	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	5.37	0.10
23	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	5.64	0.10
24	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	6.00	0.10
25	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	6.36	0.10
26	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	6.78	0.10
27	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	7.29	0.10
28	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	7.89	0.10
29	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	8.58	0.10
30	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	9.39	0.10
31	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	10.29	0.10
32	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	11.43	0.10
33	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	12.84	0.12
34	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	14.43	0.12
35	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	16.17	0.13
36	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	18.06	0.13
37	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	20.13	0.14
38	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	22.32	0.14
39	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	24.72	0.15
40	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	27.24	0.18
41	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	29.94	0.20
42	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	32.82	0.22
43	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	3.35	35.61	0.26
44	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	38.70	0.30
45	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	41.91	0.32

46	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	45.24	0.36
47	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	48.99	0.41
48	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	52.74	0.50
49	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	56.70	0.63
50	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	61.02	0.71
51	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	65.61	1.03
52	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	70.77	1.26
53	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	76.44	1.53
54	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	82.59	1.86
55	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	89.46	2.29
56	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	8.88	97.29	
57	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	9.50	105.93	
58	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	115.23	
59	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	10.74	125.43	
60	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	11.52	135.69	
61	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	146.88	
62	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	158.91	
63	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	14.91	171.87	
64	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	16.08	185.88	
65	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	17.36	200.97	
66	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	19.92	222.21	
67	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	22.32	245.28	
68	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	25.45	267.75	
69	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	28.48	291.90	
70	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	31.89	316.23	
71	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	336.51	
72	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	42.30	368.67	
73	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	43.52	400.77	
74	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	45.34	433.05	
75	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	48.98	459.15	
																464.82	
																487.98	
																525.30	
																572.91	
																644.91	
																710.73	
																776.85	

Genworth Financial
Colony 15, Band 3, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	3.36	0.10
17	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	3.57	0.10
18	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	3.84	0.10
19	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	4.17	0.10
20	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	4.59	0.10
21	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	4.95	0.10
22	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	5.37	0.10
23	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	5.64	0.10
24	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	6.00	0.10
25	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	6.36	0.10
26	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	6.78	0.10
27	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	7.29	0.10
28	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	7.89	0.10
29	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	8.58	0.10
30	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	9.39	0.10
31	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	10.29	0.10
32	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	11.43	0.10
33	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	12.84	0.12
34	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	14.43	0.12
35	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	16.17	0.13
36	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	18.06	0.13
37	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	20.13	0.14
38	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	22.32	0.14
39	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	24.72	0.15
40	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	27.24	0.18
41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	29.94	0.20
42	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	32.82	0.22
43	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	3.97	35.61	0.26
44	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	38.70	0.30
45	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	41.91	0.32

46	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	45.24	0.36
47	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	48.99	0.41
48	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	52.74	0.50
49	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	56.70	0.63
50	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	6.90	61.02	0.71
51	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	7.44	65.61	1.03
52	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	8.04	70.77	1.26
53	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	76.44	1.53
54	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	9.45	82.59	1.86
55	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	10.22	89.46	2.29
56	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	97.29	
57	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	105.93	
58	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	115.23	
59	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	13.81	125.43	
60	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	14.90	135.69	
61	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	16.41	146.88	
62	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	17.97	158.91	
63	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	19.64	171.87	
64	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	21.47	185.88	
65	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	23.74	200.97	
66	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	26.62	222.21	
67	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	29.80	245.28	
68	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	267.75	
69	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	37.95	291.90	
70	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	42.11	316.23	
71	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	50.11	336.51	
72	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	56.68	368.67	
73	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	59.94	400.77	
74	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	433.05	
75	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	63.83	459.15	
																464.82	
																487.98	
																525.30	
																572.91	
																644.91	
																710.73	
																776.85	

Genworth Financial
Colony 15, Band 4, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.83	
1	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.22	
2	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.55	
3	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.76	
4	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.82	
5	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.85	
6	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.85	
7	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	2.85	
8	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	2.88	
9	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	2.91	
10	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	2.94	
11	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.06	
12	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.21	
13	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.15	
14	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.09	
15	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.06	0.10
16	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.03	0.10
17	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.03	0.10
18	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.12	0.10
19	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.18	0.10
20	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	3.27	0.10
21	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	3.45	0.10
22	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	3.60	0.10
23	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	3.87	0.10
24	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	4.11	0.10
25	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	4.38	0.10
26	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	4.74	0.10
27	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	5.19	0.10
28	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	5.70	0.10
29	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	6.30	0.10
30	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	6.99	0.10
31	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	7.65	0.10
32	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	8.37	0.10
33	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	8.79	0.12
34	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	9.27	0.12
35	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	9.96	0.13
36	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	10.77	0.13
37	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	11.88	0.14
38	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	13.08	0.14
39	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	14.61	0.15
40	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	16.50	0.18
41	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	18.42	0.20
42	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	20.49	0.22
43	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	22.26	0.26
44	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	24.30	0.30
45	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	26.76	0.32

46	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	29.76	0.36
47	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	33.42	0.41
48	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	37.53	0.50
49	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	41.85	0.63
50	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	46.41	0.71
51	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	51.03	1.03
52	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	55.71	1.26
53	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	60.75	1.53
54	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	65.97	1.86
55	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	72.30	2.29
56	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	79.38	
57	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	88.68	
58	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	3.31	98.49	
59	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	108.81	
60	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	4.17	120.09	
61	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	132.39	
62	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	5.26	146.67	
63	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	163.35	
64	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	182.61	
65	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	203.61	
66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	8.66	227.52	
67	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	9.85	252.42	
68	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	279.27	
69	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	309.00	
70	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	342.21	
71	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	22.57	379.02	
72	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	22.80	419.22	
73	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	27.34	462.30	
74	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	32.27	507.75	
75	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	33.74	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 4, Guaranteed Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.83	
1	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.22	
2	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.55	
3	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.76	
4	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.82	
5	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.85	
6	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.85	
7	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.85	
8	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.88	
9	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.91	
10	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.94	
11	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.06	
12	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.21	
13	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.15	
14	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.09	
15	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.06	0.10
16	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.03	0.10
17	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.03	0.10
18	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.12	0.10
19	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.18	0.10
20	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.27	0.10
21	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.45	0.10
22	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.60	0.10
23	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.87	0.10
24	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	4.11	0.10
25	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	4.38	0.10
26	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	4.74	0.10
27	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	5.19	0.10
28	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	5.70	0.10
29	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	6.30	0.10
30	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	6.99	0.10
31	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	7.65	0.10
32	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	8.37	0.10
33	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	8.79	0.12
34	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	9.27	0.12
35	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	9.96	0.13
36	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	10.77	0.13
37	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	11.88	0.14
38	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	13.08	0.14
39	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	14.61	0.15
40	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	16.50	0.18
41	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	18.42	0.20
42	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	20.49	0.22
43	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	22.26	0.26
44	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	24.30	0.30
45	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	26.76	0.32

46	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	29.76	0.36
47	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	33.42	0.41
48	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	37.53	0.50
49	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	41.85	0.63
50	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	46.41	0.71
51	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	51.03	1.03
52	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	55.71	1.26
53	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	60.75	1.53
54	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	65.97	1.86
55	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	72.30	2.29
56	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	79.38	
57	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	88.68	
58	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	98.49	
59	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	108.81	
60	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	120.09	
61	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	132.39	
62	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	146.67	
63	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	163.35	
64	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	182.61	
65	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	203.61	
66	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	227.52	
67	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	12.12	252.42	
68	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	279.27	
69	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	309.00	
70	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	17.85	342.21	
71	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	379.02	
72	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	27.25	419.22	
73	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	31.61	462.30	
74	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	34.01	507.75	
75	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 4, Guaranteed Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.83	
1	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	2.22	
2	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.55	
3	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.76	
4	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.82	
5	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.85	
6	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.85	
7	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.85	
8	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.88	
9	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.91	
10	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.94	
11	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	3.06	
12	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	3.21	
13	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	3.15	
14	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	3.09	
15	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	3.06	0.10
16	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	3.03	0.10
17	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	3.03	0.10
18	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	3.12	0.10
19	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	3.18	0.10
20	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.27	0.10
21	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.45	0.10
22	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.60	0.10
23	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	3.87	0.10
24	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	4.11	0.10
25	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	4.38	0.10
26	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	4.74	0.10
27	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	5.19	0.10
28	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	5.70	0.10
29	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	6.30	0.10
30	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	6.99	0.10
31	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	7.65	0.10
32	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	8.37	0.10
33	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	8.79	0.12
34	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	9.27	0.12
35	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	9.96	0.13
36	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	10.77	0.13
37	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	11.88	0.14
38	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	13.08	0.14
39	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	14.61	0.15
40	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	16.50	0.18
41	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	18.42	0.20
42	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	20.49	0.22
43	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	22.26	0.26
44	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	24.30	0.30
45	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	26.76	0.32

46	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	29.76	0.36
47	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	33.42	0.41
48	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	37.53	0.50
49	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	41.85	0.63
50	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	46.41	0.71
51	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	51.03	1.03
52	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	55.71	1.26
53	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	3.12	60.75	1.53
54	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	65.97	1.86
55	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	72.30	2.29
56	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	79.38	
57	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	4.74	88.68	
58	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	98.49	
59	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	108.81	
60	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	6.46	120.09	
61	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	132.39	
62	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	8.20	146.67	
63	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	9.27	163.35	
64	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	10.54	182.61	
65	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	203.61	
66	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	13.38	227.52	
67	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	15.05	252.42	
68	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	16.98	279.27	
69	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	19.27	309.00	
70	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	22.60	342.21	
71	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	32.01	379.02	
72	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	34.40	419.22	
73	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	38.97	462.30	
74	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	40.66	507.75	
75	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	41.01	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 4, Guaranteed Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.83	
1	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.22	
2	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.55	
3	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.76	
4	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.82	
5	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.85	
6	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.85	
7	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.85	
8	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.88	
9	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.91	
10	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.94	
11	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.06	
12	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.21	
13	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.15	
14	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.09	
15	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.06	0.10
16	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.03	0.10
17	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.03	0.10
18	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.12	0.10
19	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.18	0.10
20	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.27	0.10
21	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	3.45	0.10
22	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	3.60	0.10
23	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	3.87	0.10
24	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	4.11	0.10
25	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	4.38	0.10
26	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	4.74	0.10
27	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	5.19	0.10
28	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	5.70	0.10
29	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	6.30	0.10
30	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	6.99	0.10
31	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	7.65	0.10
32	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	8.37	0.10
33	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	8.79	0.12
34	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	9.27	0.12
35	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	9.96	0.13
36	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	10.77	0.13
37	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	11.88	0.14
38	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	13.08	0.14
39	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	14.61	0.15
40	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	16.50	0.18
41	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	18.42	0.20
42	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	20.49	0.22
43	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	22.26	0.26
44	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	24.30	0.30
45	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	26.76	0.32

46	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	29.76	0.36
47	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	33.42	0.41
48	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	37.53	0.50
49	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	41.85	0.63
50	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	46.41	0.71
51	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	51.03	1.03
52	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	55.71	1.26
53	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	60.75	1.53
54	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	65.97	1.86
55	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	72.30	2.29
56	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	79.38	
57	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	88.68	
58	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	6.73	98.49	
59	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	7.38	108.81	
60	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	8.06	120.09	
61	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	9.08	132.39	
62	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	10.09	146.67	
63	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	163.35	
64	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	12.56	182.61	
65	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	14.08	203.61	
66	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	15.83	227.52	
67	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	18.40	252.42	
68	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	20.80	279.27	
69	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	23.43	309.00	
70	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	27.90	342.21	
71	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	35.15	379.02	
72	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	419.22	
73	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	41.08	462.30	
74	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	43.25	507.75	
75	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	45.57	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 4, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	5.40	0.10
17	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	5.46	0.10
18	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	5.61	0.10
19	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	5.82	0.10
20	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	6.00	0.10
21	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	6.33	0.10
22	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	6.69	0.10
23	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	7.20	0.10
24	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	7.71	0.10
25	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	8.31	0.10
26	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	9.09	0.10
27	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	9.99	0.10
28	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	11.07	0.10
29	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	12.36	0.10
30	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	13.71	0.10
31	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	14.97	0.10
32	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	16.38	0.10
33	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	17.16	0.12
34	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	18.06	0.12
35	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	19.35	0.13
36	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	20.88	0.13
37	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	22.98	0.14
38	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	25.35	0.14
39	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	28.32	0.15
40	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	31.68	0.18
41	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	35.10	0.20
42	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	38.73	0.22
43	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	41.58	0.26
44	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	44.88	0.30
45	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	48.87	0.32

46	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	53.82	0.36
47	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	59.79	0.41
48	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	66.42	0.50
49	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	73.20	0.63
50	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	79.89	0.71
51	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	86.34	1.03
52	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	92.61	1.26
53	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	9.39	99.21	1.53
54	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	105.75	1.86
55	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	11.22	113.67	2.29
56	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	12.10	122.34	
57	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	134.13	
58	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	14.27	145.98	
59	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	15.53	157.95	
60	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	171.87	
61	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	18.52	186.69	
62	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	20.28	203.82	
63	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	22.23	223.62	
64	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	246.15	
65	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	270.21	
66	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	29.75	297.15	
67	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	33.96	324.33	
68	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	38.42	352.83	
69	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	42.76	383.82	
70	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	48.85	420.27	
71	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	53.80	460.17	
72	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	57.24	503.07	
73	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	60.86	548.16	
74	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	64.17	594.81	
75	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	67.94	642.39	
																685.29	
																729.06	
																774.30	
																821.22	
																873.15	
																895.00	
																920.00	

Genworth Financial
Colony 15, Band 4, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	5.40	0.10
17	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	5.46	0.10
18	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	5.61	0.10
19	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	5.82	0.10
20	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	6.00	0.10
21	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	6.33	0.10
22	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	6.69	0.10
23	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	7.20	0.10
24	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	7.71	0.10
25	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	8.31	0.10
26	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	9.09	0.10
27	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	9.99	0.10
28	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	11.07	0.10
29	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	12.36	0.10
30	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	13.71	0.10
31	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	14.97	0.10
32	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	16.38	0.10
33	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	17.16	0.12
34	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	18.06	0.12
35	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	19.35	0.13
36	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	20.88	0.13
37	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	22.98	0.14
38	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	25.35	0.14
39	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	28.32	0.15
40	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	31.68	0.18
41	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	35.10	0.20
42	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	38.73	0.22
43	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	41.58	0.26
44	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	5.67	44.88	0.30
45	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	48.87	0.32

46	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	53.82	0.36
47	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	59.79	0.41
48	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	66.42	0.50
49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	8.49	73.20	0.63
50	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	9.19	79.89	0.71
51	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	9.97	86.34	1.03
52	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	10.93	92.61	1.26
53	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	11.94	99.21	1.53
54	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	13.08	105.75	1.86
55	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	14.23	113.67	2.29
56	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	15.78	122.34	
57	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	17.04	134.13	
58	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	18.27	145.98	
59	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	19.65	157.95	
60	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	171.87	
61	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	22.85	186.69	
62	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	24.65	203.82	
63	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	27.13	223.62	
64	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	29.71	246.15	
65	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	32.59	270.21	
66	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	38.28	297.15	
67	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	44.24	324.33	
68	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	48.44	352.83	
69	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	53.49	383.82	
70	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	56.25	420.27	
71	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	59.02	460.17	
72	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	63.15	503.07	
73	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	67.17	548.16	
74	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	74.20	594.81	
75	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	82.70	642.39	
																685.29	
																729.06	
																774.30	
																821.22	
																873.15	
																895.00	
																920.00	

Genworth Financial
Colony 15, Band 4, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.05	
1	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.17	
2	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.23	
3	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.26	
4	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.35	
5	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.35	
6	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.38	
7	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.44	
8	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.44	
9	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.50	
10	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.50	
11	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.59	
12	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.71	
13	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.74	
14	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.86	
15	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.92	0.10
16	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	2.04	0.10
17	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	2.16	0.10
18	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	2.28	0.10
19	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	2.46	0.10
20	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	2.67	0.10
21	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	2.85	0.10
22	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.09	0.10
23	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.21	0.10
24	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.39	0.10
25	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.60	0.10
26	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	3.81	0.10
27	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	4.05	0.10
28	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	4.35	0.10
29	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	4.71	0.10
30	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	5.13	0.10
31	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	5.61	0.10
32	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	6.21	0.10
33	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	6.87	0.12
34	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	7.59	0.12
35	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	8.43	0.13
36	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	9.36	0.13
37	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	10.41	0.14
38	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	11.55	0.14
39	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	12.75	0.15
40	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	14.04	0.18
41	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	15.54	0.20
42	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	17.10	0.22
43	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	18.78	0.26
44	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	20.46	0.30
45	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	22.20	0.32

46	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	24.09	0.36
47	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	26.16	0.41
48	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	28.29	0.50
49	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	30.60	0.63
50	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	33.15	0.71
51	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	35.97	1.03
52	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	39.06	1.26
53	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	42.51	1.53
54	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	46.29	1.86
55	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	50.46	2.29
56	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	55.26	
57	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	60.63	
58	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	66.45	
59	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	72.84	
60	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	79.92	
61	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	87.69	
62	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	96.24	
63	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	105.69	
64	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	115.89	
65	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	127.29	
66	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	142.77	
67	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	160.23	
68	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	6.82	177.63	
69	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	196.86	
70	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	218.52	
71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	12.71	238.17	
72	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	14.52	267.75	
73	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	16.67	298.65	
74	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	19.09	331.59	
75	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	21.88	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 4, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.05	
1	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.17	
2	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.23	
3	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.26	
4	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.35	
5	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.35	
6	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.38	
7	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.44	
8	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.44	
9	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.50	
10	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.50	
11	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.59	
12	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.71	
13	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.74	
14	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.86	
15	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.92	0.10
16	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.04	0.10
17	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.16	0.10
18	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.28	0.10
19	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.46	0.10
20	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	2.67	0.10
21	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	2.85	0.10
22	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	3.09	0.10
23	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	3.21	0.10
24	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	3.39	0.10
25	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	3.60	0.10
26	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	3.81	0.10
27	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	4.05	0.10
28	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	4.35	0.10
29	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	4.71	0.10
30	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	5.13	0.10
31	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	5.61	0.10
32	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	6.21	0.10
33	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	6.87	0.12
34	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	7.59	0.12
35	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	8.43	0.13
36	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	9.36	0.13
37	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	10.41	0.14
38	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	11.55	0.14
39	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	12.75	0.15
40	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	14.04	0.18
41	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	15.54	0.20
42	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	17.10	0.22
43	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	18.78	0.26
44	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	20.46	0.30
45	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	22.20	0.32

46	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	24.09	0.36
47	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	26.16	0.41
48	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	28.29	0.50
49	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	30.60	0.63
50	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	33.15	0.71
51	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	35.97	1.03
52	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	39.06	1.26
53	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	42.51	1.53
54	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	46.29	1.86
55	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	50.46	2.29
56	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	55.26	
57	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	60.63	
58	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	66.45	
59	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	72.84	
60	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	79.92	
61	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	87.69	
62	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	96.24	
63	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	105.69	
64	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	115.89	
65	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	127.29	
66	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	142.77	
67	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	160.23	
68	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	8.36	177.63	
69	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	196.86	
70	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	10.95	218.52	
71	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	238.17	
72	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	16.24	267.75	
73	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	18.49	298.65	
74	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	21.28	331.59	
75	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	24.61	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 4, Guaranteed Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.05	
1	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.17	
2	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.23	
3	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.26	
4	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.35	
5	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.35	
6	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.38	
7	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.44	
8	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.44	
9	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.50	
10	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.50	
11	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.59	
12	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.71	
13	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.74	
14	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.86	
15	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.92	0.10
16	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.04	0.10
17	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.16	0.10
18	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.28	0.10
19	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	2.46	0.10
20	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.67	0.10
21	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	2.85	0.10
22	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.09	0.10
23	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.21	0.10
24	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.39	0.10
25	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	3.60	0.10
26	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	3.81	0.10
27	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	4.05	0.10
28	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	4.35	0.10
29	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	4.71	0.10
30	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	5.13	0.10
31	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	5.61	0.10
32	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	6.21	0.10
33	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	6.87	0.12
34	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	7.59	0.12
35	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	8.43	0.13
36	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	9.36	0.13
37	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	10.41	0.14
38	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	11.55	0.14
39	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	12.75	0.15
40	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	14.04	0.18
41	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	15.54	0.20
42	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	17.10	0.22
43	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	18.78	0.26
44	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	20.46	0.30
45	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	22.20	0.32

46	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	24.09	0.36
47	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	26.16	0.41
48	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	28.29	0.50
49	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	30.60	0.63
50	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	33.15	0.71
51	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	35.97	1.03
52	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	39.06	1.26
53	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	42.51	1.53
54	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	46.29	1.86
55	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	50.46	2.29
56	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	55.26	
57	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	60.63	
58	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	66.45	
59	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	72.84	
60	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	4.61	79.92	
61	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	5.14	87.69	
62	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	96.24	
63	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	105.69	
64	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	115.89	
65	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	7.76	127.29	
66	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	142.77	
67	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	160.23	
68	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	177.63	
69	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	12.94	196.86	
70	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	14.76	218.52	
71	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	238.17	
72	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	267.75	
73	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	26.80	298.65	
74	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	331.59	
75	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	29.22	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 4, Guaranteed Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.05	
1	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.17	
2	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.23	
3	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.26	
4	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.35	
5	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.35	
6	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.38	
7	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.44	
8	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.44	
9	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.50	
10	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.50	
11	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.59	
12	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.71	
13	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.74	
14	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.86	
15	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.92	0.10
16	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.04	0.10
17	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.16	0.10
18	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.28	0.10
19	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.46	0.10
20	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.67	0.10
21	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.85	0.10
22	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	3.09	0.10
23	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	3.21	0.10
24	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	3.39	0.10
25	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	3.60	0.10
26	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	3.81	0.10
27	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	4.05	0.10
28	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	4.35	0.10
29	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	4.71	0.10
30	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	5.13	0.10
31	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	5.61	0.10
32	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	6.21	0.10
33	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	6.87	0.12
34	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	7.59	0.12
35	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	8.43	0.13
36	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	9.36	0.13
37	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	10.41	0.14
38	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	11.55	0.14
39	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	12.75	0.15
40	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	14.04	0.18
41	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	15.54	0.20
42	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	17.10	0.22
43	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	18.78	0.26
44	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	20.46	0.30
45	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	22.20	0.32

46	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	24.09	0.36
47	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	26.16	0.41
48	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	28.29	0.50
49	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	30.60	0.63
50	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	33.15	0.71
51	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	35.97	1.03
52	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	39.06	1.26
53	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	42.51	1.53
54	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	46.29	1.86
55	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	50.46	2.29
56	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	55.26	
57	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	60.63	
58	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	66.45	
59	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	72.84	
60	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	6.12	79.92	
61	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	6.78	87.69	
62	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	7.47	96.24	
63	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	105.69	
64	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	9.14	115.89	
65	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	10.06	127.29	
66	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	142.77	
67	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	12.82	160.23	
68	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	177.63	
69	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	196.86	
70	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	18.33	218.52	
71	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	238.17	
72	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	24.47	267.75	
73	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	27.07	298.65	
74	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	31.43	331.59	
75	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	32.44	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 4, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	3.36	0.10
17	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	3.57	0.10
18	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	3.84	0.10
19	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	4.17	0.10
20	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	4.59	0.10
21	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	4.95	0.10
22	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	5.37	0.10
23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	5.64	0.10
24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	6.00	0.10
25	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	6.36	0.10
26	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	6.78	0.10
27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	7.29	0.10
28	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	7.89	0.10
29	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	8.58	0.10
30	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	9.39	0.10
31	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	10.29	0.10
32	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	11.43	0.10
33	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	12.84	0.12
34	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	14.43	0.12
35	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	16.17	0.13
36	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	18.06	0.13
37	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	20.13	0.14
38	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	22.32	0.14
39	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	24.72	0.15
40	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	27.24	0.18
41	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	29.94	0.20
42	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	32.82	0.22
43	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	35.61	0.26
44	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	38.70	0.30
45	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	41.91	0.32

46	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	45.24	0.36
47	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	48.99	0.41
48	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	52.74	0.50
49	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	5.01	56.70	0.63
50	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	5.42	61.02	0.71
51	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	65.61	1.03
52	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	70.77	1.26
53	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	76.44	1.53
54	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	7.10	82.59	1.86
55	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	89.46	2.29
56	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	97.29	
57	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	105.93	
58	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	115.23	
59	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	10.56	125.43	
60	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	11.47	135.69	
61	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	146.88	
62	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	13.40	158.91	
63	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	171.87	
64	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	185.88	
65	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	16.78	200.97	
66	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	19.88	222.21	
67	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	22.14	245.28	
68	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	24.88	267.75	
69	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	27.91	291.90	
70	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	316.23	
71	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	40.51	336.51	
72	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	41.73	368.67	
73	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	42.95	400.77	
74	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	45.18	433.05	
75	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	48.80	459.15	
																464.82	
																487.98	
																525.30	
																572.91	
																644.91	
																710.73	
																776.85	

Genworth Financial
Colony 15, Band 4, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	3.36	0.10
17	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	3.57	0.10
18	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	3.84	0.10
19	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	4.17	0.10
20	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	4.59	0.10
21	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	4.95	0.10
22	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	5.37	0.10
23	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	5.64	0.10
24	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	6.00	0.10
25	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	6.36	0.10
26	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	6.78	0.10
27	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	7.29	0.10
28	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	7.89	0.10
29	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	8.58	0.10
30	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	9.39	0.10
31	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	10.29	0.10
32	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	11.43	0.10
33	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	12.84	0.12
34	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	14.43	0.12
35	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	16.17	0.13
36	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	18.06	0.13
37	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	20.13	0.14
38	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	22.32	0.14
39	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	24.72	0.15
40	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	27.24	0.18
41	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	29.94	0.20
42	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	32.82	0.22
43	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	35.61	0.26
44	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	38.70	0.30
45	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	41.91	0.32

46	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	45.24	0.36
47	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	48.99	0.41
48	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	52.74	0.50
49	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	56.70	0.63
50	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	6.71	61.02	0.71
51	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	7.19	65.61	1.03
52	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	70.77	1.26
53	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	8.28	76.44	1.53
54	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	8.91	82.59	1.86
55	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	89.46	2.29
56	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	97.29	
57	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	105.93	
58	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	115.23	
59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	13.59	125.43	
60	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	14.85	135.69	
61	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	16.20	146.88	
62	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	17.58	158.91	
63	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	19.06	171.87	
64	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	20.89	185.88	
65	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	23.27	200.97	
66	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	26.25	222.21	
67	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	29.35	245.28	
68	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	33.08	267.75	
69	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	37.38	291.90	
70	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	41.69	316.23	
71	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	49.54	336.51	
72	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	56.48	368.67	
73	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	59.74	400.77	
74	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	62.86	433.05	
75	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	63.27	459.15	
																464.82	
																487.98	
																525.30	
																572.91	
																644.91	
																710.73	
																776.85	

Genworth Financial
Colony 15, Band 5, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	1.83	
1	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	2.22	
2	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.55	
3	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.76	
4	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.82	
5	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.85	
6	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.85	
7	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.85	
8	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.88	
9	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.91	
10	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	2.94	
11	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	3.06	
12	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	3.21	
13	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	3.15	
14	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	3.09	
15	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	3.06	0.10
16	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.03	0.10
17	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.03	0.10
18	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.12	0.10
19	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.18	0.10
20	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.27	0.10
21	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.45	0.10
22	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.60	0.10
23	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	3.87	0.10
24	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	4.11	0.10
25	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	4.38	0.10
26	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	4.74	0.10
27	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	5.19	0.10
28	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	5.70	0.10
29	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	6.30	0.10
30	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	6.99	0.10
31	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	7.65	0.10
32	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	8.37	0.10
33	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	8.79	0.12
34	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	9.27	0.12
35	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	9.96	0.13
36	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	10.77	0.13
37	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	11.88	0.14
38	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	13.08	0.14
39	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	14.61	0.15
40	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	16.50	0.18
41	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	18.42	0.20
42	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	20.49	0.22
43	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	22.26	0.26
44	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	24.30	0.30
45	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	26.76	0.32

46	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	29.76	0.36
47	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	33.42	0.41
48	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	37.53	0.50
49	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	41.85	0.63
50	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	46.41	0.71
51	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	51.03	1.03
52	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	55.71	1.26
53	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	60.75	1.53
54	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	65.97	1.86
55	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	72.30	2.29
56	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	79.38	
57	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	88.68	
58	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	98.49	
59	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	108.81	
60	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	120.09	
61	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	132.39	
62	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	5.21	146.67	
63	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	163.35	
64	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	182.61	
65	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	203.61	
66	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	8.62	227.52	
67	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	252.42	
68	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	279.27	
69	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	12.87	309.00	
70	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	14.64	342.21	
71	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	22.29	379.02	
72	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	22.51	419.22	
73	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	27.06	462.30	
74	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	32.03	507.75	
75	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	33.65	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 5, Guaranteed Rates
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Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.83	
1	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.22	
2	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.55	
3	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.76	
4	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.82	
5	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.85	
6	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.85	
7	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.85	
8	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.88	
9	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.91	
10	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.94	
11	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.06	
12	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.21	
13	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.15	
14	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.09	
15	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.06	0.10
16	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.03	0.10
17	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.03	0.10
18	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.12	0.10
19	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.18	0.10
20	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.27	0.10
21	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.45	0.10
22	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.60	0.10
23	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	3.87	0.10
24	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	4.11	0.10
25	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	4.38	0.10
26	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	4.74	0.10
27	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	5.19	0.10
28	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	5.70	0.10
29	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	6.30	0.10
30	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	6.99	0.10
31	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	7.65	0.10
32	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	8.37	0.10
33	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	8.79	0.12
34	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	9.27	0.12
35	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	9.96	0.13
36	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	10.77	0.13
37	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	11.88	0.14
38	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	13.08	0.14
39	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	14.61	0.15
40	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	16.50	0.18
41	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	18.42	0.20
42	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	20.49	0.22
43	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	22.26	0.26
44	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	24.30	0.30
45	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	26.76	0.32

46	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	29.76	0.36
47	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	33.42	0.41
48	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	37.53	0.50
49	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	41.85	0.63
50	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	46.41	0.71
51	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	51.03	1.03
52	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	55.71	1.26
53	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	60.75	1.53
54	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	65.97	1.86
55	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	72.30	2.29
56	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	79.38	
57	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	88.68	
58	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	98.49	
59	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	108.81	
60	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	5.02	120.09	
61	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	5.69	132.39	
62	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	6.45	146.67	
63	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	7.29	163.35	
64	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	8.21	182.61	
65	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	9.32	203.61	
66	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	10.75	227.52	
67	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	252.42	
68	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	13.76	279.27	
69	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	15.40	309.00	
70	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	17.56	342.21	
71	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	24.03	379.02	
72	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	26.96	419.22	
73	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	31.50	462.30	
74	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	33.90	507.75	
75	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	36.15	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 5, Guaranteed Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.83	
1	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.22	
2	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.55	
3	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.76	
4	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.82	
5	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.85	
6	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.85	
7	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.85	
8	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.88	
9	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.91	
10	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.94	
11	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.06	
12	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.21	
13	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.15	
14	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.09	
15	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.06	0.10
16	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.03	0.10
17	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.03	0.10
18	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	3.12	0.10
19	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	3.18	0.10
20	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	3.27	0.10
21	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	3.45	0.10
22	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	3.60	0.10
23	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	3.87	0.10
24	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	4.11	0.10
25	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	4.38	0.10
26	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	4.74	0.10
27	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	5.19	0.10
28	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	5.70	0.10
29	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	6.30	0.10
30	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	6.99	0.10
31	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	7.65	0.10
32	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	8.37	0.10
33	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	8.79	0.12
34	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	9.27	0.12
35	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	9.96	0.13
36	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	10.77	0.13
37	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	11.88	0.14
38	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	13.08	0.14
39	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	14.61	0.15
40	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	16.50	0.18
41	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	18.42	0.20
42	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	20.49	0.22
43	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	22.26	0.26
44	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	24.30	0.30
45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	26.76	0.32

46	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	29.76	0.36
47	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	33.42	0.41
48	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	37.53	0.50
49	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	41.85	0.63
50	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	46.41	0.71
51	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	51.03	1.03
52	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	55.71	1.26
53	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	60.75	1.53
54	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	65.97	1.86
55	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	72.30	2.29
56	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	79.38	
57	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	88.68	
58	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	98.49	
59	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	5.77	108.81	
60	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	6.43	120.09	
61	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	132.39	
62	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	8.15	146.67	
63	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	163.35	
64	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	182.61	
65	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	11.81	203.61	
66	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	227.52	
67	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	15.03	252.42	
68	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	16.96	279.27	
69	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	19.25	309.00	
70	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	22.31	342.21	
71	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	31.73	379.02	
72	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	34.12	419.22	
73	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	38.86	462.30	
74	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	40.57	507.75	
75	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	40.92	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 5, Guaranteed Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.83	
1	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.22	
2	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.55	
3	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.76	
4	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.82	
5	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.85	
6	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.85	
7	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.85	
8	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.88	
9	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.91	
10	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.94	
11	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.06	
12	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.21	
13	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.15	
14	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.09	
15	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.06	0.10
16	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.03	0.10
17	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.03	0.10
18	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.12	0.10
19	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.18	0.10
20	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.27	0.10
21	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.45	0.10
22	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.60	0.10
23	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	3.87	0.10
24	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	4.11	0.10
25	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	4.38	0.10
26	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	4.74	0.10
27	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	5.19	0.10
28	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	5.70	0.10
29	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	6.30	0.10
30	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	6.99	0.10
31	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	7.65	0.10
32	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	8.37	0.10
33	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	8.79	0.12
34	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	9.27	0.12
35	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	9.96	0.13
36	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	10.77	0.13
37	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	11.88	0.14
38	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	13.08	0.14
39	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	14.61	0.15
40	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	16.50	0.18
41	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	18.42	0.20
42	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	20.49	0.22
43	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	22.26	0.26
44	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	24.30	0.30
45	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	26.76	0.32

46	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	29.76	0.36
47	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	33.42	0.41
48	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	37.53	0.50
49	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	41.85	0.63
50	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	46.41	0.71
51	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	51.03	1.03
52	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	55.71	1.26
53	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	60.75	1.53
54	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	4.56	65.97	1.86
55	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	72.30	2.29
56	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	79.38	
57	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	88.68	
58	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	98.49	
59	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	108.81	
60	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	7.91	120.09	
61	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	132.39	
62	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	146.67	
63	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	11.02	163.35	
64	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	182.61	
65	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	203.61	
66	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	15.54	227.52	
67	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	18.11	252.42	
68	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	279.27	
69	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	23.34	309.00	
70	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	27.61	342.21	
71	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	34.93	379.02	
72	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	38.43	419.22	
73	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	462.30	
74	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	43.15	507.75	
75	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	45.47	555.18	
																599.79	
																646.29	
																695.34	
																747.15	
																801.57	
																851.37	
																904.47	

Genworth Financial
Colony 15, Band 5, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	5.40	0.10
17	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	5.46	0.10
18	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	5.61	0.10
19	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	5.82	0.10
20	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	6.00	0.10
21	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	6.33	0.10
22	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	6.69	0.10
23	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	7.20	0.10
24	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	7.71	0.10
25	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	8.31	0.10
26	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	9.09	0.10
27	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	9.99	0.10
28	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	11.07	0.10
29	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	12.36	0.10
30	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	13.71	0.10
31	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	14.97	0.10
32	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	16.38	0.10
33	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	17.16	0.12
34	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	18.06	0.12
35	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	19.35	0.13
36	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	20.88	0.13
37	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	22.98	0.14
38	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	25.35	0.14
39	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	28.32	0.15
40	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	31.68	0.18
41	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	35.10	0.20
42	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	38.73	0.22
43	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	41.58	0.26
44	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	44.88	0.30
45	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	48.87	0.32

46	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	53.82	0.36
47	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	59.79	0.41
48	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	66.42	0.50
49	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	6.47	73.20	0.63
50	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	79.89	0.71
51	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	86.34	1.03
52	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	92.61	1.26
53	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	99.21	1.53
54	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	105.75	1.86
55	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	11.06	113.67	2.29
56	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	122.34	
57	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	134.13	
58	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	14.06	145.98	
59	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	15.29	157.95	
60	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	16.68	171.87	
61	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	186.69	
62	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	19.99	203.82	
63	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	223.62	
64	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	24.12	246.15	
65	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	26.57	270.21	
66	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	29.47	297.15	
67	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	33.68	324.33	
68	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	38.13	352.83	
69	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	42.47	383.82	
70	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	48.75	420.27	
71	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	53.70	460.17	
72	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	57.14	503.07	
73	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	60.76	548.16	
74	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	64.08	594.81	
75	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	67.84	642.39	
																685.29	
																729.06	
																774.30	
																821.22	
																873.15	
																895.00	
																920.00	

Genworth Financial
Colony 15, Band 5, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	5.40	0.10
17	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	5.46	0.10
18	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	5.61	0.10
19	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	5.82	0.10
20	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	6.00	0.10
21	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	6.33	0.10
22	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	6.69	0.10
23	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	7.20	0.10
24	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	7.71	0.10
25	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	8.31	0.10
26	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	9.09	0.10
27	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	9.99	0.10
28	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	11.07	0.10
29	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	12.36	0.10
30	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	13.71	0.10
31	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	14.97	0.10
32	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	16.38	0.10
33	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	17.16	0.12
34	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	18.06	0.12
35	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	19.35	0.13
36	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	20.88	0.13
37	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	22.98	0.14
38	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	25.35	0.14
39	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	28.32	0.15
40	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	31.68	0.18
41	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	4.05	35.10	0.20
42	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	4.47	38.73	0.22
43	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	4.94	41.58	0.26
44	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	44.88	0.30
45	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	48.87	0.32

46	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	53.82	0.36
47	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	59.79	0.41
48	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	66.42	0.50
49	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	8.24	73.20	0.63
50	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	79.89	0.71
51	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	9.68	86.34	1.03
52	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	10.64	92.61	1.26
53	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	99.21	1.53
54	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	12.90	105.75	1.86
55	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	113.67	2.29
56	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	15.58	122.34	
57	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	16.75	134.13	
58	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	17.98	145.98	
59	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	19.37	157.95	
60	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	20.99	171.87	
61	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	22.71	186.69	
62	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	24.49	203.82	
63	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	223.62	
64	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	29.46	246.15	
65	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	32.43	270.21	
66	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	38.00	297.15	
67	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	43.96	324.33	
68	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	48.16	352.83	
69	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	53.39	383.82	
70	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	56.15	420.27	
71	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	58.92	460.17	
72	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	63.05	503.07	
73	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	67.07	548.16	
74	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	74.10	594.81	
75	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	82.61	642.39	
																685.29	
																729.06	
																774.30	
																821.22	
																873.15	
																895.00	
																920.00	

Genworth Financial
Colony 15, Band 5, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	1.05	
1	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.17	
2	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.23	
3	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.26	
4	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.35	
5	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.35	
6	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.38	
7	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.44	
8	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.44	
9	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.50	
10	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.50	
11	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.59	
12	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.71	
13	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.74	
14	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.86	
15	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1.92	0.10
16	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	2.04	0.10
17	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	2.16	0.10
18	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	2.28	0.10
19	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	2.46	0.10
20	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	2.67	0.10
21	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	2.85	0.10
22	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	3.09	0.10
23	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	3.21	0.10
24	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	0.32	3.39	0.10
25	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	3.60	0.10
26	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	3.81	0.10
27	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	4.05	0.10
28	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	4.35	0.10
29	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	4.71	0.10
30	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	5.13	0.10
31	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	0.35	5.61	0.10
32	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	0.36	6.21	0.10
33	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	6.87	0.12
34	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	7.59	0.12
35	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	8.43	0.13
36	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	9.36	0.13
37	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	10.41	0.14
38	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	11.55	0.14
39	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	12.75	0.15
40	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	14.04	0.18
41	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	15.54	0.20
42	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	17.10	0.22
43	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	18.78	0.26
44	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	20.46	0.30
45	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	22.20	0.32

46	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	24.09	0.36
47	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	26.16	0.41
48	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	28.29	0.50
49	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	30.60	0.63
50	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	33.15	0.71
51	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	35.97	1.03
52	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	39.06	1.26
53	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	42.51	1.53
54	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	46.29	1.86
55	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	50.46	2.29
56	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	55.26	
57	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	60.63	
58	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	66.45	
59	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	72.84	
60	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	79.92	
61	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	87.69	
62	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	96.24	
63	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	105.69	
64	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	115.89	
65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	127.29	
66	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	142.77	
67	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	160.23	
68	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	6.69	177.63	
69	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	196.86	
70	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	218.52	
71	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	12.46	238.17	
72	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	14.24	267.75	
73	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	16.48	298.65	
74	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	18.94	331.59	
75	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	21.78	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 5, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1.05	
1	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1.17	
2	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.23	
3	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.26	
4	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.35	
5	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.35	
6	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.38	
7	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.44	
8	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.44	
9	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.50	
10	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.50	
11	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.59	
12	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.71	
13	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.74	
14	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.86	
15	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.92	0.10
16	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	2.04	0.10
17	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	2.16	0.10
18	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	2.28	0.10
19	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	2.46	0.10
20	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	2.67	0.10
21	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	2.85	0.10
22	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	3.09	0.10
23	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	3.21	0.10
24	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	3.39	0.10
25	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	3.60	0.10
26	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	3.81	0.10
27	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	4.05	0.10
28	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	4.35	0.10
29	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	4.71	0.10
30	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	5.13	0.10
31	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	5.61	0.10
32	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	6.21	0.10
33	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	6.87	0.12
34	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	7.59	0.12
35	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	8.43	0.13
36	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	9.36	0.13
37	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	10.41	0.14
38	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	11.55	0.14
39	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	12.75	0.15
40	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	14.04	0.18
41	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	15.54	0.20
42	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	17.10	0.22
43	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	18.78	0.26
44	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	20.46	0.30
45	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	22.20	0.32

46	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	24.09	0.36
47	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	26.16	0.41
48	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	28.29	0.50
49	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	30.60	0.63
50	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	33.15	0.71
51	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	35.97	1.03
52	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	39.06	1.26
53	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	42.51	1.53
54	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	46.29	1.86
55	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	50.46	2.29
56	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	55.26	
57	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	60.63	
58	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	66.45	
59	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	72.84	
60	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	79.92	
61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	87.69	
62	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	96.24	
63	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	105.69	
64	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	115.89	
65	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	127.29	
66	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	142.77	
67	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	160.23	
68	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	8.18	177.63	
69	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	196.86	
70	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	10.81	218.52	
71	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	14.01	238.17	
72	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	267.75	
73	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	18.20	298.65	
74	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	21.00	331.59	
75	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	24.32	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 5, Guaranteed Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.05	
1	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.17	
2	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.23	
3	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.26	
4	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.35	
5	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.35	
6	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.38	
7	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.44	
8	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.44	
9	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.50	
10	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.50	
11	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.59	
12	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.71	
13	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.74	
14	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.86	
15	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.92	0.10
16	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.04	0.10
17	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.16	0.10
18	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.28	0.10
19	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.46	0.10
20	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.67	0.10
21	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.85	0.10
22	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	3.09	0.10
23	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	3.21	0.10
24	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	3.39	0.10
25	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	3.60	0.10
26	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	3.81	0.10
27	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	4.05	0.10
28	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	4.35	0.10
29	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	4.71	0.10
30	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	5.13	0.10
31	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	5.61	0.10
32	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	6.21	0.10
33	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	6.87	0.12
34	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	7.59	0.12
35	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	8.43	0.13
36	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	9.36	0.13
37	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	10.41	0.14
38	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	11.55	0.14
39	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	12.75	0.15
40	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	14.04	0.18
41	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	15.54	0.20
42	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	17.10	0.22
43	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	18.78	0.26
44	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	20.46	0.30
45	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	22.20	0.32

46	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	24.09	0.36
47	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	26.16	0.41
48	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	28.29	0.50
49	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	30.60	0.63
50	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	33.15	0.71
51	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	35.97	1.03
52	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	39.06	1.26
53	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	42.51	1.53
54	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	46.29	1.86
55	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	50.46	2.29
56	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	55.26	
57	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	60.63	
58	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	66.45	
59	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	72.84	
60	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	79.92	
61	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	87.69	
62	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	5.43	96.24	
63	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	5.98	105.69	
64	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	115.89	
65	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	7.52	127.29	
66	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	142.77	
67	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	9.80	160.23	
68	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	177.63	
69	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	12.88	196.86	
70	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	14.67	218.52	
71	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	17.09	238.17	
72	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	21.64	267.75	
73	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	26.60	298.65	
74	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	27.32	331.59	
75	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	28.93	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 5, Guaranteed Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.05	
1	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.17	
2	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.23	
3	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.26	
4	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.35	
5	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.35	
6	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.38	
7	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.44	
8	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.44	
9	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.50	
10	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.50	
11	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.59	
12	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.71	
13	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.74	
14	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.86	
15	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.92	0.10
16	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.04	0.10
17	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.16	0.10
18	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.28	0.10
19	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.46	0.10
20	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.67	0.10
21	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.85	0.10
22	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	3.09	0.10
23	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	3.21	0.10
24	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	3.39	0.10
25	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	3.60	0.10
26	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	3.81	0.10
27	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	4.05	0.10
28	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	4.35	0.10
29	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	4.71	0.10
30	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	5.13	0.10
31	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	5.61	0.10
32	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	6.21	0.10
33	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	6.87	0.12
34	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	7.59	0.12
35	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	8.43	0.13
36	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	9.36	0.13
37	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	10.41	0.14
38	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	11.55	0.14
39	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	12.75	0.15
40	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	14.04	0.18
41	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	15.54	0.20
42	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	17.10	0.22
43	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	18.78	0.26
44	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	20.46	0.30
45	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	22.20	0.32

46	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	24.09	0.36
47	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	26.16	0.41
48	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	28.29	0.50
49	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	30.60	0.63
50	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	33.15	0.71
51	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	35.97	1.03
52	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	39.06	1.26
53	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	42.51	1.53
54	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	46.29	1.86
55	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	50.46	2.29
56	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	55.26	
57	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	60.63	
58	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	4.86	66.45	
59	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	72.84	
60	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	6.04	79.92	
61	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	87.69	
62	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	96.24	
63	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	8.16	105.69	
64	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	8.99	115.89	
65	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	9.89	127.29	
66	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	10.92	142.77	
67	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	12.53	160.23	
68	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	14.48	177.63	
69	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	196.86	
70	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	18.31	218.52	
71	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	22.38	238.17	
72	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	24.36	267.75	
73	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	26.86	298.65	
74	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	31.32	331.59	
75	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	32.15	361.95	
																377.31	
																407.52	
																452.34	
																508.92	
																578.76	
																645.09	
																713.37	

Genworth Financial
Colony 15, Band 5, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	3.36	0.10
17	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	3.57	0.10
18	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	3.84	0.10
19	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	4.17	0.10
20	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	4.59	0.10
21	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	4.95	0.10
22	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	5.37	0.10
23	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	5.64	0.10
24	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	6.00	0.10
25	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	6.36	0.10
26	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	6.78	0.10
27	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	7.29	0.10
28	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	7.89	0.10
29	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	8.58	0.10
30	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	9.39	0.10
31	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	10.29	0.10
32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	11.43	0.10
33	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	12.84	0.12
34	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	14.43	0.12
35	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	16.17	0.13
36	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	18.06	0.13
37	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	20.13	0.14
38	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	22.32	0.14
39	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	24.72	0.15
40	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	27.24	0.18
41	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	29.94	0.20
42	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	2.73	32.82	0.22
43	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	35.61	0.26
44	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	38.70	0.30
45	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	41.91	0.32

46	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	45.24	0.36
47	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	48.99	0.41
48	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	52.74	0.50
49	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	56.70	0.63
50	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	61.02	0.71
51	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	65.61	1.03
52	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	70.77	1.26
53	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	76.44	1.53
54	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	82.59	1.86
55	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	89.46	2.29
56	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	97.29	
57	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	105.93	
58	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	9.56	115.23	
59	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	125.43	
60	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	135.69	
61	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	12.35	146.88	
62	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	13.26	158.91	
63	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	14.17	171.87	
64	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	15.21	185.88	
65	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	16.49	200.97	
66	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	19.85	222.21	
67	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	22.05	245.28	
68	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	24.59	267.75	
69	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	27.62	291.90	
70	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	31.03	316.23	
71	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	40.22	336.51	
72	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	41.44	368.67	
73	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	42.66	400.77	
74	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	45.10	433.05	
75	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	48.72	459.15	
																464.82	
																487.98	
																525.30	
																572.91	
																644.91	
																710.73	
																776.85	

Genworth Financial
Colony 15, Band 5, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	3.36	0.10
17	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	3.57	0.10
18	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	3.84	0.10
19	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	4.17	0.10
20	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	4.59	0.10
21	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	4.95	0.10
22	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	5.37	0.10
23	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	5.64	0.10
24	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	6.00	0.10
25	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	6.36	0.10
26	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	6.78	0.10
27	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	7.29	0.10
28	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	7.89	0.10
29	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	8.58	0.10
30	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	9.39	0.10
31	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	10.29	0.10
32	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	11.43	0.10
33	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	12.84	0.12
34	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	14.43	0.12
35	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	16.17	0.13
36	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	18.06	0.13
37	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	20.13	0.14
38	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	22.32	0.14
39	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	24.72	0.15
40	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	27.24	0.18
41	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	29.94	0.20
42	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	32.82	0.22
43	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	35.61	0.26
44	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	38.70	0.30
45	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	41.91	0.32

46	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	45.24	0.36
47	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	48.99	0.41
48	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	52.74	0.50
49	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	6.16	56.70	0.63
50	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	61.02	0.71
51	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	65.61	1.03
52	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	70.77	1.26
53	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	8.05	76.44	1.53
54	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	8.65	82.59	1.86
55	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	9.38	89.46	2.29
56	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	97.29	
57	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	11.21	105.93	
58	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	12.28	115.23	
59	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	13.48	125.43	
60	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	14.83	135.69	
61	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	16.09	146.88	
62	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	17.39	158.91	
63	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	18.78	171.87	
64	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	20.60	185.88	
65	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	23.03	200.97	
66	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	26.06	222.21	
67	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	29.12	245.28	
68	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	32.79	267.75	
69	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	37.09	291.90	
70	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	41.47	316.23	
71	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	49.26	336.51	
72	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	56.38	368.67	
73	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	59.64	400.77	
74	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	62.76	433.05	
75	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	62.99	459.15	
																464.82	
																487.98	
																525.30	
																572.91	
																644.91	
																710.73	
																776.85	

Genworth Financial
Colony 20, Band 1, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.05	1.29	1.53	1.76	2.00	2.24	
1	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.03	1.25	1.47	1.68	1.90	2.12	
2	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.02	1.22	1.43	1.63	1.84	2.04	
3	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.01	1.20	1.39	1.57	1.76	1.95	
4	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.03	1.20	1.38	1.56	1.73	1.91	
5	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.01	1.18	1.34	1.50	1.67	1.83	
6	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.01	1.16	1.31	1.46	1.61	1.76	
7	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.00	1.15	1.29	1.43	1.58	1.72	
8	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.00	1.14	1.28	1.41	1.55	1.69	
9	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.00	1.14	1.28	1.41	1.55	1.69	
10	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.01	1.15	1.30	1.44	1.59	1.73	
11	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.02	1.19	1.35	1.51	1.68	1.84	
12	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.05	1.24	1.43	1.61	1.80	1.99	
13	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.08	1.30	1.53	1.75	1.97	2.19	
14	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.11	1.36	1.62	1.87	2.12	2.37	
15	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.15	1.43	1.72	2.01	2.29	2.58	0.11
16	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.16	1.45	1.75	2.05	2.34	2.64	0.11
17	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.17	1.48	1.80	2.11	2.42	2.73	0.11
18	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.20	1.52	1.84	2.16	2.48	2.80	0.11
19	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.23	1.57	1.91	2.24	2.58	2.92	0.11
20	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.41	1.74	2.07	2.40	2.73	3.06	0.11
21	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.45	1.81	2.16	2.51	2.87	3.22	0.11
22	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.49	1.87	2.26	2.64	3.03	3.41	0.11
23	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.52	1.93	2.35	2.77	3.18	3.60	0.11
24	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.55	2.00	2.46	2.91	3.36	3.81	0.11
25	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.59	2.07	2.56	3.04	3.53	4.01	0.11
26	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.66	2.22	2.77	3.32	3.88	4.43	0.11
27	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.75	2.38	3.01	3.63	4.26	4.89	0.11
28	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.83	2.54	3.25	3.96	4.67	5.38	0.11
29	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.95	2.76	3.58	4.40	5.21	6.03	0.11
30	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	2.05	2.97	3.88	4.79	5.71	6.62	0.11
31	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	2.18	3.20	4.23	5.25	6.27	7.29	0.11
32	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	2.34	3.50	4.67	5.83	7.00	8.16	0.11
33	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	2.51	3.81	5.11	6.40	7.70	9.00	0.12
34	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	2.72	4.20	5.68	7.15	8.63	10.11	0.12
35	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	2.90	4.55	6.21	7.86	9.52	11.17	0.13
36	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	3.16	5.00	6.85	8.69	10.53	12.37	0.14
37	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	3.51	5.59	7.67	9.75	11.83	13.91	0.15
38	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	3.76	6.02	8.29	10.55	12.82	15.08	0.16
39	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	4.03	6.55	9.06	11.57	14.09	16.60	0.18
40	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	4.33	7.12	9.91	12.69	15.48	18.27	0.20
41	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	4.61	7.64	10.67	13.70	16.73	19.76	0.22
42	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	5.02	8.36	11.71	15.06	18.40	21.75	0.24
43	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	5.41	9.04	12.66	16.28	19.91	23.53	0.27
44	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	5.77	9.61	13.45	17.29	21.13	24.97	0.30
45	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	6.37	10.48	14.60	18.72	22.83	26.95	0.34
46	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	6.85	11.39	15.94	20.48	25.03	29.57	0.42
47	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	7.47	12.44	17.42	22.40	27.37	32.35	0.48
48	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	8.28	13.84	19.41	24.97	30.53	36.09	0.55
49	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	9.21	15.42	21.64	27.85	34.07	40.28	0.67
50	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	10.20	17.16	24.12	31.08	38.04	45.00	0.75
51	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	11.42	19.20	26.99	34.77	42.56	50.34	1.04
52	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	12.84	21.55	30.26	38.96	47.67	56.38	1.32
53	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	14.22	24.01	33.79	43.57	53.36	63.14	1.63
54	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	15.74	26.74	37.73	48.72	59.72	70.71	2.04
55	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	17.55	29.87	42.18	54.49	66.81	79.12	2.46
56	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	19.46	33.05	46.65	60.25	73.84	87.44	
57	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	21.49	36.47	51.44	66.41	81.39	96.36	
58	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	23.73	40.18	56.63	73.08	89.53	105.98	
59	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	26.20	44.30	62.40	80.49	98.59	116.69	
60	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	30.15	51.11	72.08	93.05	114.01	134.98	
61	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	37.92	65.73	93.55	121.36	149.18	176.99	
62	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	48.23	85.34	122.45	159.56	196.67	233.78	
63	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	55.93	99.59	143.25	186.90	230.56	274.22	
64	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	63.10	112.52	161.95	211.38	260.80	310.23	
65	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	73.93	133.14	192.36	251.57	310.78	369.99	
																										387.11	
																										403.44	
																										418.96	
																										433.57	
																										501.21	
																										531.80	
																										561.28	

Genworth Financial
Colony 20, Band 1, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25	1.50	1.75	1.99	2.24	2.49	
1	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.24	1.46	1.69	1.91	2.14	2.36	
2	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.22	1.43	1.64	1.85	2.06	2.27	
3	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.22	1.41	1.60	1.79	1.98	2.17	
4	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.22	1.40	1.58	1.76	1.94	2.12	
5	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.21	1.37	1.54	1.70	1.87	2.03	
6	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.20	1.35	1.51	1.66	1.81	1.96	
7	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.19	1.34	1.48	1.62	1.77	1.91	
8	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.20	1.33	1.47	1.61	1.74	1.88	
9	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.21	1.34	1.48	1.61	1.75	1.88	
10	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.22	1.36	1.50	1.64	1.78	1.92	
11	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.24	1.40	1.56	1.72	1.88	2.04	
12	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.27	1.46	1.65	1.83	2.02	2.21	
13	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.31	1.53	1.76	1.98	2.21	2.43	
14	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.34	1.60	1.86	2.11	2.37	2.63	
15	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.38	1.68	1.98	2.27	2.57	2.87	0.11
16	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.39	1.70	2.01	2.31	2.62	2.93	0.11
17	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.41	1.73	2.06	2.38	2.71	3.03	0.11
18	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.44	1.77	2.11	2.44	2.78	3.11	0.11
19	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.46	1.81	2.17	2.53	2.88	3.24	0.11
20	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.74	2.07	2.41	2.74	3.07	3.40	0.11
21	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.77	2.13	2.50	2.86	3.22	3.58	0.11
22	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.82	2.21	2.61	3.00	3.40	3.79	0.11
23	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.85	2.28	2.71	3.14	3.57	4.00	0.11
24	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.90	2.36	2.83	3.30	3.76	4.23	0.11
25	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.94	2.44	2.95	3.45	3.96	4.46	0.11
26	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	2.01	2.59	3.18	3.76	4.34	4.92	0.11
27	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.11	2.78	3.44	4.10	4.77	5.43	0.11
28	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.21	2.96	3.72	4.47	5.23	5.98	0.11
29	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.34	3.21	4.09	4.96	5.83	6.70	0.11
30	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.45	3.43	4.42	5.40	6.38	7.36	0.11
31	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.58	3.68	4.79	5.89	7.00	8.10	0.11
32	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	2.75	4.01	5.28	6.54	7.81	9.07	0.11
33	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	2.90	4.32	5.74	7.16	8.58	10.00	0.12
34	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	3.12	4.74	6.37	7.99	9.61	11.23	0.12
35	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	3.32	5.14	6.96	8.77	10.59	12.41	0.13
36	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	3.57	5.60	7.64	9.67	11.71	13.74	0.14
37	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	3.89	6.21	8.52	10.83	13.15	15.46	0.15
38	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	4.18	6.69	9.21	11.72	14.24	16.75	0.16
39	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	4.55	7.33	10.11	12.88	15.66	18.44	0.18
40	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	4.93	8.00	11.08	14.15	17.23	20.30	0.20
41	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	5.29	8.62	11.96	15.29	18.62	21.95	0.22
42	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	5.78	9.46	13.14	16.81	20.49	24.17	0.24
43	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	6.23	10.21	14.20	18.18	22.16	26.14	0.27
44	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	6.63	10.85	15.08	19.30	23.52	27.74	0.30
45	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	7.14	11.70	16.26	20.82	25.38	29.94	0.34
46	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	7.87	12.86	17.86	22.86	27.85	32.85	0.42
47	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	8.61	14.07	19.54	25.01	30.47	35.94	0.48
48	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	9.47	15.59	21.72	27.85	33.97	40.10	0.55
49	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	10.46	17.32	24.18	31.03	37.89	44.75	0.67
50	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	11.51	19.21	26.91	34.60	42.30	50.00	0.75
51	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	12.85	21.46	30.08	38.70	47.31	55.93	1.04
52	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	14.32	23.98	33.65	43.31	52.98	62.64	1.32
53	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	15.92	26.77	37.62	48.46	59.31	70.16	1.63
54	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	17.63	29.82	42.01	54.19	66.38	78.57	2.04
55	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	19.77	33.40	47.03	60.65	74.28	87.91	2.46
56	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	21.90	36.95	52.00	67.05	82.10	97.15	
57	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	24.34	40.88	57.43	73.98	90.52	107.07	
58	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	26.76	44.96	63.16	81.36	99.56	117.76	
59	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	29.51	49.54	69.57	89.60	109.63	129.66	
60	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	33.72	56.97	80.23	103.48	126.73	149.98	
61	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	42.39	73.24	104.10	134.95	165.80	196.65	
62	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	53.79	94.98	136.18	177.37	218.57	259.76	
63	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	62.27	110.76	159.24	207.72	256.21	304.69	
64	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	70.18	125.09	179.99	234.89	289.80	344.70	
65	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	82.52	148.23	213.95	279.67	345.38	411.10	
																										430.12	
																										448.27	
																										465.51	
																										481.74	
																										556.90	
																										590.89	
																										623.64	

Genworth Financial
Colony 20, Band 1, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.44	1.70	1.96	2.22	2.48	2.74	
1	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.49	1.73	1.96	2.19	2.43	2.66	
2	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.48	1.70	1.93	2.15	2.37	2.59	
3	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.46	1.66	1.87	2.07	2.27	2.47	
4	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.46	1.65	1.84	2.02	2.21	2.40	
5	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.44	1.61	1.79	1.96	2.13	2.30	
6	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.43	1.59	1.75	1.90	2.06	2.22	
7	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.43	1.57	1.72	1.87	2.01	2.16	
8	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.42	1.56	1.71	1.85	1.99	2.13	
9	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.43	1.57	1.71	1.84	1.98	2.12	
10	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.44	1.59	1.74	1.88	2.03	2.18	
11	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.46	1.63	1.80	1.97	2.14	2.31	
12	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.50	1.70	1.91	2.11	2.32	2.52	
13	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.54	1.79	2.04	2.28	2.53	2.78	
14	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.58	1.87	2.16	2.44	2.73	3.02	
15	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.63	1.96	2.30	2.63	2.97	3.30	0.11
16	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.65	2.01	2.37	2.73	3.09	3.45	0.11
17	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.68	2.08	2.47	2.86	3.26	3.65	0.11
18	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.71	2.14	2.56	2.98	3.41	3.83	0.11
19	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.75	2.21	2.68	3.14	3.60	4.06	0.11
20	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	2.06	2.51	2.96	3.41	3.86	4.31	0.11
21	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	2.11	2.61	3.11	3.61	4.11	4.61	0.11
22	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	2.17	2.72	3.28	3.83	4.39	4.94	0.11
23	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	2.22	2.83	3.44	4.05	4.66	5.27	0.11
24	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	2.29	2.96	3.63	4.30	4.97	5.64	0.11
25	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	2.35	3.08	3.81	4.54	5.27	6.00	0.11
26	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	2.46	3.30	4.13	4.96	5.80	6.63	0.11
27	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	2.59	3.54	4.49	5.43	6.38	7.33	0.11
28	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	2.73	3.80	4.87	5.93	7.00	8.07	0.11
29	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	2.91	4.14	5.37	6.59	7.82	9.05	0.11
30	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	3.08	4.45	5.83	7.20	8.58	9.95	0.11
31	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	3.24	4.79	6.33	7.87	9.42	10.96	0.11
32	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	3.50	5.26	7.02	8.77	10.53	12.29	0.11
33	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	3.72	5.68	7.65	9.62	11.58	13.55	0.12
34	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	4.01	6.25	8.50	10.74	12.98	15.22	0.12
35	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	4.31	6.82	9.32	11.82	14.33	16.83	0.13
36	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	4.70	7.49	10.28	13.06	15.85	18.64	0.14
37	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	5.20	8.35	11.51	14.66	17.82	20.97	0.15
38	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	5.56	9.00	12.43	15.86	19.30	22.73	0.16
39	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	6.05	9.85	13.65	17.44	21.24	25.04	0.18
40	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	6.58	10.78	14.98	19.17	23.37	27.57	0.20
41	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	7.09	11.63	16.18	20.73	25.27	29.82	0.22
42	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	7.76	12.77	17.79	22.80	27.82	32.83	0.24
43	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	8.39	13.81	19.24	24.66	30.09	35.51	0.27
44	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	8.98	14.72	20.47	26.21	31.95	37.69	0.30
45	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	9.71	15.90	22.10	28.30	34.49	40.69	0.34
46	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	10.47	17.14	23.82	30.49	37.16	43.83	0.42
47	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	11.24	18.41	25.58	32.74	39.91	47.08	0.48
48	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	12.27	20.12	27.98	35.83	43.68	51.53	0.55
49	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	13.38	21.98	30.59	39.20	47.80	56.41	0.67
50	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	14.59	24.04	33.48	42.92	52.37	61.81	0.75
51	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	15.83	26.21	36.60	46.99	57.37	67.76	1.04
52	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	17.15	28.59	40.03	51.46	62.90	74.34	1.32
53	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	18.71	31.28	43.85	56.41	68.98	81.55	1.63
54	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	20.46	34.24	48.03	61.81	75.60	89.38	2.04
55	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	22.49	37.56	52.64	67.71	82.78	97.85	2.46
56	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	24.83	41.25	57.67	74.09	90.51	106.93	
57	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	27.48	45.54	63.60	81.66	99.72	117.78	
58	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	30.40	50.23	70.06	89.88	109.71	129.54	
59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	33.43	55.27	77.11	98.95	120.79	142.63	
60	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	37.92	63.33	88.75	114.16	139.57	164.98	
61	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	47.41	81.19	114.98	148.76	182.54	216.32	
62	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	60.02	105.17	150.31	195.45	240.60	285.74	
63	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	69.39	122.54	175.70	228.85	282.01	335.16	
64	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	78.10	138.32	198.53	258.74	318.96	379.17	
65	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	90.20	160.23	230.27	300.31	370.34	440.38	
																										471.68	
																										492.97	
																										511.93	
																										529.79	
																										603.50	
																										639.01	
																										673.15	

Genworth Financial
Colony 20, Band 1, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.66	1.89	2.13	2.36	2.59	2.82	
1	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.70	1.95	2.21	2.46	2.71	2.96	
2	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.71	1.95	2.18	2.41	2.65	2.88	
3	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.70	1.91	2.12	2.32	2.53	2.74	
4	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.70	1.90	2.09	2.28	2.48	2.67	
5	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.69	1.87	2.04	2.21	2.39	2.56	
6	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.68	1.84	2.00	2.15	2.31	2.47	
7	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.68	1.82	1.97	2.11	2.26	2.40	
8	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.68	1.82	1.96	2.09	2.23	2.37	
9	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.68	1.81	1.95	2.09	2.22	2.36	
10	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.70	1.84	1.99	2.13	2.28	2.42	
11	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.72	1.89	2.06	2.23	2.40	2.57	
12	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.76	1.97	2.18	2.38	2.59	2.80	
13	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.81	2.06	2.32	2.58	2.83	3.09	
14	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.85	2.15	2.45	2.75	3.05	3.35	
15	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.90	2.26	2.61	2.96	3.32	3.67	0.11
16	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.93	2.31	2.69	3.07	3.45	3.83	0.11
17	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.97	2.39	2.81	3.22	3.64	4.06	0.11
18	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	2.00	2.45	2.90	3.35	3.80	4.25	0.11
19	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	2.05	2.54	3.04	3.53	4.02	4.51	0.11
20	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	2.37	2.85	3.34	3.82	4.31	4.79	0.11
21	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	2.42	2.96	3.50	4.04	4.58	5.12	0.11
22	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	2.48	3.08	3.69	4.29	4.89	5.49	0.11
23	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	2.54	3.21	3.87	4.53	5.20	5.86	0.11
24	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	2.61	3.34	4.08	4.81	5.54	6.27	0.11
25	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	2.68	3.48	4.28	5.07	5.87	6.67	0.11
26	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	2.80	3.72	4.63	5.54	6.46	7.37	0.11
27	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	2.93	3.97	5.02	6.06	7.10	8.14	0.11
28	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	3.07	4.25	5.43	6.61	7.79	8.97	0.11
29	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	3.27	4.63	5.99	7.34	8.70	10.06	0.11
30	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	3.44	4.97	6.49	8.01	9.54	11.06	0.11
31	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.66	5.36	7.07	8.77	10.48	12.18	0.11
32	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	3.91	5.86	7.81	9.75	11.70	13.65	0.11
33	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	4.16	6.34	8.52	10.69	12.87	15.05	0.12
34	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	4.48	6.96	9.45	11.94	14.42	16.91	0.12
35	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	4.78	7.57	10.35	13.13	15.92	18.70	0.13
36	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	5.19	8.29	11.40	14.50	17.61	20.71	0.14
37	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	5.74	9.25	12.77	16.28	19.79	23.30	0.15
38	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	6.20	10.01	13.82	17.63	21.44	25.25	0.16
39	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	6.77	10.98	15.19	19.40	23.61	27.82	0.18
40	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	7.37	12.02	16.68	21.33	25.98	30.63	0.20
41	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	7.94	12.98	18.02	23.05	28.09	33.13	0.22
42	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	8.64	14.21	19.78	25.34	30.91	36.48	0.24
43	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	9.30	15.33	21.37	27.40	33.43	39.46	0.27
44	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	9.89	16.29	22.69	29.08	35.48	41.88	0.30
45	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	10.73	17.62	24.52	31.42	38.31	45.21	0.34
46	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	11.53	18.96	26.40	33.83	41.27	48.70	0.42
47	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	12.41	20.39	28.37	36.35	44.33	52.31	0.48
48	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	13.45	22.21	30.98	39.74	48.50	57.26	0.55
49	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	14.68	24.28	33.88	43.48	53.08	62.68	0.67
50	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	16.04	26.57	37.10	47.62	58.15	68.68	0.75
51	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	17.61	29.14	40.68	52.22	63.75	75.29	1.04
52	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	19.30	31.96	44.62	57.28	69.94	82.60	1.32
53	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	21.10	35.00	48.91	62.81	76.71	90.61	1.63
54	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	23.09	38.34	53.58	68.82	84.07	99.31	2.04
55	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	25.36	42.03	58.71	75.38	92.05	108.72	2.46
56	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	27.98	46.14	64.31	82.48	100.64	118.81	
57	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	30.51	50.30	70.10	89.89	109.69	129.48	
58	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	33.20	54.72	76.24	97.75	119.27	140.79	
59	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	36.37	59.74	83.12	106.50	129.87	153.25	
60	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	41.13	67.95	94.76	121.57	148.39	175.20	
61	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	51.09	86.28	121.47	156.66	191.85	227.04	
62	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	64.01	110.48	156.94	203.40	249.87	296.33	
63	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	73.45	127.44	181.44	235.43	289.42	343.41	
64	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	81.82	142.21	202.61	263.00	323.40	383.79	
65	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	93.28	162.70	232.12	301.54	370.96	440.38	
																										471.68	
																										492.97	
																										511.93	
																										529.79	
																										603.50	
																										639.01	
																										673.15	

Genworth Financial
Colony 20, Band 1, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	3.26	3.76	4.27	4.78	5.28	5.79	0.11
17	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	3.31	3.86	4.42	4.98	5.53	6.09	0.11
18	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	3.35	3.95	4.55	5.15	5.75	6.35	0.11
19	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	4.28	4.76	5.25	5.73	6.22	6.70	0.11
20	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	4.37	4.91	5.46	6.00	6.55	7.09	0.11
21	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	4.45	5.07	5.69	6.31	6.93	7.55	0.11
22	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	4.55	5.25	5.96	6.66	7.37	8.07	0.11
23	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	4.64	5.43	6.22	7.00	7.79	8.58	0.11
24	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	4.75	5.63	6.51	7.39	8.27	9.15	0.11
25	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	4.90	5.86	6.83	7.79	8.75	9.71	0.11
26	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	5.10	6.21	7.31	8.41	9.52	10.62	0.11
27	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	5.30	6.56	7.83	9.09	10.36	11.62	0.11
28	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	5.50	6.93	8.37	9.81	11.24	12.68	0.11
29	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	5.75	7.41	9.08	10.75	12.41	14.08	0.11
30	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	6.01	7.87	9.74	11.60	13.47	15.33	0.11
31	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	6.39	8.45	10.52	12.59	14.65	16.72	0.11
32	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	6.77	9.13	11.49	13.84	16.20	18.56	0.11
33	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	7.09	9.72	12.36	15.00	17.63	20.27	0.12
34	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	7.52	10.53	13.55	16.56	19.57	22.58	0.12
35	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	7.97	11.33	14.68	18.03	21.39	24.74	0.13
36	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	8.62	12.38	16.13	19.88	23.64	27.39	0.14
37	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	9.47	13.74	18.01	22.28	26.55	30.82	0.15
38	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	10.22	14.85	19.49	24.13	28.76	33.40	0.16
39	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	11.07	16.21	21.36	26.51	31.65	36.80	0.18
40	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	12.02	17.72	23.42	29.11	34.81	40.51	0.20
41	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	12.94	19.12	25.29	31.46	37.64	43.81	0.22
42	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	14.11	20.94	27.77	34.59	41.42	48.25	0.24
43	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	15.10	22.52	29.94	37.35	44.77	52.19	0.27
44	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	16.24	24.07	31.90	39.72	47.55	55.38	0.30
45	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	17.83	26.22	34.62	43.01	51.40	59.79	0.34
46	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	19.13	28.18	37.24	46.30	55.35	64.41	0.42
47	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	20.41	30.16	39.92	49.67	59.43	69.18	0.48
48	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	22.01	32.76	43.50	54.24	64.99	75.73	0.55
49	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	23.79	35.61	47.43	59.25	71.07	82.89	0.67
50	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	25.77	38.78	51.79	64.80	77.81	90.82	0.75
51	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	27.87	42.21	56.55	70.88	85.22	99.56	1.04
52	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	30.22	46.03	61.83	77.63	93.44	109.24	1.32
53	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	32.89	50.27	67.66	85.05	102.43	119.82	1.63
54	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	35.76	54.87	73.99	93.10	112.22	131.33	2.04
55	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	38.90	59.87	80.85	101.82	122.79	143.76	2.46
56	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	41.88	64.64	87.41	110.17	132.93	155.69	
57	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	45.08	69.69	94.31	118.93	143.54	168.16	
58	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	48.64	75.16	101.68	128.20	154.72	181.24	
59	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	52.47	81.09	109.70	138.31	166.93	195.54	
60	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	58.46	91.09	123.72	156.35	188.98	221.61	
61	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	71.28	113.96	156.65	199.33	242.02	284.70	
62	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	87.49	143.67	199.86	256.05	312.23	368.42	
63	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	99.44	163.30	227.16	291.02	354.88	418.74	
64	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	105.57	173.06	240.56	308.05	375.55	443.04	
65	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	110.74	182.07	253.40	324.72	396.05	467.38	
																										492.24	
																										518.66	
																										552.60	
																										596.30	
																										659.92	
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Genworth Financial
Colony 20, Band 1, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.71	5.06	5.42	5.77	6.12	6.47	0.11
17	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.81	5.22	5.63	6.03	6.44	6.85	0.11
18	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.88	5.34	5.81	6.27	6.73	7.19	0.11
19	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.97	5.50	6.04	6.57	7.10	7.63	0.11
20	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	5.06	5.67	6.28	6.89	7.50	8.11	0.11
21	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	5.19	5.89	6.59	7.28	7.98	8.68	0.11
22	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	5.30	6.10	6.91	7.71	8.51	9.31	0.11
23	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	5.43	6.33	7.24	8.14	9.05	9.95	0.11
24	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	5.59	6.60	7.61	8.62	9.63	10.64	0.11
25	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	5.81	6.92	8.02	9.12	10.23	11.33	0.11
26	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	6.05	7.34	8.64	9.93	11.23	12.52	0.11
27	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	6.31	7.82	9.32	10.82	12.33	13.83	0.11
28	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	6.58	8.31	10.05	11.78	13.52	15.25	0.11
29	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	6.91	8.95	10.99	13.02	15.06	17.10	0.11
30	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	7.20	9.52	11.85	14.17	16.49	18.81	0.11
31	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	7.59	10.21	12.84	15.46	18.09	20.71	0.11
32	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	8.08	11.11	14.14	17.16	20.19	23.22	0.11
33	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	8.63	12.03	15.42	18.81	22.21	25.60	0.12
34	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	9.41	13.28	17.16	21.04	24.91	28.79	0.12
35	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	10.08	14.43	18.78	23.13	27.48	31.83	0.13
36	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	10.96	15.82	20.68	25.53	30.39	35.25	0.14
37	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	11.95	17.50	23.04	28.58	34.13	39.67	0.15
38	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	12.98	18.99	24.99	30.99	37.00	43.00	0.16
39	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	14.29	20.91	27.53	34.14	40.76	47.38	0.18
40	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	15.73	23.01	30.30	37.59	44.87	52.16	0.20
41	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	17.00	24.89	32.77	40.65	48.54	56.42	0.22
42	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	18.50	27.23	35.96	44.68	53.41	62.14	0.24
43	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	19.81	29.29	38.78	48.26	57.74	67.22	0.27
44	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	20.96	31.03	41.11	51.19	61.26	71.34	0.30
45	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	22.52	33.42	44.32	55.21	66.11	77.01	0.34
46	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	24.20	35.96	47.71	59.46	71.22	82.97	0.42
47	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	25.79	38.46	51.13	63.79	76.46	89.13	0.48
48	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	27.79	41.75	55.70	69.65	83.61	97.56	0.55
49	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	29.98	45.35	60.71	76.07	91.44	106.80	0.67
50	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	32.37	49.30	66.23	83.16	100.09	117.02	0.75
51	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	35.24	53.85	72.46	91.07	109.68	128.29	1.04
52	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	38.22	58.73	79.24	99.74	120.25	140.76	1.32
53	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	41.46	64.05	86.64	109.22	131.81	154.40	1.63
54	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	45.04	69.88	94.72	119.55	144.39	169.23	2.04
55	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	48.65	75.98	103.30	130.62	157.95	185.27	2.46
56	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	53.00	82.89	112.79	142.68	172.58	202.47	
57	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	57.31	89.98	122.65	155.32	187.99	220.66	
58	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	62.02	97.60	133.19	168.78	204.36	239.95	
59	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	66.95	105.79	144.64	183.49	222.33	261.18	
60	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	74.28	119.15	164.01	208.87	253.74	298.60	
61	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	89.20	145.67	202.15	258.62	315.09	371.56	
62	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	95.10	154.91	214.71	274.51	334.32	394.12	
63	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	101.63	165.05	228.48	291.90	355.32	418.74	
64	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	107.62	174.70	241.79	308.87	375.96	443.04	
65	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	114.20	184.83	255.47	326.11	396.74	467.38	
																										492.24	
																										518.66	
																										552.60	
																										596.30	
																										659.92	
																										769.10	
																										816.34	

Genworth Financial
Colony 20, Band 1, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.72	0.77	0.83	0.88	0.93	0.98	
1	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.73	0.77	0.82	0.87	0.91	0.96	
2	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.73	0.77	0.82	0.87	0.91	0.96	
3	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.73	0.77	0.82	0.86	0.91	0.95	
4	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.73	0.77	0.82	0.87	0.91	0.96	
5	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.73	0.77	0.82	0.87	0.91	0.96	
6	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.74	0.79	0.84	0.88	0.93	0.98	
7	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.74	0.80	0.85	0.90	0.96	1.01	
8	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.75	0.81	0.87	0.92	0.98	1.04	
9	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.76	0.83	0.90	0.96	1.03	1.10	
10	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.77	0.86	0.94	1.02	1.11	1.19	
11	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.80	0.90	1.01	1.11	1.21	1.31	
12	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.83	0.96	1.10	1.23	1.36	1.49	
13	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.87	1.03	1.20	1.36	1.53	1.69	
14	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.90	1.10	1.31	1.51	1.71	1.91	
15	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.94	1.19	1.43	1.67	1.92	2.16	0.11
16	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.96	1.22	1.49	1.75	2.01	2.27	0.11
17	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.99	1.27	1.55	1.82	2.10	2.38	0.11
18	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.01	1.29	1.58	1.87	2.15	2.44	0.11
19	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.02	1.31	1.61	1.90	2.20	2.49	0.11
20	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.21	1.48	1.75	2.02	2.29	2.56	0.11
21	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.30	1.56	1.83	2.09	2.36	2.62	0.11
22	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.30	1.58	1.85	2.12	2.40	2.67	0.11
23	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.32	1.60	1.89	2.17	2.46	2.74	0.11
24	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.33	1.62	1.92	2.21	2.51	2.80	0.11
25	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.35	1.65	1.96	2.27	2.57	2.88	0.11
26	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.39	1.73	2.08	2.42	2.77	3.11	0.11
27	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.44	1.82	2.21	2.59	2.98	3.36	0.11
28	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.48	1.92	2.35	2.78	3.22	3.65	0.11
29	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.55	2.05	2.55	3.04	3.54	4.04	0.11
30	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.62	2.17	2.73	3.29	3.84	4.40	0.11
31	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.69	2.31	2.93	3.55	4.17	4.79	0.11
32	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.78	2.49	3.19	3.89	4.60	5.30	0.11
33	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.87	2.65	3.44	4.22	5.00	5.78	0.12
34	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.99	2.87	3.76	4.64	5.53	6.41	0.12
35	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	2.09	3.06	4.04	5.01	5.99	6.96	0.13
36	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	2.19	3.26	4.33	5.40	6.47	7.54	0.14
37	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	2.34	3.54	4.73	5.92	7.12	8.31	0.15
38	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.46	3.74	5.01	6.28	7.56	8.83	0.16
39	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	2.64	4.02	5.41	6.79	8.17	9.55	0.18
40	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	2.85	4.34	5.84	7.34	8.83	10.33	0.20
41	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	3.02	4.61	6.21	7.81	9.40	11.00	0.22
42	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	3.26	5.00	6.73	8.46	10.20	11.93	0.24
43	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	3.49	5.34	7.18	9.02	10.87	12.71	0.27
44	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	3.67	5.60	7.53	9.45	11.38	13.31	0.30
45	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	3.90	5.96	8.03	10.10	12.16	14.23	0.34
46	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	4.20	6.47	8.75	11.02	13.29	15.56	0.42
47	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	4.55	7.06	9.57	12.08	14.59	17.10	0.48
48	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	5.01	7.86	10.72	13.57	16.42	19.27	0.55
49	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	5.57	8.82	12.08	15.33	18.58	21.83	0.67
50	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	6.25	9.97	13.70	17.42	21.15	24.87	0.75
51	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	6.97	11.26	15.56	19.85	24.14	28.43	1.04
52	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	7.85	12.81	17.76	22.71	27.67	32.62	1.32
53	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	8.89	14.61	20.34	26.06	31.78	37.50	1.63
54	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	10.07	16.68	23.30	29.91	36.53	43.14	2.04
55	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	11.44	19.07	26.70	34.32	41.95	49.58	2.46
56	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	12.88	21.55	30.22	38.89	47.56	56.23	
57	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	14.48	24.31	34.13	43.95	53.78	63.60	
58	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	16.32	27.40	38.48	49.55	60.63	71.71	
59	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	18.32	30.77	43.23	55.68	68.13	80.58	
60	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	21.30	35.99	50.68	65.37	80.06	94.75	
61	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	27.08	46.84	66.61	86.38	106.14	125.91	
62	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	34.77	61.44	88.10	114.76	141.43	168.09	
63	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	40.51	72.17	103.84	135.50	167.16	198.82	
64	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	45.94	82.09	118.24	154.38	190.53	226.68	
65	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	54.56	98.17	141.79	185.40	229.02	272.63	
																										287.76	
																										302.63	
																										317.18	
																										331.29	
																										404.53	
																										440.89	
																										476.78	

Genworth Financial
Colony 20, Band 1, Current Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.92	0.96	0.99	1.02	1.06	1.09	
1	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.92	0.95	0.98	1.01	1.04	1.07	
2	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.92	0.95	0.98	1.01	1.04	1.07	
3	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.92	0.94	0.97	1.00	1.02	1.05	
4	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.93	0.96	0.99	1.01	1.04	1.07	
5	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.93	0.96	0.99	1.01	1.04	1.07	
6	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.93	0.96	1.00	1.03	1.06	1.09	
7	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.94	0.97	1.01	1.05	1.08	1.12	
8	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.94	0.99	1.03	1.07	1.12	1.16	
9	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.95	1.01	1.06	1.11	1.17	1.22	
10	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.97	1.04	1.11	1.18	1.25	1.32	
11	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.00	1.09	1.18	1.27	1.36	1.45	
12	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.03	1.16	1.28	1.40	1.53	1.65	
13	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.07	1.23	1.40	1.56	1.72	1.88	
14	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.11	1.31	1.52	1.72	1.92	2.12	
15	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.16	1.41	1.66	1.90	2.15	2.40	0.11
16	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.18	1.45	1.72	1.98	2.25	2.52	0.11
17	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.21	1.49	1.78	2.07	2.35	2.64	0.11
18	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.22	1.52	1.82	2.11	2.41	2.71	0.11
19	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.23	1.54	1.85	2.15	2.46	2.77	0.11
20	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.47	1.74	2.02	2.29	2.57	2.84	0.11
21	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.51	1.79	2.07	2.35	2.63	2.91	0.11
22	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.52	1.81	2.10	2.39	2.68	2.97	0.11
23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.53	1.83	2.14	2.44	2.74	3.04	0.11
24	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.54	1.86	2.17	2.48	2.80	3.11	0.11
25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.58	1.90	2.23	2.55	2.88	3.20	0.11
26	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.62	1.99	2.36	2.72	3.09	3.46	0.11
27	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.67	2.08	2.50	2.91	3.32	3.73	0.11
28	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.74	2.20	2.67	3.13	3.60	4.06	0.11
29	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.81	2.34	2.88	3.42	3.95	4.49	0.11
30	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.88	2.48	3.09	3.69	4.29	4.89	0.11
31	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.96	2.63	3.31	3.98	4.65	5.32	0.11
32	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	2.06	2.82	3.59	4.36	5.12	5.89	0.11
33	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	2.16	3.01	3.87	4.72	5.57	6.42	0.12
34	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	2.28	3.25	4.22	5.18	6.15	7.12	0.12
35	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	2.38	3.45	4.52	5.59	6.66	7.73	0.13
36	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.56	3.73	4.89	6.05	7.22	8.38	0.14
37	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	2.79	4.08	5.37	6.65	7.94	9.23	0.15
38	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	2.97	4.34	5.71	7.07	8.44	9.81	0.16
39	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	3.14	4.64	6.13	7.62	9.12	10.61	0.18
40	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	3.34	4.97	6.60	8.22	9.85	11.48	0.20
41	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	3.55	5.29	7.02	8.75	10.49	12.22	0.22
42	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	3.81	5.70	7.59	9.47	11.36	13.25	0.24
43	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	4.06	6.07	8.09	10.10	12.11	14.12	0.27
44	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	4.31	6.40	8.50	10.60	12.69	14.79	0.30
45	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	4.58	6.82	9.07	11.32	13.56	15.81	0.34
46	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	4.98	7.44	9.91	12.37	14.83	17.29	0.42
47	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	5.40	8.12	10.84	13.56	16.28	19.00	0.48
48	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	5.99	9.07	12.16	15.24	18.33	21.41	0.55
49	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	6.64	10.16	13.69	17.21	20.74	24.26	0.67
50	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	7.29	11.36	15.43	19.49	23.56	27.63	0.75
51	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	8.16	12.84	17.53	22.22	26.90	31.59	1.04
52	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	9.07	14.51	19.94	25.37	30.81	36.24	1.32
53	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	10.22	16.51	22.80	29.09	35.38	41.67	1.63
54	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	11.41	18.72	26.02	33.32	40.63	47.93	2.04
55	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	12.99	21.41	29.83	38.25	46.67	55.09	2.46
56	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	14.52	24.11	33.71	43.30	52.89	62.48	
57	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	16.29	27.16	38.04	48.92	59.79	70.67	
58	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	18.39	30.65	42.91	55.16	67.42	79.68	
59	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	20.76	34.52	48.27	62.02	75.78	89.53	
60	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	24.20	40.41	56.63	72.85	89.06	105.28	
61	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	30.32	52.23	74.15	96.07	117.98	139.90	
62	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	38.75	68.36	97.96	127.56	157.17	186.77	
63	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	45.66	80.71	115.76	150.81	185.86	220.91	
64	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	51.83	91.84	131.85	171.85	211.86	251.87	
65	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	60.92	109.32	157.72	206.12	254.52	302.92	
																										319.73	
																										336.26	
																										352.42	
																										368.10	
																										449.48	
																										489.88	
																										529.76	

Genworth Financial
Colony 20, Band 1, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.08	1.11	1.13	1.15	1.18	1.20	
1	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.08	1.10	1.12	1.14	1.16	1.18	
2	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.09	1.11	1.13	1.14	1.16	1.18	
3	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.09	1.10	1.12	1.13	1.15	1.16	
4	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.09	1.11	1.13	1.14	1.16	1.18	
5	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.09	1.11	1.13	1.14	1.16	1.18	
6	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.09	1.11	1.14	1.16	1.18	1.20	
7	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.10	1.12	1.15	1.18	1.20	1.23	
8	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.11	1.14	1.18	1.21	1.25	1.28	
9	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.12	1.16	1.21	1.25	1.30	1.34	
10	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.14	1.20	1.27	1.33	1.40	1.46	
11	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.16	1.25	1.35	1.44	1.53	1.62	
12	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.20	1.33	1.46	1.59	1.72	1.85	
13	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.26	1.43	1.61	1.78	1.96	2.13	
14	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.30	1.52	1.75	1.97	2.19	2.41	
15	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.36	1.64	1.92	2.19	2.47	2.75	0.11
16	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.39	1.70	2.02	2.33	2.64	2.95	0.11
17	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.44	1.79	2.14	2.48	2.83	3.18	0.11
18	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.46	1.83	2.21	2.58	2.95	3.32	0.11
19	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.49	1.88	2.28	2.67	3.07	3.46	0.11
20	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.83	2.18	2.54	2.89	3.24	3.59	0.11
21	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.86	2.23	2.61	2.98	3.36	3.73	0.11
22	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.88	2.27	2.67	3.07	3.46	3.86	0.11
23	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.90	2.32	2.74	3.15	3.57	3.99	0.11
24	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.92	2.36	2.81	3.25	3.69	4.13	0.11
25	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.96	2.42	2.89	3.36	3.82	4.29	0.11
26	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	2.03	2.55	3.08	3.60	4.12	4.64	0.11
27	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	2.10	2.68	3.27	3.85	4.43	5.01	0.11
28	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	2.18	2.83	3.49	4.14	4.80	5.45	0.11
29	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	2.29	3.04	3.80	4.55	5.30	6.05	0.11
30	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	2.40	3.24	4.08	4.91	5.75	6.59	0.11
31	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.52	3.45	4.38	5.31	6.24	7.17	0.11
32	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	2.66	3.72	4.78	5.84	6.90	7.96	0.11
33	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	2.79	3.97	5.15	6.32	7.50	8.68	0.12
34	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	3.02	4.34	5.66	6.98	8.30	9.62	0.12
35	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	3.18	4.64	6.09	7.54	9.00	10.45	0.13
36	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	3.42	5.00	6.59	8.17	9.76	11.34	0.14
37	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	3.70	5.46	7.22	8.98	10.74	12.50	0.15
38	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	3.86	5.74	7.63	9.52	11.40	13.29	0.16
39	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	4.08	6.14	8.20	10.25	12.31	14.37	0.18
40	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	4.44	6.66	8.89	11.11	13.34	15.56	0.20
41	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	4.64	7.03	9.41	11.79	14.18	16.56	0.22
42	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	4.94	7.54	10.15	12.75	15.36	17.96	0.24
43	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	5.35	8.11	10.87	13.63	16.39	19.15	0.27
44	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	5.59	8.48	11.38	14.27	17.17	20.06	0.30
45	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	5.96	9.06	12.16	15.26	18.36	21.46	0.34
46	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	6.41	9.73	13.06	16.39	19.71	23.04	0.42
47	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	6.91	10.50	14.09	17.68	21.27	24.86	0.48
48	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	7.59	11.57	15.56	19.54	23.52	27.50	0.55
49	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	8.19	12.67	17.14	21.61	26.09	30.56	0.67
50	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	8.91	13.95	19.00	24.04	29.09	34.13	0.75
51	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	9.83	15.52	21.20	26.88	32.57	38.25	1.04
52	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	10.88	17.30	23.72	30.14	36.56	42.98	1.32
53	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	12.13	19.38	26.64	33.89	41.15	48.40	1.63
54	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	13.51	21.71	29.91	38.10	46.30	54.50	2.04
55	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	15.12	24.35	33.59	42.82	52.06	61.29	2.46
56	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	16.74	27.14	37.55	47.95	58.35	68.75	
57	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	18.59	30.42	42.25	54.08	65.91	77.74	
58	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	20.59	34.00	47.42	60.83	74.24	87.65	
59	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	22.87	37.99	53.12	68.24	83.36	98.48	
60	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	26.41	44.29	62.17	80.05	97.93	115.81	
61	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	33.75	57.78	81.81	105.83	129.86	153.89	
62	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	43.08	75.56	108.03	140.50	172.98	205.45	
63	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	50.55	89.04	127.53	166.02	204.51	243.00	
64	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	57.65	101.53	145.42	189.30	233.18	277.06	
65	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	68.37	121.31	174.25	227.19	280.13	333.07	
																										351.58	
																										369.77	
																										387.54	
																										404.78	
																										485.38	
																										527.31	
																										582.74	

Genworth Financial
Colony 20, Band 1, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.15	1.18	1.22	1.25	1.28	1.31	
1	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.16	1.18	1.21	1.24	1.26	1.29	
2	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.17	1.19	1.22	1.24	1.27	1.29	
3	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.17	1.19	1.21	1.23	1.25	1.27	
4	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.19	1.21	1.23	1.25	1.27	1.29	
5	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.20	1.22	1.24	1.25	1.27	1.29	
6	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.20	1.23	1.25	1.27	1.30	1.32	
7	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.21	1.24	1.27	1.30	1.33	1.36	
8	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.23	1.27	1.31	1.34	1.38	1.42	
9	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.24	1.29	1.34	1.39	1.44	1.49	
10	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.26	1.33	1.41	1.48	1.55	1.62	
11	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.29	1.39	1.50	1.60	1.70	1.80	
12	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.34	1.48	1.63	1.77	1.92	2.06	
13	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.40	1.59	1.79	1.98	2.18	2.37	
14	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.45	1.69	1.94	2.19	2.43	2.68	
15	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.53	1.83	2.14	2.44	2.75	3.05	0.11
16	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.56	1.91	2.25	2.59	2.94	3.28	0.11
17	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.61	1.99	2.38	2.76	3.15	3.53	0.11
18	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.64	2.05	2.46	2.87	3.28	3.69	0.11
19	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.67	2.11	2.54	2.97	3.41	3.84	0.11
20	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.96	2.36	2.77	3.18	3.58	3.99	0.11
21	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.01	2.43	2.86	3.29	3.71	4.14	0.11
22	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.03	2.48	2.94	3.39	3.84	4.29	0.11
23	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.06	2.53	3.01	3.48	3.96	4.43	0.11
24	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	2.08	2.58	3.09	3.59	4.09	4.59	0.11
25	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	2.13	2.66	3.19	3.71	4.24	4.77	0.11
26	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	2.19	2.79	3.38	3.97	4.57	5.16	0.11
27	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	2.26	2.92	3.59	4.25	4.91	5.57	0.11
28	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	2.34	3.09	3.83	4.57	5.32	6.06	0.11
29	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	2.45	3.31	4.16	5.01	5.87	6.72	0.11
30	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	2.56	3.51	4.47	5.42	6.37	7.32	0.11
31	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	2.70	3.75	4.81	5.86	6.92	7.97	0.11
32	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	2.87	4.06	5.26	6.45	7.65	8.84	0.11
33	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	3.03	4.35	5.68	7.00	8.32	9.64	0.12
34	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	3.29	4.77	6.25	7.73	9.21	10.69	0.12
35	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	3.48	5.10	6.73	8.36	9.98	11.61	0.13
36	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	3.73	5.51	7.28	9.05	10.83	12.60	0.14
37	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	4.05	6.02	7.99	9.95	11.92	13.89	0.15
38	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	4.22	6.33	8.44	10.55	12.66	14.77	0.16
39	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	4.47	6.77	9.07	11.37	13.67	15.97	0.18
40	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	4.90	7.38	9.86	12.33	14.81	17.29	0.20
41	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	5.13	7.78	10.44	13.09	15.75	18.40	0.22
42	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	5.44	8.35	11.25	14.15	17.06	19.96	0.24
43	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	5.86	8.94	12.03	15.11	18.20	21.28	0.27
44	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	6.10	9.34	12.58	15.81	19.05	22.29	0.30
45	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	6.51	9.97	13.44	16.91	20.37	23.84	0.34
46	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	7.00	10.72	14.44	18.16	21.88	25.60	0.42
47	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	7.55	11.57	15.58	19.59	23.61	27.62	0.48
48	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	8.30	12.75	17.20	21.65	26.10	30.55	0.55
49	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	9.08	14.05	19.03	24.01	28.98	33.96	0.67
50	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	9.81	15.43	21.06	26.68	32.30	37.92	0.75
51	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	10.85	17.18	23.51	29.84	36.17	42.50	1.04
52	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	12.04	19.18	26.33	33.47	40.62	47.76	1.32
53	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	13.42	21.49	29.57	37.64	45.71	53.78	1.63
54	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	14.79	23.95	33.10	42.25	51.41	60.56	2.04
55	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	16.55	26.86	37.17	47.48	57.79	68.10	2.46
56	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	18.46	30.04	41.63	53.22	64.80	76.39	
57	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	20.60	33.57	46.54	59.50	72.47	85.44	
58	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	22.89	37.36	51.83	66.30	80.77	95.24	
59	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	25.42	41.49	57.57	73.65	89.72	105.80	
60	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	29.14	47.91	66.68	85.44	104.21	122.98	
61	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	36.57	61.55	86.54	111.52	136.51	161.49	
62	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	46.09	79.48	112.87	146.25	179.64	213.03	
63	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	53.29	92.43	131.56	170.69	209.83	248.96	
64	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	59.73	103.87	148.00	192.13	236.27	280.40	
65	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	69.67	122.35	175.03	227.71	280.39	333.07	
																										351.58	
																										369.77	
																										387.54	
																										404.78	
																										485.38	
																										527.31	
																										588.65	

Genworth Financial
Colony 20, Band 1, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.57	3.05	3.53	4.00	4.48	4.96	0.11
17	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.62	3.16	3.69	4.22	4.76	5.29	0.11
18	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.66	3.23	3.80	4.37	4.94	5.51	0.11
19	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.69	3.29	3.90	4.50	5.10	5.70	0.11
20	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	3.42	3.91	4.41	4.91	5.40	5.90	0.11
21	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	3.45	3.98	4.52	5.05	5.58	6.11	0.11
22	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	3.48	4.05	4.61	5.17	5.74	6.30	0.11
23	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	3.52	4.11	4.71	5.30	5.90	6.49	0.11
24	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	3.55	4.18	4.81	5.44	6.07	6.70	0.11
25	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	3.59	4.26	4.94	5.61	6.28	6.95	0.11
26	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	3.69	4.44	5.19	5.93	6.68	7.43	0.11
27	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.88	4.70	5.51	6.32	7.14	7.95	0.11
28	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	4.05	4.96	5.86	6.76	7.67	8.57	0.11
29	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	4.23	5.26	6.30	7.33	8.37	9.40	0.11
30	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	4.38	5.53	6.69	7.84	9.00	10.15	0.11
31	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	4.56	5.84	7.12	8.39	9.67	10.95	0.11
32	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	4.81	6.26	7.70	9.14	10.59	12.03	0.11
33	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	5.19	6.75	8.31	9.87	11.43	12.99	0.12
34	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	5.46	7.22	8.99	10.75	12.51	14.27	0.12
35	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	5.85	7.75	9.66	11.56	13.47	15.37	0.13
36	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	6.26	8.34	10.43	12.51	14.59	16.67	0.14
37	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	6.68	9.02	11.36	13.70	16.04	18.38	0.15
38	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	7.08	9.57	12.06	14.55	17.04	19.53	0.16
39	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	7.61	10.32	13.02	15.72	18.43	21.13	0.18
40	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	8.11	11.06	14.02	16.97	19.92	22.87	0.20
41	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	8.70	11.83	14.96	18.08	21.21	24.34	0.22
42	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	9.42	12.81	16.21	19.61	23.00	26.40	0.24
43	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	10.12	13.72	17.33	20.94	24.54	28.15	0.27
44	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	10.78	14.52	18.26	22.00	25.74	29.48	0.30
45	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	11.62	15.61	19.59	23.57	27.56	31.54	0.34
46	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	12.54	16.80	21.07	25.33	29.60	33.86	0.42
47	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	13.37	18.00	22.64	27.27	31.90	36.53	0.48
48	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	14.48	19.66	24.85	30.03	35.22	40.40	0.55
49	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	15.60	21.46	27.33	33.19	39.05	44.91	0.67
50	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	16.88	23.54	30.19	36.84	43.50	50.15	0.75
51	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	18.34	25.91	33.49	41.06	48.63	56.20	1.04
52	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	19.89	28.55	37.20	45.85	54.51	63.16	1.32
53	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	21.61	31.52	41.42	51.32	61.23	71.13	1.63
54	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	23.71	34.98	46.26	57.54	68.81	80.09	2.04
55	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	26.04	38.84	51.65	64.45	77.25	90.05	2.46
56	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	28.39	42.74	57.08	71.42	85.77	100.11	
57	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	31.21	47.16	63.11	79.06	95.01	110.96	
58	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	34.09	51.79	69.50	87.20	104.90	122.60	
59	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	37.07	56.65	76.24	95.83	115.41	135.00	
60	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	41.51	64.32	87.13	109.93	132.74	155.55	
61	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	51.20	81.46	111.72	141.98	172.24	202.50	
62	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	63.35	103.65	143.95	184.24	224.54	264.84	
63	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	72.65	119.50	166.35	213.20	260.05	306.90	
64	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	80.13	132.65	185.18	237.70	290.23	342.75	
65	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	90.99	151.59	212.20	272.81	333.41	394.02	
																										426.16	
																										448.21	
																										469.76	
																										490.67	
																										599.13	
																										653.01	
																										706.21	

Genworth Financial
Colony 20, Band 1, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	3.13	3.61	4.09	4.57	5.05	5.53	0.11
17	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	3.20	3.75	4.30	4.85	5.40	5.95	0.11
18	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	3.26	3.85	4.45	5.04	5.64	6.23	0.11
19	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.92	4.43	4.95	5.46	5.97	6.48	0.11
20	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.99	4.54	5.09	5.64	6.19	6.74	0.11
21	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	4.04	4.64	5.23	5.82	6.42	7.01	0.11
22	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	4.09	4.72	5.36	5.99	6.63	7.26	0.11
23	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	4.14	4.82	5.49	6.16	6.84	7.51	0.11
24	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	4.19	4.90	5.62	6.34	7.05	7.77	0.11
25	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	4.25	5.02	5.79	6.55	7.32	8.09	0.11
26	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	4.37	5.25	6.12	6.99	7.87	8.74	0.11
27	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	4.56	5.54	6.52	7.49	8.47	9.45	0.11
28	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	4.76	5.86	6.97	8.08	9.18	10.29	0.11
29	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	4.98	6.26	7.55	8.84	10.12	11.41	0.11
30	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	5.72	7.07	8.41	9.75	11.10	12.44	0.11
31	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	6.00	7.51	9.02	10.53	12.04	13.55	0.11
32	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	6.33	8.07	9.81	11.55	13.29	15.03	0.11
33	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	6.65	8.60	10.55	12.49	14.44	16.39	0.12
34	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	6.99	9.23	11.47	13.70	15.94	18.18	0.12
35	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	7.30	9.79	12.28	14.77	17.26	19.75	0.13
36	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	7.77	10.51	13.24	15.97	18.71	21.44	0.14
37	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	8.42	11.46	14.51	17.55	20.59	23.63	0.15
38	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	8.87	12.12	15.37	18.62	21.87	25.12	0.16
39	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	9.46	13.00	16.55	20.09	23.64	27.18	0.18
40	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	10.18	14.03	17.88	21.73	25.58	29.43	0.20
41	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	11.16	15.20	19.23	23.26	27.30	31.33	0.22
42	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	12.10	16.47	20.85	25.23	29.60	33.98	0.24
43	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	12.95	17.60	22.26	26.92	31.57	36.23	0.27
44	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	13.67	18.52	23.38	28.24	33.09	37.95	0.30
45	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	14.44	19.67	24.91	30.14	35.37	40.60	0.34
46	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	15.37	21.01	26.66	32.31	37.95	43.60	0.42
47	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	16.41	22.53	28.66	34.78	40.91	47.03	0.48
48	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	17.76	24.61	31.47	38.32	45.17	52.02	0.55
49	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	19.17	26.91	34.64	42.37	50.11	57.84	0.67
50	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	20.77	29.54	38.30	47.06	55.83	64.59	0.75
51	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	22.58	32.54	42.51	52.47	62.43	72.39	1.04
52	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	24.60	35.95	47.31	58.66	70.02	81.37	1.32
53	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	26.82	39.78	52.75	65.71	78.67	91.63	1.63
54	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	29.35	44.12	58.89	73.65	88.42	103.19	2.04
55	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	32.23	48.99	65.75	82.51	99.27	116.03	2.46
56	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	35.34	54.31	73.27	92.23	111.20	130.16	
57	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	38.97	60.29	81.62	102.94	124.27	145.59	
58	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	42.88	66.77	90.65	114.53	138.42	162.30	
59	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	47.02	73.67	100.33	126.99	153.64	180.30	
60	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	53.37	84.61	115.85	147.09	178.33	209.57	
61	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	67.58	109.10	150.63	192.15	233.68	275.20	
62	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	74.92	121.01	167.09	213.17	259.26	305.34	
63	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	82.02	132.51	183.00	233.48	283.97	334.46	
64	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	88.96	143.59	198.23	252.87	307.50	362.14	
65	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	96.60	156.08	215.57	275.05	334.54	394.02	
																										428.00	
																										465.08	
																										507.10	
																										558.62	
																										634.64	
																										710.73	
																										776.85	

Genworth Financial
Colony 20, Band 2, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.90	1.17	1.44	1.70	1.97	2.24	
1	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.88	1.13	1.38	1.62	1.87	2.12	
2	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.87	1.11	1.34	1.57	1.81	2.04	
3	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.86	1.08	1.30	1.51	1.73	1.95	
4	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.87	1.08	1.29	1.49	1.70	1.91	
5	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.86	1.05	1.25	1.44	1.64	1.83	
6	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.84	1.03	1.21	1.39	1.58	1.76	
7	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.84	1.01	1.19	1.37	1.54	1.72	
8	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.83	1.00	1.18	1.35	1.52	1.69	
9	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.84	1.01	1.18	1.35	1.52	1.69	
10	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.85	1.02	1.20	1.38	1.55	1.73	
11	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.87	1.06	1.26	1.45	1.65	1.84	
12	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.89	1.11	1.33	1.55	1.77	1.99	
13	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.92	1.18	1.43	1.68	1.94	2.19	
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.95	1.24	1.52	1.80	2.09	2.37	
15	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.99	1.31	1.63	1.94	2.26	2.58	0.11
16	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.00	1.33	1.66	1.98	2.31	2.64	0.11
17	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.01	1.36	1.70	2.04	2.39	2.73	0.11
18	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.03	1.39	1.74	2.09	2.45	2.80	0.11
19	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.05	1.43	1.80	2.17	2.55	2.92	0.11
20	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.15	1.53	1.92	2.30	2.68	3.06	0.11
21	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.19	1.59	2.00	2.41	2.81	3.22	0.11
22	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.22	1.66	2.10	2.53	2.97	3.41	0.11
23	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.25	1.72	2.19	2.66	3.13	3.60	0.11
24	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.29	1.79	2.30	2.80	3.31	3.81	0.11
25	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.32	1.86	2.40	2.93	3.47	4.01	0.11
26	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.40	2.00	2.61	3.22	3.82	4.43	0.11
27	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.47	2.16	2.84	3.52	4.21	4.89	0.11
28	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.56	2.32	3.09	3.85	4.62	5.38	0.11
29	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.67	2.54	3.42	4.29	5.16	6.03	0.11
30	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.77	2.74	3.71	4.68	5.65	6.62	0.11
31	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.89	2.97	4.05	5.13	6.21	7.29	0.11
32	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.05	3.27	4.50	5.72	6.94	8.16	0.11
33	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.21	3.57	4.93	6.28	7.64	9.00	0.12
34	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.40	3.94	5.49	7.03	8.57	10.11	0.12
35	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.58	4.30	6.02	7.73	9.45	11.17	0.13
36	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	2.83	4.74	6.65	8.55	10.46	12.37	0.14
37	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	3.14	5.30	7.45	9.60	11.76	13.91	0.15
38	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.38	5.72	8.06	10.40	12.74	15.08	0.16
39	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	3.68	6.26	8.85	11.43	14.02	16.60	0.18
40	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	3.99	6.84	9.70	12.56	15.41	18.27	0.20
41	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	4.29	7.38	10.48	13.57	16.67	19.76	0.22
42	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	4.69	8.10	11.52	14.93	18.34	21.75	0.24
43	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	5.08	8.77	12.46	16.15	19.84	23.53	0.27
44	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	5.44	9.34	13.25	17.16	21.06	24.97	0.30
45	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	5.95	10.15	14.35	18.55	22.75	26.95	0.34
46	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	6.45	11.08	15.70	20.32	24.95	29.57	0.42
47	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	7.05	12.11	17.17	22.23	27.29	32.35	0.48
48	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	7.83	13.48	19.14	24.79	30.44	36.09	0.55
49	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	8.72	15.03	21.35	27.66	33.97	40.28	0.67
50	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	9.71	16.77	23.83	30.88	37.94	45.00	0.75
51	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	10.86	18.75	26.65	34.55	42.44	50.34	1.04
52	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	12.15	20.99	29.84	38.69	47.53	56.38	1.32
53	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	13.50	23.43	33.36	43.28	53.21	63.14	1.63
54	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	15.02	26.16	37.30	48.43	59.57	70.71	2.04
55	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	16.77	29.24	41.71	54.18	66.65	79.12	2.46
56	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	18.57	32.34	46.12	59.89	73.67	87.44	
57	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	20.52	35.69	50.86	66.02	81.19	96.36	
58	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	22.63	39.30	55.97	72.64	89.31	105.98	
59	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	24.97	43.32	61.66	80.00	98.35	116.69	
60	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	28.66	49.92	71.19	92.45	113.72	134.98	
61	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	36.44	64.55	92.66	120.77	148.88	176.99	
62	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	46.74	84.15	121.56	158.96	196.37	233.78	
63	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	54.43	98.39	142.35	186.30	230.26	274.22	
64	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	61.51	111.25	161.00	210.74	260.49	310.23	
65	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	72.32	131.86	191.39	250.92	310.46	369.99	
																										387.11	
																										403.44	
																										418.96	
																										433.57	
																										501.21	
																										531.80	
																										561.28	

Genworth Financial
Colony 20, Band 2, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.09	1.37	1.65	1.93	2.21	2.49	
1	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.07	1.33	1.59	1.84	2.10	2.36	
2	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.06	1.30	1.55	1.79	2.03	2.27	
3	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.05	1.28	1.50	1.72	1.95	2.17	
4	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.05	1.26	1.48	1.69	1.91	2.12	
5	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.04	1.24	1.44	1.63	1.83	2.03	
6	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.04	1.22	1.41	1.59	1.78	1.96	
7	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.03	1.20	1.38	1.56	1.73	1.91	
8	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.02	1.19	1.37	1.54	1.71	1.88	
9	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.03	1.20	1.37	1.54	1.71	1.88	
10	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.05	1.22	1.40	1.57	1.75	1.92	
11	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.07	1.26	1.46	1.65	1.85	2.04	
12	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.09	1.32	1.54	1.76	1.99	2.21	
13	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.13	1.39	1.65	1.91	2.17	2.43	
14	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.16	1.46	1.75	2.04	2.34	2.63	
15	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.20	1.54	1.87	2.20	2.54	2.87	0.11
16	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.21	1.56	1.90	2.24	2.59	2.93	0.11
17	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.23	1.59	1.95	2.31	2.67	3.03	0.11
18	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.24	1.62	1.99	2.36	2.74	3.11	0.11
19	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.27	1.66	2.06	2.45	2.85	3.24	0.11
20	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.43	1.82	2.22	2.61	3.01	3.40	0.11
21	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.46	1.88	2.31	2.73	3.16	3.58	0.11
22	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.49	1.95	2.41	2.87	3.33	3.79	0.11
23	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.53	2.02	2.52	3.01	3.51	4.00	0.11
24	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.56	2.10	2.63	3.16	3.70	4.23	0.11
25	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.60	2.17	2.75	3.32	3.89	4.46	0.11
26	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.68	2.33	2.98	3.62	4.27	4.92	0.11
27	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.78	2.51	3.24	3.97	4.70	5.43	0.11
28	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.87	2.69	3.52	4.34	5.16	5.98	0.11
29	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.99	2.93	3.88	4.82	5.76	6.70	0.11
30	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	2.10	3.15	4.21	5.26	6.31	7.36	0.11
31	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.23	3.41	4.58	5.75	6.93	8.10	0.11
32	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.40	3.73	5.07	6.40	7.74	9.07	0.11
33	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.56	4.05	5.54	7.02	8.51	10.00	0.12
34	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.77	4.46	6.16	7.85	9.54	11.23	0.12
35	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.97	4.86	6.75	8.63	10.52	12.41	0.13
36	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	3.22	5.33	7.43	9.53	11.64	13.74	0.14
37	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	3.55	5.93	8.32	10.70	13.08	15.46	0.15
38	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	3.83	6.41	9.00	11.58	14.17	16.75	0.16
39	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	4.17	7.03	9.88	12.73	15.59	18.44	0.18
40	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	4.54	7.69	10.85	14.00	17.15	20.30	0.20
41	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	4.90	8.31	11.72	15.13	18.54	21.95	0.22
42	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	5.38	9.14	12.90	16.65	20.41	24.17	0.24
43	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	5.82	9.88	13.95	18.01	22.08	26.14	0.27
44	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	6.21	10.51	14.82	19.13	23.43	27.74	0.30
45	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	6.71	11.35	16.00	20.65	25.29	29.94	0.34
46	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	7.37	12.46	17.56	22.66	27.75	32.85	0.42
47	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	8.06	13.63	19.21	24.79	30.36	35.94	0.48
48	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	8.92	15.15	21.39	27.63	33.86	40.10	0.55
49	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	9.87	16.84	23.82	30.80	37.77	44.75	0.67
50	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	10.92	18.73	26.55	34.37	42.18	50.00	0.75
51	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	12.18	20.93	29.68	38.43	47.18	55.93	1.04
52	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	13.58	23.39	33.21	43.02	52.83	62.64	1.32
53	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	15.12	26.13	37.14	48.14	59.15	70.16	1.63
54	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	16.81	29.16	41.52	53.87	66.22	78.57	2.04
55	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	18.82	32.64	46.46	60.27	74.09	87.91	2.46
56	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	20.85	36.11	51.37	66.63	81.89	97.15	
57	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	23.11	39.90	56.70	73.49	90.28	107.07	
58	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	25.45	43.91	62.38	80.84	99.30	117.76	
59	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	28.07	48.39	68.71	89.02	109.34	129.66	
60	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	32.14	55.71	79.28	102.84	126.41	149.98	
61	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	40.83	71.99	103.16	134.32	165.49	196.65	
62	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	52.27	93.77	135.27	176.76	218.26	259.76	
63	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	60.82	109.60	158.37	207.14	255.92	304.69	
64	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	68.73	123.92	179.12	234.31	289.51	344.70	
65	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	80.91	146.95	212.99	279.02	345.06	411.10	
																										430.12	
																										448.27	
																										465.51	
																										481.74	
																										556.90	
																										590.89	
																										623.64	

Genworth Financial
Colony 20, Band 2, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	1.27	1.57	1.86	2.15	2.45	2.74	
1	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.29	1.57	1.84	2.11	2.39	2.66	
2	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.28	1.54	1.81	2.07	2.33	2.59	
3	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.26	1.50	1.75	1.99	2.23	2.47	
4	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.25	1.48	1.71	1.94	2.17	2.40	
5	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.24	1.45	1.67	1.88	2.09	2.30	
6	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.23	1.43	1.63	1.82	2.02	2.22	
7	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.22	1.41	1.60	1.78	1.97	2.16	
8	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.21	1.40	1.58	1.76	1.95	2.13	
9	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.22	1.40	1.58	1.76	1.94	2.12	
10	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.23	1.42	1.61	1.80	1.99	2.18	
11	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.25	1.46	1.68	1.89	2.10	2.31	
12	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.29	1.53	1.78	2.03	2.27	2.52	
13	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.33	1.62	1.91	2.20	2.49	2.78	
14	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.37	1.70	2.03	2.36	2.69	3.02	
15	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.42	1.79	2.17	2.55	2.92	3.30	0.11
16	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.44	1.84	2.25	2.65	3.05	3.45	0.11
17	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.48	1.91	2.35	2.78	3.22	3.65	0.11
18	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.51	1.97	2.44	2.90	3.37	3.83	0.11
19	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.54	2.05	2.55	3.05	3.56	4.06	0.11
20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.72	2.24	2.76	3.27	3.79	4.31	0.11
21	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.77	2.34	2.91	3.47	4.04	4.61	0.11
22	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.82	2.45	3.07	3.69	4.32	4.94	0.11
23	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.88	2.56	3.24	3.91	4.59	5.27	0.11
24	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.94	2.68	3.42	4.16	4.90	5.64	0.11
25	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	2.00	2.80	3.60	4.40	5.20	6.00	0.11
26	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	2.11	3.02	3.92	4.82	5.73	6.63	0.11
27	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	2.23	3.25	4.27	5.29	6.31	7.33	0.11
28	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	2.36	3.50	4.65	5.79	6.93	8.07	0.11
29	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	2.53	3.84	5.14	6.44	7.75	9.05	0.11
30	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	2.70	4.15	5.60	7.05	8.50	9.95	0.11
31	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	2.87	4.49	6.11	7.72	9.34	10.96	0.11
32	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	3.12	4.95	6.79	8.62	10.46	12.29	0.11
33	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	3.34	5.38	7.43	9.47	11.51	13.55	0.12
34	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	3.63	5.95	8.27	10.58	12.90	15.22	0.12
35	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.91	6.50	9.08	11.66	14.25	16.83	0.13
36	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	4.28	7.15	10.03	12.90	15.77	18.64	0.14
37	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	4.75	7.99	11.24	14.48	17.73	20.97	0.15
38	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	5.11	8.63	12.16	15.68	19.21	22.73	0.16
39	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	5.57	9.47	13.36	17.25	21.15	25.04	0.18
40	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	6.10	10.40	14.69	18.98	23.28	27.57	0.20
41	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	6.60	11.24	15.89	20.53	25.18	29.82	0.22
42	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	7.26	12.37	17.49	22.60	27.72	32.83	0.24
43	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	7.88	13.40	18.93	24.46	29.98	35.51	0.27
44	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	8.44	14.29	20.14	25.99	31.84	37.69	0.30
45	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	9.15	15.46	21.77	28.07	34.38	40.69	0.34
46	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	9.86	16.65	23.45	30.24	37.04	43.83	0.42
47	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	10.60	17.89	25.19	32.49	39.78	47.08	0.48
48	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	11.58	19.57	27.56	35.55	43.54	51.53	0.55
49	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	12.64	21.40	30.15	38.90	47.66	56.41	0.67
50	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	13.82	23.42	33.02	42.61	52.21	61.81	0.75
51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	15.05	25.59	36.14	46.68	57.22	67.76	1.04
52	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	16.42	28.00	39.59	51.17	62.76	74.34	1.32
53	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	17.95	30.67	43.39	56.11	68.83	81.55	1.63
54	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	19.66	33.60	47.55	61.49	75.44	89.38	2.04
55	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	21.58	36.84	52.09	67.34	82.60	97.85	2.46
56	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	23.72	40.36	57.01	73.65	90.29	106.93	
57	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	26.19	44.51	62.83	81.14	99.46	117.78	
58	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	28.89	49.02	69.15	89.28	109.41	129.54	
59	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	31.81	53.98	76.14	98.30	120.47	142.63	
60	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	36.31	62.04	87.78	113.51	139.25	164.98	
61	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	45.80	79.90	114.01	148.11	182.22	216.32	
62	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	58.42	103.88	149.35	194.81	240.28	285.74	
63	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	67.78	121.25	174.73	228.21	281.68	335.16	
64	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	76.50	137.03	197.57	258.10	318.64	379.17	
65	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	88.59	158.95	229.31	299.66	370.02	440.38	
																										471.68	
																										492.97	
																										511.93	
																										529.79	
																										603.50	
																										639.01	
																										673.15	

Genworth Financial
Colony 20, Band 2, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.46	1.73	2.01	2.28	2.55	2.82	
1	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.49	1.79	2.08	2.37	2.67	2.96	
2	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.49	1.77	2.05	2.32	2.60	2.88	
3	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.47	1.73	1.98	2.23	2.49	2.74	
4	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.47	1.71	1.95	2.19	2.43	2.67	
5	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.46	1.68	1.90	2.12	2.34	2.56	
6	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.45	1.65	1.86	2.06	2.27	2.47	
7	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.43	1.63	1.82	2.01	2.21	2.40	
8	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.44	1.62	1.81	2.00	2.18	2.37	
9	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.44	1.62	1.81	1.99	2.18	2.36	
10	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.45	1.64	1.84	2.03	2.23	2.42	
11	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.47	1.69	1.91	2.13	2.35	2.57	
12	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.51	1.77	2.03	2.28	2.54	2.80	
13	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.56	1.86	2.17	2.48	2.78	3.09	
14	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.60	1.95	2.30	2.65	3.00	3.35	
15	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.65	2.06	2.46	2.86	3.27	3.67	0.11
16	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.68	2.11	2.54	2.97	3.40	3.83	0.11
17	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.72	2.19	2.66	3.12	3.59	4.06	0.11
18	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.75	2.25	2.75	3.25	3.75	4.25	0.11
19	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.79	2.34	2.88	3.42	3.97	4.51	0.11
20	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.97	2.53	3.10	3.66	4.23	4.79	0.11
21	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.02	2.64	3.26	3.88	4.50	5.12	0.11
22	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.08	2.76	3.45	4.13	4.81	5.49	0.11
23	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	2.15	2.89	3.64	4.38	5.12	5.86	0.11
24	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	2.22	3.03	3.84	4.65	5.46	6.27	0.11
25	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	2.29	3.16	4.04	4.92	5.79	6.67	0.11
26	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	2.40	3.40	4.39	5.38	6.38	7.37	0.11
27	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	2.53	3.65	4.78	5.90	7.02	8.14	0.11
28	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	2.67	3.93	5.19	6.45	7.71	8.97	0.11
29	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	2.86	4.30	5.74	7.18	8.62	10.06	0.11
30	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	3.04	4.65	6.25	7.85	9.46	11.06	0.11
31	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	3.25	5.03	6.82	8.61	10.39	12.18	0.11
32	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	3.51	5.54	7.57	9.59	11.62	13.65	0.11
33	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	3.76	6.02	8.28	10.53	12.79	15.05	0.12
34	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	4.09	6.66	9.22	11.78	14.35	16.91	0.12
35	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	4.41	7.27	10.13	12.98	15.84	18.70	0.13
36	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	4.81	7.99	11.17	14.35	17.53	20.71	0.14
37	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	5.33	8.93	12.52	16.11	19.71	23.30	0.15
38	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	5.77	9.66	13.56	17.46	21.35	25.25	0.16
39	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	6.30	10.61	14.91	19.21	23.52	27.82	0.18
40	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	6.89	11.64	16.39	21.13	25.88	30.63	0.20
41	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	7.46	12.59	17.73	22.86	28.00	33.13	0.22
42	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	8.16	13.83	19.49	25.15	30.82	36.48	0.24
43	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	8.84	14.96	21.09	27.21	33.34	39.46	0.27
44	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	9.43	15.92	22.41	28.90	35.39	41.88	0.30
45	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	10.19	17.20	24.20	31.20	38.21	45.21	0.34
46	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	10.98	18.52	26.07	33.61	41.16	48.70	0.42
47	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	11.80	19.90	28.01	36.11	44.21	52.31	0.48
48	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	12.84	21.73	30.61	39.49	48.38	57.26	0.55
49	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	14.01	23.74	33.48	43.21	52.95	62.68	0.67
50	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	15.31	25.98	36.66	47.33	58.01	68.68	0.75
51	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	16.82	28.51	40.21	51.90	63.60	75.29	1.04
52	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	18.48	31.30	44.13	56.95	69.78	82.60	1.32
53	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	20.26	34.33	48.40	62.47	76.54	90.61	1.63
54	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	22.23	37.64	53.06	68.48	83.89	99.31	2.04
55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	24.41	41.27	58.14	75.00	91.86	108.72	2.46
56	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	26.85	45.24	63.64	82.03	100.42	118.81	
57	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	29.28	49.32	69.36	89.40	109.44	129.48	
58	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	31.92	53.70	75.47	97.24	119.02	140.79	
59	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	34.90	58.57	82.24	105.91	129.58	153.25	
60	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	39.53	66.66	93.80	120.93	148.07	175.20	
61	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	49.47	84.99	120.50	156.01	191.53	227.04	
62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	62.41	109.19	155.98	202.76	249.55	296.33	
63	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	71.84	126.16	180.47	234.78	289.10	343.41	
64	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	80.21	140.92	201.64	262.36	323.07	383.79	
65	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	91.68	161.42	231.16	300.90	370.64	440.38	
																										471.68	
																										492.97	
																										511.93	
																										529.79	
																										603.50	
																										639.01	
																										673.15	

Genworth Financial
Colony 20, Band 2, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.86	3.44	4.03	4.62	5.20	5.79	0.11
17	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.91	3.54	4.18	4.82	5.45	6.09	0.11
18	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.95	3.63	4.31	4.99	5.67	6.35	0.11
19	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	3.44	4.09	4.75	5.40	6.05	6.70	0.11
20	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	3.52	4.23	4.95	5.66	6.38	7.09	0.11
21	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	3.59	4.38	5.18	5.97	6.76	7.55	0.11
22	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	3.68	4.56	5.44	6.31	7.19	8.07	0.11
23	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	3.76	4.73	5.69	6.65	7.62	8.58	0.11
24	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	3.86	4.92	5.98	7.03	8.09	9.15	0.11
25	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	4.00	5.14	6.29	7.43	8.57	9.71	0.11
26	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	4.18	5.47	6.76	8.04	9.33	10.62	0.11
27	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	4.35	5.81	7.26	8.71	10.17	11.62	0.11
28	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	4.56	6.19	7.81	9.43	11.06	12.68	0.11
29	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	4.81	6.66	8.52	10.37	12.23	14.08	0.11
30	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	5.04	7.10	9.16	11.21	13.27	15.33	0.11
31	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	5.38	7.65	9.92	12.18	14.45	16.72	0.11
32	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	5.77	8.33	10.89	13.44	16.00	18.56	0.11
33	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	6.11	8.94	11.78	14.61	17.44	20.27	0.12
34	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	6.59	9.79	12.99	16.18	19.38	22.58	0.12
35	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	7.04	10.58	14.12	17.66	21.20	24.74	0.13
36	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	7.66	11.60	15.55	19.50	23.44	27.39	0.14
37	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	8.43	12.91	17.39	21.86	26.34	30.82	0.15
38	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	9.10	13.96	18.82	23.68	28.54	33.40	0.16
39	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	9.93	15.30	20.68	26.05	31.43	36.80	0.18
40	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	10.86	16.79	22.72	28.65	34.58	40.51	0.20
41	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	11.77	18.18	24.59	30.99	37.40	43.81	0.22
42	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	12.92	19.98	27.05	34.12	41.18	48.25	0.24
43	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	13.91	21.56	29.22	36.88	44.53	52.19	0.27
44	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	14.92	23.01	31.11	39.20	47.29	55.38	0.30
45	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	16.29	24.99	33.69	42.39	51.09	59.79	0.34
46	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	17.51	26.89	36.27	45.65	55.03	64.41	0.42
47	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	18.79	28.87	38.95	49.02	59.10	69.18	0.48
48	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	20.40	31.46	42.53	53.60	64.66	75.73	0.55
49	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	22.18	34.32	46.47	58.61	70.75	82.89	0.67
50	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	24.15	37.49	50.82	64.15	77.49	90.82	0.75
51	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	26.26	40.92	55.58	70.24	84.90	99.56	1.04
52	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	28.61	44.73	60.86	76.99	93.11	109.24	1.32
53	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	31.28	48.99	66.70	84.40	102.11	119.82	1.63
54	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	34.15	53.58	73.02	92.46	111.89	131.33	2.04
55	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	37.29	58.59	79.88	101.17	122.47	143.76	2.46
56	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	40.27	63.36	86.44	109.52	132.61	155.69	
57	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	43.48	68.41	93.35	118.29	143.22	168.16	
58	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	47.04	73.88	100.72	127.56	154.40	181.24	
59	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	50.87	79.80	108.74	137.67	166.61	195.54	
60	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	56.86	89.81	122.76	155.71	188.66	221.61	
61	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	69.68	112.68	155.69	198.69	241.70	284.70	
62	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	85.89	142.39	198.90	255.41	311.91	368.42	
63	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	97.84	162.02	226.20	290.38	354.56	418.74	
64	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	104.63	172.31	240.00	307.68	375.36	443.04	
65	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	110.01	181.48	252.96	324.43	395.91	467.38	
																										492.24	
																										518.66	
																										552.60	
																										596.30	
																										659.92	
																										769.10	
																										816.34	

Genworth Financial
Colony 20, Band 2, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.89	4.40	4.92	5.44	5.95	6.47	0.11
17	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.97	4.54	5.12	5.70	6.27	6.85	0.11
18	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	4.03	4.66	5.30	5.93	6.56	7.19	0.11
19	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	4.11	4.81	5.52	6.22	6.93	7.63	0.11
20	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	4.19	4.98	5.76	6.54	7.33	8.11	0.11
21	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	4.29	5.17	6.05	6.92	7.80	8.68	0.11
22	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	4.39	5.38	6.36	7.34	8.33	9.31	0.11
23	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	4.51	5.60	6.69	7.77	8.86	9.95	0.11
24	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	4.66	5.85	7.05	8.25	9.44	10.64	0.11
25	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	4.84	6.14	7.44	8.73	10.03	11.33	0.11
26	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	5.05	6.55	8.04	9.53	11.03	12.52	0.11
27	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	5.30	7.00	8.71	10.42	12.12	13.83	0.11
28	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	5.56	7.50	9.44	11.37	13.31	15.25	0.11
29	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	5.92	8.15	10.39	12.63	14.86	17.10	0.11
30	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	6.20	8.72	11.25	13.77	16.29	18.81	0.11
31	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	6.60	9.42	12.25	15.07	17.89	20.71	0.11
32	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	7.12	10.34	13.56	16.78	20.00	23.22	0.11
33	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	7.65	11.24	14.83	18.42	22.01	25.60	0.12
34	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	8.33	12.42	16.52	20.61	24.70	28.79	0.12
35	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	9.00	13.56	18.13	22.70	27.26	31.83	0.13
36	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	9.83	14.92	20.00	25.08	30.17	35.25	0.14
37	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	10.83	16.60	22.37	28.13	33.90	39.67	0.15
38	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	11.75	18.00	24.25	30.50	36.75	43.00	0.16
39	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	12.94	19.83	26.72	33.60	40.49	47.38	0.18
40	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	14.24	21.82	29.41	36.99	44.58	52.16	0.20
41	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	15.45	23.64	31.84	40.03	48.23	56.42	0.22
42	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	16.92	25.96	35.01	44.05	53.10	62.14	0.24
43	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	18.25	28.04	37.84	47.63	57.43	67.22	0.27
44	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	19.44	29.82	40.20	50.58	60.96	71.34	0.30
45	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	20.99	32.19	43.40	54.60	65.81	77.01	0.34
46	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	22.59	34.66	46.74	58.82	70.89	82.97	0.42
47	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	24.17	37.16	50.16	63.15	76.14	89.13	0.48
48	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	26.18	40.45	54.73	69.01	83.28	97.56	0.55
49	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	28.38	44.06	59.75	75.43	91.12	106.80	0.67
50	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	30.76	48.01	65.27	82.52	99.77	117.02	0.75
51	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	33.63	52.56	71.50	90.43	109.36	128.29	1.04
52	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	36.60	57.43	78.27	99.10	119.93	140.76	1.32
53	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	39.85	62.76	85.67	108.58	131.49	154.40	1.63
54	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	43.44	68.60	93.76	118.91	144.07	169.23	2.04
55	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	47.05	74.70	102.34	129.98	157.63	185.27	2.46
56	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	51.39	81.60	111.82	142.04	172.25	202.47	
57	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	55.71	88.70	121.69	154.68	187.67	220.66	
58	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	60.42	96.32	132.23	168.14	204.04	239.95	
59	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	65.35	104.51	143.68	182.85	222.01	261.18	
60	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	72.68	117.87	163.05	208.23	253.42	298.60	
61	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	87.61	144.40	201.19	257.98	314.77	371.56	
62	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	93.50	153.63	213.75	273.87	334.00	394.12	
63	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	100.04	163.78	227.52	291.26	355.00	418.74	
64	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	106.67	173.94	241.22	308.49	375.77	443.04	
65	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	113.57	184.33	255.10	325.86	396.62	467.38	
																										492.24	
																										518.66	
																										552.60	
																										596.30	
																										659.92	
																										769.10	
																										816.34	

Genworth Financial
Colony 20, Band 2, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.60	0.67	0.75	0.83	0.90	0.98	
1	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.59	0.67	0.74	0.81	0.89	0.96	
2	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.59	0.67	0.74	0.81	0.89	0.96	
3	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.59	0.66	0.74	0.81	0.88	0.95	
4	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.59	0.67	0.74	0.81	0.89	0.96	
5	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.59	0.67	0.74	0.81	0.89	0.96	
6	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.60	0.67	0.75	0.83	0.90	0.98	
7	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.61	0.69	0.77	0.85	0.93	1.01	
8	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.62	0.70	0.79	0.87	0.96	1.04	
9	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.63	0.72	0.82	0.91	1.01	1.10	
10	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.64	0.75	0.86	0.97	1.08	1.19	
11	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.66	0.79	0.92	1.05	1.18	1.31	
12	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.69	0.85	1.01	1.17	1.33	1.49	
13	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.72	0.92	1.11	1.30	1.50	1.69	
14	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.76	0.99	1.22	1.45	1.68	1.91	
15	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.80	1.07	1.35	1.62	1.89	2.16	0.11
16	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.82	1.11	1.40	1.69	1.98	2.27	0.11
17	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.85	1.15	1.46	1.77	2.07	2.38	0.11
18	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.86	1.17	1.49	1.81	2.12	2.44	0.11
19	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.87	1.20	1.52	1.84	2.17	2.49	0.11
20	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.97	1.29	1.61	1.92	2.24	2.56	0.11
21	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.01	1.33	1.66	1.98	2.30	2.62	0.11
22	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.02	1.35	1.68	2.01	2.34	2.67	0.11
23	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.03	1.37	1.72	2.06	2.40	2.74	0.11
24	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.04	1.39	1.75	2.10	2.45	2.80	0.11
25	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.06	1.43	1.79	2.15	2.52	2.88	0.11
26	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.10	1.50	1.91	2.31	2.71	3.11	0.11
27	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.15	1.59	2.04	2.48	2.92	3.36	0.11
28	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.20	1.69	2.18	2.67	3.16	3.65	0.11
29	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.27	1.82	2.38	2.93	3.49	4.04	0.11
30	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.33	1.95	2.56	3.17	3.79	4.40	0.11
31	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.42	2.09	2.77	3.44	4.12	4.79	0.11
32	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.50	2.26	3.02	3.78	4.54	5.30	0.11
33	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.60	2.43	3.27	4.11	4.94	5.78	0.12
34	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.72	2.66	3.60	4.53	5.47	6.41	0.12
35	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.82	2.85	3.88	4.90	5.93	6.96	0.13
36	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.94	3.06	4.18	5.30	6.42	7.54	0.14
37	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	2.09	3.33	4.58	5.82	7.07	8.31	0.15
38	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.21	3.54	4.86	6.18	7.51	8.83	0.16
39	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.38	3.81	5.25	6.68	8.12	9.55	0.18
40	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.56	4.12	5.67	7.22	8.78	10.33	0.20
41	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.73	4.39	6.04	7.69	9.35	11.00	0.22
42	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	2.96	4.76	6.55	8.34	10.14	11.93	0.24
43	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	3.17	5.08	6.99	8.89	10.80	12.71	0.27
44	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	3.34	5.33	7.33	9.32	11.32	13.31	0.30
45	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	3.56	5.69	7.83	9.96	12.10	14.23	0.34
46	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	3.86	6.20	8.54	10.88	13.22	15.56	0.42
47	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	4.21	6.79	9.37	11.94	14.52	17.10	0.48
48	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	4.67	7.59	10.51	13.43	16.35	19.27	0.55
49	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	5.21	8.54	11.86	15.18	18.51	21.83	0.67
50	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	5.86	9.66	13.47	17.27	21.07	24.87	0.75
51	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	6.59	10.96	15.33	19.69	24.06	28.43	1.04
52	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	7.45	12.48	17.52	22.55	27.59	32.62	1.32
53	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	8.43	14.25	20.06	25.87	31.69	37.50	1.63
54	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	9.57	16.29	23.00	29.71	36.43	43.14	2.04
55	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	10.88	18.62	26.36	34.10	41.84	49.58	2.46
56	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	12.26	21.05	29.85	38.64	47.44	56.23	
57	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	13.79	23.75	33.72	43.68	53.64	63.60	
58	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	15.49	26.74	37.98	49.22	60.47	71.71	
59	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	17.37	30.01	42.66	55.30	67.94	80.58	
60	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	20.19	35.10	50.02	64.93	79.84	94.75	
61	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	25.93	45.92	65.92	85.92	105.91	125.91	
62	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	33.52	60.44	87.35	114.26	141.18	168.09	
63	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	39.23	71.15	103.07	134.98	166.90	198.82	
64	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	44.56	80.98	117.41	153.83	190.26	226.68	
65	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	52.96	96.89	140.83	184.76	228.70	272.63	
																										287.76	
																										302.63	
																										317.18	
																										331.29	
																										404.53	
																										440.89	
																										476.78	

Genworth Financial
Colony 20, Band 2, Current Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.74	0.81	0.88	0.95	1.02	1.09	
1	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.75	0.81	0.88	0.94	1.01	1.07	
2	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.75	0.81	0.88	0.94	1.01	1.07	
3	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.74	0.80	0.87	0.93	0.99	1.05	
4	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.75	0.81	0.88	0.94	1.01	1.07	
5	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.75	0.81	0.88	0.94	1.01	1.07	
6	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.75	0.82	0.89	0.95	1.02	1.09	
7	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.75	0.83	0.90	0.97	1.05	1.12	
8	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.76	0.84	0.92	1.00	1.08	1.16	
9	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.77	0.86	0.95	1.04	1.13	1.22	
10	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.79	0.89	1.00	1.11	1.21	1.32	
11	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.82	0.94	1.07	1.20	1.32	1.45	
12	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.85	1.01	1.17	1.33	1.49	1.65	
13	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.89	1.09	1.29	1.48	1.68	1.88	
14	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.93	1.17	1.41	1.64	1.88	2.12	
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.98	1.26	1.55	1.83	2.12	2.40	0.11
16	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.00	1.30	1.61	1.91	2.22	2.52	0.11
17	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.02	1.34	1.67	1.99	2.32	2.64	0.11
18	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.03	1.36	1.70	2.04	2.37	2.71	0.11
19	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.04	1.38	1.73	2.08	2.42	2.77	0.11
20	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.16	1.49	1.83	2.17	2.50	2.84	0.11
21	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.19	1.54	1.88	2.22	2.57	2.91	0.11
22	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.20	1.56	1.91	2.26	2.62	2.97	0.11
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.22	1.58	1.95	2.31	2.68	3.04	0.11
24	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.23	1.60	1.98	2.36	2.73	3.11	0.11
25	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.25	1.64	2.03	2.42	2.81	3.20	0.11
26	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.29	1.73	2.16	2.59	3.03	3.46	0.11
27	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.34	1.82	2.30	2.77	3.25	3.73	0.11
28	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.40	1.93	2.47	3.00	3.53	4.06	0.11
29	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.48	2.08	2.69	3.29	3.89	4.49	0.11
30	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.56	2.22	2.89	3.56	4.22	4.89	0.11
31	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.64	2.37	3.11	3.85	4.58	5.32	0.11
32	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.74	2.57	3.40	4.23	5.06	5.89	0.11
33	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.85	2.76	3.68	4.59	5.51	6.42	0.12
34	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.96	2.99	4.03	5.06	6.09	7.12	0.12
35	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	2.06	3.20	4.33	5.46	6.60	7.73	0.13
36	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	2.22	3.45	4.69	5.92	7.15	8.38	0.14
37	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.42	3.78	5.15	6.51	7.87	9.23	0.15
38	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	2.58	4.02	5.47	6.92	8.36	9.81	0.16
39	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	2.75	4.32	5.90	7.47	9.04	10.61	0.18
40	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	2.95	4.65	6.36	8.07	9.77	11.48	0.20
41	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	3.13	4.95	6.77	8.58	10.40	12.22	0.22
42	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	3.38	5.35	7.33	9.30	11.28	13.25	0.24
43	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	3.62	5.72	7.82	9.92	12.02	14.12	0.27
44	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	3.83	6.02	8.22	10.41	12.60	14.79	0.30
45	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	4.09	6.44	8.78	11.12	13.47	15.81	0.34
46	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	4.46	7.02	9.59	12.16	14.72	17.29	0.42
47	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	4.85	7.68	10.51	13.34	16.17	19.00	0.48
48	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	5.39	8.60	11.80	15.00	18.21	21.41	0.55
49	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	6.01	9.66	13.31	16.96	20.61	24.26	0.67
50	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	6.74	10.92	15.10	19.27	23.45	27.63	0.75
51	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	7.58	12.38	17.19	21.99	26.79	31.59	1.04
52	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	8.50	14.05	19.60	25.14	30.69	36.24	1.32
53	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	9.61	16.02	22.44	28.85	35.26	41.67	1.63
54	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	10.81	18.24	25.66	33.08	40.51	47.93	2.04
55	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	12.24	20.81	29.38	37.95	46.52	55.09	2.46
56	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	13.76	23.50	33.25	42.99	52.74	62.48	
57	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	15.45	26.49	37.54	48.58	59.63	70.67	
58	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	17.38	29.84	42.30	54.76	67.22	79.68	
59	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	19.56	33.55	47.55	61.54	75.54	89.53	
60	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	22.76	39.27	55.77	72.27	88.78	105.28	
61	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	29.22	51.35	73.49	95.63	117.76	139.90	
62	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	37.62	67.45	97.28	127.11	156.94	186.77	
63	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	44.21	79.55	114.89	150.23	185.57	220.91	
64	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	50.21	90.54	130.88	171.21	211.54	251.87	
65	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	59.30	108.03	156.75	205.47	254.20	302.92	
																										319.73	
																										336.26	
																										352.42	
																										368.10	
																										449.48	
																										489.88	
																										529.76	

Genworth Financial
Colony 20, Band 2, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.91	0.97	1.03	1.08	1.14	1.20	
1	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.91	0.96	1.02	1.07	1.13	1.18	
2	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.91	0.96	1.02	1.07	1.13	1.18	
3	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.90	0.95	1.01	1.06	1.11	1.16	
4	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.91	0.96	1.02	1.07	1.13	1.18	
5	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.91	0.96	1.02	1.07	1.13	1.18	
6	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.91	0.97	1.03	1.08	1.14	1.20	
7	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.91	0.98	1.04	1.10	1.17	1.23	
8	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.92	0.99	1.07	1.14	1.21	1.28	
9	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.93	1.01	1.10	1.18	1.26	1.34	
10	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.95	1.05	1.16	1.26	1.36	1.46	
11	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.98	1.11	1.24	1.36	1.49	1.62	
12	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.02	1.18	1.35	1.52	1.68	1.85	
13	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.07	1.28	1.50	1.71	1.92	2.13	
14	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.12	1.38	1.64	1.89	2.15	2.41	
15	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.18	1.49	1.81	2.12	2.44	2.75	0.11
16	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.21	1.56	1.91	2.25	2.60	2.95	0.11
17	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.25	1.63	2.02	2.41	2.79	3.18	0.11
18	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.27	1.68	2.09	2.50	2.91	3.32	0.11
19	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.29	1.73	2.16	2.59	3.03	3.46	0.11
20	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.48	1.90	2.33	2.75	3.17	3.59	0.11
21	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.51	1.95	2.40	2.84	3.29	3.73	0.11
22	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.53	1.99	2.46	2.93	3.39	3.86	0.11
23	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.55	2.04	2.53	3.01	3.50	3.99	0.11
24	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.57	2.08	2.60	3.11	3.62	4.13	0.11
25	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.61	2.14	2.68	3.22	3.75	4.29	0.11
26	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.67	2.27	2.86	3.45	4.05	4.64	0.11
27	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.74	2.39	3.05	3.70	4.36	5.01	0.11
28	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.82	2.54	3.27	4.00	4.72	5.45	0.11
29	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.92	2.74	3.57	4.40	5.22	6.05	0.11
30	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	2.02	2.94	3.85	4.76	5.68	6.59	0.11
31	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	2.14	3.14	4.15	5.16	6.16	7.17	0.11
32	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	2.29	3.42	4.56	5.69	6.83	7.96	0.11
33	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	2.41	3.67	4.92	6.17	7.43	8.68	0.12
34	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	2.61	4.01	5.42	6.82	8.22	9.62	0.12
35	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	2.76	4.30	5.84	7.37	8.91	10.45	0.13
36	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	2.97	4.64	6.32	7.99	9.67	11.34	0.14
37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	3.23	5.08	6.94	8.79	10.65	12.50	0.15
38	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	3.39	5.37	7.35	9.33	11.31	13.29	0.16
39	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	3.61	5.76	7.92	10.07	12.22	14.37	0.18
40	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	3.92	6.25	8.58	10.90	13.23	15.56	0.20
41	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	4.15	6.63	9.12	11.60	14.08	16.56	0.22
42	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	4.45	7.15	9.86	12.56	15.26	17.96	0.24
43	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	4.80	7.67	10.54	13.41	16.28	19.15	0.27
44	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	5.06	8.06	11.06	14.06	17.06	20.06	0.30
45	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	5.41	8.62	11.83	15.04	18.25	21.46	0.34
46	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	5.81	9.25	12.70	16.15	19.59	23.04	0.42
47	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	6.27	9.99	13.71	17.42	21.14	24.86	0.48
48	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	6.88	11.00	15.13	19.25	23.38	27.50	0.55
49	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	7.49	12.11	16.72	21.33	25.95	30.56	0.67
50	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	8.31	13.47	18.64	23.80	28.97	34.13	0.75
51	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	9.20	15.01	20.82	26.63	32.44	38.25	1.04
52	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	10.21	16.77	23.32	29.87	36.43	42.98	1.32
53	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	11.37	18.77	26.18	33.59	40.99	48.40	1.63
54	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	12.66	21.03	29.40	37.76	46.13	54.50	2.04
55	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	14.11	23.54	32.98	42.42	51.85	61.29	2.46
56	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	15.70	26.31	36.92	47.53	58.14	68.75	
57	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	17.56	29.59	41.63	53.67	65.70	77.74	
58	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	19.60	33.21	46.82	60.43	74.04	87.65	
59	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	21.89	37.21	52.53	67.84	83.16	98.48	
60	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	25.37	43.46	61.55	79.63	97.72	115.81	
61	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	32.50	56.78	81.06	105.33	129.61	153.89	
62	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	41.91	74.62	107.33	140.03	172.74	205.45	
63	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	49.21	87.97	126.73	165.48	204.24	243.00	
64	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	56.04	100.24	144.45	188.65	232.86	277.06	
65	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	66.75	120.02	173.28	226.54	279.81	333.07	
																										351.58	
																										369.77	
																										387.54	
																										404.78	
																										485.38	
																										527.31	
																										582.74	

Genworth Financial
Colony 20, Band 2, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.97	1.04	1.11	1.17	1.24	1.31	
1	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.97	1.04	1.10	1.16	1.23	1.29	
2	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.98	1.04	1.11	1.17	1.23	1.29	
3	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.99	1.04	1.10	1.16	1.21	1.27	
4	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.00	1.06	1.12	1.17	1.23	1.29	
5	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.02	1.08	1.13	1.18	1.24	1.29	
6	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.03	1.09	1.15	1.20	1.26	1.32	
7	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.04	1.10	1.17	1.23	1.30	1.36	
8	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.05	1.12	1.20	1.27	1.35	1.42	
9	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.06	1.14	1.23	1.32	1.40	1.49	
10	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.08	1.19	1.30	1.40	1.51	1.62	
11	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.11	1.25	1.39	1.52	1.66	1.80	
12	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.15	1.33	1.52	1.70	1.88	2.06	
13	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	1.21	1.44	1.68	1.91	2.14	2.37	
14	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	1.26	1.55	1.83	2.11	2.40	2.68	
15	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.33	1.68	2.02	2.36	2.71	3.05	0.11
16	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.37	1.75	2.14	2.52	2.90	3.28	0.11
17	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.41	1.84	2.26	2.68	3.11	3.53	0.11
18	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1.44	1.89	2.34	2.79	3.24	3.69	0.11
19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.47	1.95	2.42	2.89	3.37	3.84	0.11
20	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.62	2.09	2.57	3.04	3.52	3.99	0.11
21	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.66	2.15	2.65	3.15	3.64	4.14	0.11
22	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.68	2.20	2.73	3.25	3.77	4.29	0.11
23	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.71	2.25	2.80	3.34	3.89	4.43	0.11
24	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.73	2.30	2.88	3.45	4.02	4.59	0.11
25	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.79	2.38	2.98	3.58	4.17	4.77	0.11
26	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.85	2.51	3.18	3.84	4.50	5.16	0.11
27	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.92	2.65	3.38	4.11	4.84	5.57	0.11
28	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.00	2.81	3.63	4.44	5.25	6.06	0.11
29	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.11	3.03	3.96	4.88	5.80	6.72	0.11
30	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	2.22	3.24	4.26	5.28	6.30	7.32	0.11
31	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	2.35	3.48	4.60	5.72	6.85	7.97	0.11
32	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	2.52	3.79	5.05	6.31	7.58	8.84	0.11
33	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	2.69	4.08	5.47	6.86	8.25	9.64	0.12
34	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	2.92	4.48	6.03	7.58	9.14	10.69	0.12
35	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	3.12	4.82	6.52	8.21	9.91	11.61	0.13
36	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	3.36	5.21	7.06	8.90	10.75	12.60	0.14
37	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	3.65	5.70	7.75	9.79	11.84	13.89	0.15
38	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	3.84	6.02	8.21	10.40	12.58	14.77	0.16
39	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	4.10	6.47	8.85	11.22	13.60	15.97	0.18
40	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	4.46	7.02	9.59	12.16	14.72	17.29	0.20
41	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	4.73	7.46	10.20	12.93	15.67	18.40	0.22
42	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	5.09	8.06	11.04	14.01	16.99	19.96	0.24
43	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	5.46	8.63	11.79	14.95	18.12	21.28	0.27
44	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	5.71	9.02	12.34	15.66	18.97	22.29	0.30
45	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	6.07	9.63	13.18	16.73	20.29	23.84	0.34
46	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	6.53	10.35	14.16	17.97	21.79	25.60	0.42
47	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	7.05	11.16	15.28	19.39	23.51	27.62	0.48
48	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	7.77	12.32	16.88	21.44	25.99	30.55	0.55
49	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	8.54	13.62	18.71	23.79	28.88	33.96	0.67
50	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	9.33	15.05	20.77	26.48	32.20	37.92	0.75
51	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	10.33	16.77	23.20	29.63	36.07	42.50	1.04
52	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	11.47	18.73	25.99	33.24	40.50	47.76	1.32
53	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	12.78	20.98	29.18	37.38	45.58	53.78	1.63
54	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	14.16	23.44	32.72	42.00	51.28	60.56	2.04
55	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	15.78	26.24	36.71	47.17	57.64	68.10	2.46
56	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	17.64	29.39	41.14	52.89	64.64	76.39	
57	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	19.68	32.83	45.99	59.14	72.29	85.44	
58	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	21.90	36.57	51.24	65.90	80.57	95.24	
59	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	24.33	40.62	56.92	73.21	89.51	105.80	
60	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	27.93	46.94	65.95	84.96	103.97	122.98	
61	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	35.38	60.60	85.83	111.05	136.27	161.49	
62	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	45.01	78.62	112.22	145.82	179.43	213.03	
63	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	52.17	91.53	130.89	170.24	209.60	248.96	
64	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	58.66	103.01	147.36	191.70	236.05	280.40	
65	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	68.65	121.54	174.42	227.30	280.19	333.07	
																										351.58	
																										369.77	
																										387.54	
																										404.78	
																										485.38	
																										527.31	
																										588.65	

Genworth Financial
Colony 20, Band 2, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	2.28	2.81	3.35	3.89	4.42	4.96	0.11
17	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	2.33	2.92	3.52	4.11	4.70	5.29	0.11
18	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	2.37	3.00	3.63	4.25	4.88	5.51	0.11
19	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	2.40	3.06	3.72	4.38	5.04	5.70	0.11
20	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.78	3.41	4.03	4.65	5.28	5.90	0.11
21	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.82	3.48	4.14	4.79	5.45	6.11	0.11
22	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.85	3.54	4.23	4.92	5.61	6.30	0.11
23	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.88	3.60	4.33	5.05	5.77	6.49	0.11
24	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.92	3.67	4.43	5.19	5.94	6.70	0.11
25	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.96	3.76	4.56	5.35	6.15	6.95	0.11
26	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	3.05	3.92	4.80	5.68	6.55	7.43	0.11
27	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	3.18	4.14	5.09	6.04	7.00	7.95	0.11
28	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	3.32	4.37	5.42	6.47	7.52	8.57	0.11
29	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	3.49	4.67	5.86	7.04	8.22	9.40	0.11
30	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	3.64	4.94	6.25	7.55	8.85	10.15	0.11
31	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	3.87	5.28	6.70	8.12	9.53	10.95	0.11
32	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	4.11	5.70	7.28	8.86	10.45	12.03	0.11
33	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	4.41	6.12	7.84	9.56	11.27	12.99	0.12
34	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	4.68	6.60	8.52	10.43	12.35	14.27	0.12
35	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	5.00	7.07	9.15	11.22	13.30	15.37	0.13
36	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	5.39	7.64	9.90	12.16	14.41	16.67	0.14
37	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	5.81	8.32	10.84	13.35	15.87	18.38	0.15
38	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	6.17	8.84	11.52	14.19	16.86	19.53	0.16
39	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	6.65	9.54	12.44	15.34	18.23	21.13	0.18
40	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	7.13	10.28	13.43	16.57	19.72	22.87	0.20
41	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	7.65	10.99	14.33	17.66	21.00	24.34	0.22
42	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	8.30	11.92	15.54	19.16	22.78	26.40	0.24
43	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	8.92	12.76	16.61	20.46	24.30	28.15	0.27
44	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	9.47	13.47	17.48	21.48	25.48	29.48	0.30
45	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	10.21	14.47	18.74	23.01	27.27	31.54	0.34
46	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	10.98	15.55	20.13	24.71	29.28	33.86	0.42
47	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	11.81	16.75	21.70	26.64	31.59	36.53	0.48
48	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	12.86	18.37	23.88	29.38	34.89	40.40	0.55
49	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	13.99	20.18	26.36	32.54	38.73	44.91	0.67
50	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	15.27	22.24	29.22	36.20	43.17	50.15	0.75
51	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	16.73	24.62	32.52	40.41	48.31	56.20	1.04
52	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	18.28	27.25	36.23	45.21	54.18	63.16	1.32
53	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	20.00	30.22	40.45	50.68	60.90	71.13	1.63
54	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	22.10	33.70	45.30	56.89	68.49	80.09	2.04
55	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	24.43	37.56	50.68	63.80	76.93	90.05	2.46
56	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	26.78	41.44	56.11	70.78	85.44	100.11	
57	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	29.59	45.87	62.14	78.41	94.69	110.96	
58	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	32.48	50.51	68.53	86.55	104.58	122.60	
59	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	35.46	55.37	75.28	95.18	115.09	135.00	
60	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	39.90	63.03	86.16	109.29	132.42	155.55	
61	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	49.59	80.17	110.76	141.34	171.92	202.50	
62	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	61.75	102.37	142.99	183.60	224.22	264.84	
63	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	71.05	118.22	165.39	212.56	259.73	306.90	
64	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	78.53	131.37	184.22	237.06	289.91	342.75	
65	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	89.52	150.42	211.32	272.22	333.12	394.02	
																										426.16	
																										448.21	
																										469.76	
																										490.67	
																										599.13	
																										653.01	
																										706.21	

Genworth Financial
Colony 20, Band 2, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.70	3.26	3.83	4.40	4.96	5.53	0.11
17	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.77	3.40	4.04	4.68	5.31	5.95	0.11
18	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.82	3.50	4.19	4.87	5.55	6.23	0.11
19	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	3.17	3.83	4.50	5.16	5.82	6.48	0.11
20	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	3.22	3.93	4.63	5.33	6.04	6.74	0.11
21	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	3.27	4.02	4.77	5.51	6.26	7.01	0.11
22	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	3.32	4.11	4.90	5.68	6.47	7.26	0.11
23	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	3.38	4.20	5.03	5.86	6.68	7.51	0.11
24	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	3.42	4.29	5.16	6.03	6.90	7.77	0.11
25	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	3.47	4.40	5.32	6.24	7.17	8.09	0.11
26	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	3.62	4.64	5.67	6.69	7.72	8.74	0.11
27	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	3.79	4.92	6.06	7.19	8.32	9.45	0.11
28	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	3.97	5.24	6.50	7.76	9.03	10.29	0.11
29	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	4.21	5.65	7.09	8.53	9.97	11.41	0.11
30	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	4.71	6.25	7.80	9.35	10.89	12.44	0.11
31	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	4.98	6.69	8.41	10.12	11.84	13.55	0.11
32	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	5.29	7.24	9.19	11.13	13.08	15.03	0.11
33	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	5.60	7.76	9.92	12.07	14.23	16.39	0.12
34	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	5.98	8.42	10.86	13.30	15.74	18.18	0.12
35	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	6.33	9.02	11.70	14.38	17.07	19.75	0.13
36	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	6.79	9.72	12.65	15.58	18.51	21.44	0.14
37	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	7.37	10.62	13.88	17.13	20.38	23.63	0.15
38	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	7.80	11.26	14.73	18.19	21.66	25.12	0.16
39	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	8.36	12.13	15.89	19.65	23.42	27.18	0.18
40	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	9.01	13.10	17.18	21.26	25.35	29.43	0.20
41	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	9.79	14.10	18.41	22.71	27.02	31.33	0.22
42	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	10.61	15.28	19.96	24.63	29.31	33.98	0.24
43	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	11.38	16.35	21.32	26.29	31.26	36.23	0.27
44	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	12.05	17.23	22.41	27.59	32.77	37.95	0.30
45	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	12.83	18.38	23.94	29.49	35.05	40.60	0.34
46	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	13.75	19.72	25.69	31.66	37.63	43.60	0.42
47	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	14.80	21.24	27.69	34.14	40.58	47.03	0.48
48	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	16.15	23.33	30.50	37.67	44.85	52.02	0.55
49	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	17.57	25.62	33.68	41.73	49.79	57.84	0.67
50	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	19.17	28.25	37.34	46.42	55.51	64.59	0.75
51	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	20.97	31.26	41.54	51.82	62.11	72.39	1.04
52	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	22.99	34.66	46.34	58.02	69.69	81.37	1.32
53	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	25.21	38.49	51.78	65.06	78.35	91.63	1.63
54	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	27.74	42.83	57.92	73.01	88.10	103.19	2.04
55	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	30.62	47.70	64.79	81.87	98.95	116.03	2.46
56	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	33.73	53.01	72.30	91.59	110.87	130.16	
57	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	37.36	59.00	80.65	102.30	123.94	145.59	
58	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	41.28	65.48	89.69	113.89	138.10	162.30	
59	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	45.41	72.39	99.37	126.34	153.32	180.30	
60	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	51.76	83.32	114.89	146.45	178.01	209.57	
61	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	65.98	107.82	149.67	191.51	233.36	275.20	
62	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	73.32	119.73	166.13	212.53	258.94	305.34	
63	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	80.42	131.23	182.04	232.84	283.65	334.46	
64	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	87.36	142.31	197.27	252.23	307.18	362.14	
65	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	95.30	155.04	214.79	274.53	334.28	394.02	
																										428.00	
																										465.08	
																										507.10	
																										558.62	
																										634.64	
																										710.73	
																										776.85	

Genworth Financial
Colony 20, Band 3, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.76	1.05	1.35	1.65	1.94	2.24	
1	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.74	1.01	1.29	1.57	1.84	2.12	
2	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.73	0.99	1.26	1.52	1.78	2.04	
3	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.72	0.96	1.21	1.46	1.70	1.95	
4	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.71	0.95	1.19	1.43	1.67	1.91	
5	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.70	0.92	1.15	1.38	1.60	1.83	
6	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.69	0.90	1.12	1.33	1.55	1.76	
7	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.68	0.89	1.10	1.30	1.51	1.72	
8	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.67	0.88	1.08	1.28	1.49	1.69	
9	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.67	0.88	1.08	1.28	1.49	1.69	
10	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.68	0.89	1.10	1.31	1.52	1.73	
11	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.70	0.93	1.16	1.38	1.61	1.84	
12	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.72	0.98	1.23	1.48	1.74	1.99	
13	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.76	1.04	1.33	1.62	1.90	2.19	
14	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.79	1.10	1.42	1.74	2.05	2.37	
15	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.82	1.17	1.53	1.88	2.23	2.58	0.11
16	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.83	1.19	1.56	1.92	2.28	2.64	0.11
17	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.85	1.22	1.60	1.98	2.35	2.73	0.11
18	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.86	1.25	1.64	2.02	2.41	2.80	0.11
19	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.89	1.29	1.70	2.11	2.51	2.92	0.11
20	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.96	1.38	1.80	2.22	2.64	3.06	0.11
21	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.99	1.43	1.88	2.33	2.77	3.22	0.11
22	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.02	1.50	1.98	2.45	2.93	3.41	0.11
23	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.05	1.56	2.07	2.58	3.09	3.60	0.11
24	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.09	1.63	2.18	2.72	3.27	3.81	0.11
25	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.13	1.70	2.28	2.86	3.43	4.01	0.11
26	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.20	1.84	2.49	3.14	3.78	4.43	0.11
27	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.27	2.00	2.72	3.44	4.17	4.89	0.11
28	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.36	2.16	2.97	3.77	4.58	5.38	0.11
29	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.47	2.38	3.30	4.21	5.12	6.03	0.11
30	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.57	2.58	3.59	4.60	5.61	6.62	0.11
31	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.69	2.81	3.93	5.05	6.17	7.29	0.11
32	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.84	3.11	4.37	5.63	6.90	8.16	0.11
33	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.99	3.39	4.80	6.20	7.60	9.00	0.12
34	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	2.19	3.77	5.36	6.94	8.53	10.11	0.12
35	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	2.37	4.13	5.89	7.65	9.41	11.17	0.13
36	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.60	4.55	6.51	8.46	10.42	12.37	0.14
37	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.89	5.10	7.30	9.50	11.71	13.91	0.15
38	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	3.13	5.52	7.91	10.30	12.69	15.08	0.16
39	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.43	6.07	8.70	11.33	13.97	16.60	0.18
40	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	3.77	6.67	9.57	12.47	15.37	18.27	0.20
41	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	4.07	7.21	10.35	13.48	16.62	19.76	0.22
42	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	4.48	7.93	11.39	14.84	18.30	21.75	0.24
43	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	4.86	8.59	12.33	16.06	19.80	23.53	0.27
44	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	5.18	9.14	13.10	17.05	21.01	24.97	0.30
45	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	5.60	9.87	14.14	18.41	22.68	26.95	0.34
46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	6.15	10.83	15.52	20.20	24.89	29.57	0.42
47	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	6.72	11.84	16.97	22.10	27.22	32.35	0.48
48	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	7.46	13.18	18.91	24.64	30.36	36.09	0.55
49	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	8.29	14.69	21.09	27.48	33.88	40.28	0.67
50	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	9.23	16.38	23.54	30.69	37.85	45.00	0.75
51	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	10.27	18.29	26.30	34.31	42.33	50.34	1.04
52	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	11.45	20.43	29.42	38.41	47.39	56.38	1.32
53	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	12.77	22.84	32.92	42.99	53.07	63.14	1.63
54	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	14.24	25.54	36.83	48.12	59.42	70.71	2.04
55	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	15.90	28.55	41.19	53.83	66.48	79.12	2.46
56	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	17.60	31.57	45.54	59.50	73.47	87.44	
57	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	19.46	34.84	50.22	65.60	80.98	96.36	
58	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	21.45	38.35	55.26	72.17	89.07	105.98	
59	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	23.67	42.28	60.88	79.48	98.09	116.69	
60	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	27.51	49.00	70.50	91.99	113.49	134.98	
61	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	35.16	63.52	91.89	120.26	148.62	176.99	
62	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	45.36	83.05	120.73	158.41	196.10	233.78	
63	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	53.00	97.25	141.49	185.73	229.98	274.22	
64	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	59.96	110.02	160.07	210.12	260.18	310.23	
65	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	71.68	131.34	191.01	250.67	310.33	369.99	
																										387.11	
																										403.44	
																										418.96	
																										433.57	
																										501.21	
																										531.80	
																										561.28	

Genworth Financial
Colony 20, Band 3, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.96	1.26	1.57	1.88	2.18	2.49	
1	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.94	1.22	1.51	1.79	2.08	2.36	
2	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.92	1.19	1.46	1.73	2.00	2.27	
3	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.91	1.16	1.42	1.67	1.92	2.17	
4	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.90	1.15	1.39	1.63	1.88	2.12	
5	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.90	1.12	1.35	1.58	1.80	2.03	
6	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.89	1.10	1.32	1.53	1.75	1.96	
7	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.88	1.08	1.29	1.50	1.70	1.91	
8	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.87	1.07	1.28	1.48	1.68	1.88	
9	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.88	1.08	1.28	1.48	1.68	1.88	
10	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.89	1.09	1.30	1.51	1.71	1.92	
11	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.91	1.13	1.36	1.59	1.81	2.04	
12	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.94	1.19	1.45	1.70	1.96	2.21	
13	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.97	1.26	1.56	1.85	2.14	2.43	
14	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.01	1.33	1.66	1.98	2.31	2.63	
15	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.05	1.41	1.78	2.14	2.51	2.87	0.11
16	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.06	1.43	1.81	2.18	2.56	2.93	0.11
17	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.07	1.46	1.86	2.25	2.64	3.03	0.11
18	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.13	1.52	1.92	2.32	2.71	3.11	0.11
19	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.15	1.57	1.99	2.40	2.82	3.24	0.11
20	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.18	1.62	2.07	2.51	2.96	3.40	0.11
21	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.21	1.68	2.16	2.63	3.11	3.58	0.11
22	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.24	1.75	2.26	2.77	3.28	3.79	0.11
23	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.28	1.82	2.37	2.91	3.46	4.00	0.11
24	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.32	1.90	2.49	3.07	3.65	4.23	0.11
25	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.36	1.98	2.60	3.22	3.84	4.46	0.11
26	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.44	2.13	2.83	3.53	4.22	4.92	0.11
27	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.52	2.30	3.09	3.87	4.65	5.43	0.11
28	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.61	2.49	3.36	4.23	5.11	5.98	0.11
29	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.73	2.73	3.72	4.71	5.71	6.70	0.11
30	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.84	2.95	4.05	5.15	6.26	7.36	0.11
31	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.97	3.19	4.42	5.65	6.87	8.10	0.11
32	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.13	3.52	4.91	6.29	7.68	9.07	0.11
33	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.28	3.83	5.37	6.91	8.46	10.00	0.12
34	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.49	4.24	5.99	7.73	9.48	11.23	0.12
35	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.69	4.63	6.58	8.52	10.47	12.41	0.13
36	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	2.93	5.09	7.26	9.42	11.58	13.74	0.14
37	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.24	5.69	8.13	10.57	13.02	15.46	0.15
38	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	3.50	6.15	8.80	11.45	14.10	16.75	0.16
39	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	3.82	6.75	9.67	12.59	15.52	18.44	0.18
40	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	4.20	7.42	10.64	13.86	17.08	20.30	0.20
41	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	4.56	8.04	11.52	14.99	18.47	21.95	0.22
42	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	5.03	8.86	12.69	16.51	20.34	24.17	0.24
43	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	5.47	9.60	13.74	17.87	22.01	26.14	0.27
44	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	5.86	10.23	14.61	18.99	23.36	27.74	0.30
45	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	6.34	11.06	15.78	20.50	25.22	29.94	0.34
46	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	6.95	12.13	17.31	22.49	27.67	32.85	0.42
47	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	7.58	13.25	18.93	24.60	30.27	35.94	0.48
48	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	8.41	14.75	21.09	27.42	33.76	40.10	0.55
49	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	9.33	16.42	23.50	30.58	37.67	44.75	0.67
50	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	10.38	18.31	26.23	34.15	42.08	50.00	0.75
51	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	11.57	20.44	29.32	38.19	47.06	55.93	1.04
52	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	12.92	22.86	32.81	42.75	52.70	62.64	1.32
53	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	14.41	25.56	36.71	47.86	59.01	70.16	1.63
54	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	16.10	28.59	41.09	53.58	66.08	78.57	2.04
55	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	17.97	31.96	45.95	59.93	73.92	87.91	2.46
56	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	19.83	35.30	50.76	66.22	81.69	97.15	
57	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	21.85	38.89	55.94	72.98	90.03	107.07	
58	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	24.06	42.80	61.54	80.28	99.02	117.76	
59	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	26.54	47.17	67.79	88.41	109.04	129.66	
60	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	30.55	54.43	78.32	102.21	126.09	149.98	
61	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	39.18	70.68	102.17	133.66	165.16	196.65	
62	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	50.68	92.49	134.31	176.13	217.94	259.76	
63	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	59.29	108.37	157.45	206.53	255.61	304.69	
64	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	67.18	122.69	178.19	233.69	289.20	344.70	
65	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	80.27	146.43	212.60	278.77	344.93	411.10	
																										430.12	
																										448.27	
																										465.51	
																										481.74	
																										556.90	
																										590.89	
																										623.64	

Genworth Financial
Colony 20, Band 3, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.12	1.45	1.77	2.09	2.42	2.74	
1	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.12	1.43	1.74	2.04	2.35	2.66	
2	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.11	1.40	1.70	2.00	2.29	2.59	
3	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.09	1.36	1.64	1.92	2.19	2.47	
4	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.08	1.34	1.61	1.87	2.14	2.40	
5	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.06	1.31	1.56	1.80	2.05	2.30	
6	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.05	1.28	1.52	1.75	1.99	2.22	
7	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.04	1.27	1.49	1.71	1.94	2.16	
8	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.04	1.26	1.48	1.69	1.91	2.13	
9	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.04	1.25	1.47	1.69	1.90	2.12	
10	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.05	1.27	1.50	1.73	1.95	2.18	
11	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.07	1.32	1.57	1.81	2.06	2.31	
12	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.10	1.39	1.67	1.95	2.24	2.52	
13	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.15	1.47	1.80	2.13	2.45	2.78	
14	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.19	1.55	1.92	2.29	2.65	3.02	
15	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.23	1.65	2.06	2.47	2.89	3.30	0.11
16	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.26	1.70	2.14	2.57	3.01	3.45	0.11
17	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.29	1.76	2.24	2.71	3.18	3.65	0.11
18	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.32	1.82	2.33	2.83	3.33	3.83	0.11
19	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.36	1.90	2.44	2.98	3.52	4.06	0.11
20	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.40	1.98	2.57	3.15	3.73	4.31	0.11
21	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.45	2.08	2.72	3.35	3.98	4.61	0.11
22	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.51	2.19	2.88	3.57	4.25	4.94	0.11
23	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.56	2.30	3.05	3.79	4.53	5.27	0.11
24	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.63	2.43	3.24	4.04	4.84	5.64	0.11
25	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.69	2.55	3.42	4.28	5.14	6.00	0.11
26	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.81	2.77	3.74	4.70	5.67	6.63	0.11
27	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.93	3.01	4.09	5.17	6.25	7.33	0.11
28	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.06	3.26	4.47	5.67	6.87	8.07	0.11
29	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.25	3.61	4.97	6.33	7.69	9.05	0.11
30	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.42	3.92	5.43	6.94	8.44	9.95	0.11
31	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	2.59	4.27	5.94	7.61	9.29	10.96	0.11
32	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	2.82	4.72	6.61	8.50	10.40	12.29	0.11
33	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	3.03	5.14	7.24	9.34	11.45	13.55	0.12
34	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	3.32	5.70	8.08	10.46	12.84	15.22	0.12
35	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	3.59	6.24	8.89	11.53	14.18	16.83	0.13
36	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	3.92	6.87	9.81	12.75	15.70	18.64	0.14
37	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	4.37	7.69	11.01	14.33	17.65	20.97	0.15
38	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	4.72	8.32	11.93	15.53	19.13	22.73	0.16
39	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	5.18	9.15	13.13	17.10	21.07	25.04	0.18
40	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	5.70	10.07	14.45	18.82	23.20	27.57	0.20
41	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	6.18	10.91	15.64	20.36	25.09	29.82	0.22
42	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	6.82	12.02	17.23	22.43	27.63	32.83	0.24
43	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	7.41	13.03	18.65	24.27	29.89	35.51	0.27
44	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	7.96	13.90	19.85	25.80	31.74	37.69	0.30
45	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	8.60	15.02	21.44	27.85	34.27	40.69	0.34
46	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	9.31	16.21	23.12	30.02	36.93	43.83	0.42
47	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	10.01	17.42	24.84	32.25	39.67	47.08	0.48
48	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	10.89	19.02	27.15	35.27	43.40	51.53	0.55
49	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	11.87	20.78	29.69	38.59	47.50	56.41	0.67
50	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	12.98	22.74	32.51	42.28	52.04	61.81	0.75
51	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	14.21	24.92	35.63	46.34	57.05	67.76	1.04
52	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	15.61	27.35	39.10	50.85	62.59	74.34	1.32
53	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	17.13	30.01	42.90	55.78	68.67	81.55	1.63
54	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	18.78	32.90	47.02	61.14	75.26	89.38	2.04
55	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	20.58	36.04	51.49	66.94	82.40	97.85	2.46
56	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	22.54	39.42	56.30	73.17	90.05	106.93	
57	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	24.81	43.41	62.00	80.59	99.19	117.78	
58	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	27.32	47.77	68.21	88.65	109.10	129.54	
59	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	30.21	52.70	75.18	97.66	120.15	142.63	
60	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	34.93	60.94	86.95	112.96	138.97	164.98	
61	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	44.47	78.84	113.21	147.58	181.95	216.32	
62	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	57.04	102.78	148.52	194.26	240.00	285.74	
63	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	66.35	120.11	173.88	227.64	281.40	335.16	
64	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	74.86	135.72	196.59	257.45	318.31	379.17	
65	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	87.95	158.43	228.92	299.41	369.89	440.38	
																										471.68	
																										492.97	
																										511.93	
																										529.79	
																										603.50	
																										639.01	
																										673.15	

Genworth Financial
Colony 20, Band 3, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.27	1.58	1.89	2.20	2.51	2.82	
1	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.29	1.63	1.96	2.29	2.63	2.96	
2	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.28	1.60	1.92	2.24	2.56	2.88	
3	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.26	1.55	1.85	2.15	2.44	2.74	
4	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.25	1.53	1.82	2.10	2.39	2.67	
5	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.24	1.50	1.77	2.03	2.30	2.56	
6	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.22	1.47	1.72	1.97	2.22	2.47	
7	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.21	1.45	1.69	1.92	2.16	2.40	
8	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.20	1.44	1.67	1.90	2.14	2.37	
9	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.20	1.43	1.67	1.90	2.13	2.36	
10	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.21	1.45	1.70	1.94	2.18	2.42	
11	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.24	1.50	1.77	2.04	2.30	2.57	
12	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.28	1.58	1.89	2.19	2.50	2.80	
13	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.32	1.68	2.03	2.38	2.74	3.09	
14	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.37	1.76	2.16	2.56	2.95	3.35	
15	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.42	1.87	2.32	2.77	3.22	3.67	0.11
16	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.45	1.92	2.40	2.88	3.35	3.83	0.11
17	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.49	2.00	2.52	3.03	3.55	4.06	0.11
18	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	1.53	2.07	2.62	3.16	3.71	4.25	0.11
19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.59	2.17	2.76	3.34	3.93	4.51	0.11
20	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.70	2.32	2.94	3.55	4.17	4.79	0.11
21	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.75	2.43	3.10	3.77	4.45	5.12	0.11
22	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.82	2.55	3.29	4.02	4.76	5.49	0.11
23	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.88	2.67	3.47	4.27	5.06	5.86	0.11
24	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.95	2.81	3.68	4.54	5.41	6.27	0.11
25	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.01	2.94	3.88	4.81	5.74	6.67	0.11
26	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.13	3.18	4.23	5.27	6.32	7.37	0.11
27	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.26	3.43	4.61	5.79	6.96	8.14	0.11
28	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.40	3.71	5.03	6.34	7.66	8.97	0.11
29	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	2.59	4.08	5.58	7.07	8.57	10.06	0.11
30	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	2.76	4.42	6.08	7.74	9.40	11.06	0.11
31	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	2.96	4.81	6.65	8.49	10.34	12.18	0.11
32	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	3.22	5.30	7.39	9.48	11.56	13.65	0.11
33	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	3.48	5.79	8.11	10.42	12.74	15.05	0.12
34	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	3.81	6.43	9.05	11.67	14.29	16.91	0.12
35	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	4.13	7.05	9.96	12.87	15.79	18.70	0.13
36	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	4.53	7.76	11.00	14.24	17.47	20.71	0.14
37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	5.03	8.68	12.34	15.99	19.65	23.30	0.15
38	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	5.43	9.40	13.36	17.32	21.29	25.25	0.16
39	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	5.95	10.33	14.70	19.07	23.45	27.82	0.18
40	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	6.52	11.34	16.17	20.99	25.81	30.63	0.20
41	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	7.05	12.26	17.48	22.70	27.91	33.13	0.22
42	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	7.75	13.49	19.24	24.99	30.73	36.48	0.24
43	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	8.41	14.62	20.83	27.04	33.25	39.46	0.27
44	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	8.98	15.56	22.14	28.72	35.30	41.88	0.30
45	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	9.72	16.82	23.92	31.01	38.11	45.21	0.34
46	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	10.48	18.13	25.77	33.41	41.06	48.70	0.42
47	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	11.28	19.48	27.69	35.90	44.10	52.31	0.48
48	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	12.32	21.31	30.30	39.28	48.27	57.26	0.55
49	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	13.47	23.31	33.16	43.00	52.84	62.68	0.67
50	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	14.79	25.57	36.35	47.12	57.90	68.68	0.75
51	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	16.23	28.04	39.86	51.67	63.48	75.29	1.04
52	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	17.83	30.79	43.74	56.69	69.65	82.60	1.32
53	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	19.65	33.84	48.04	62.23	76.42	90.61	1.63
54	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	21.59	37.14	52.68	68.22	83.77	99.31	2.04
55	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	23.75	40.74	57.74	74.73	91.73	108.72	2.46
56	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	25.97	44.54	63.11	81.67	100.24	118.81	
57	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	28.36	48.58	68.81	89.03	109.26	129.48	
58	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	31.00	52.96	74.92	96.87	118.83	140.79	
59	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	33.87	57.74	81.62	105.50	129.37	153.25	
60	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	38.43	65.78	93.14	120.49	147.85	175.20	
61	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	48.32	84.07	119.81	155.55	191.30	227.04	
62	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	61.30	108.30	155.31	202.32	249.32	296.33	
63	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	70.87	125.38	179.89	234.39	288.90	343.41	
64	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	79.47	140.33	201.20	262.06	322.93	383.79	
65	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	91.04	160.91	230.78	300.64	370.51	440.38	
																										471.68	
																										492.97	
																										511.93	
																										529.79	
																										603.50	
																										639.01	
																										673.15	

Genworth Financial
Colony 20, Band 3, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	2.53	3.18	3.84	4.49	5.14	5.79	0.11
17	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	2.59	3.29	3.99	4.69	5.39	6.09	0.11
18	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	2.63	3.38	4.12	4.86	5.61	6.35	0.11
19	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	2.69	3.49	4.30	5.10	5.90	6.70	0.11
20	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	2.83	3.68	4.54	5.39	6.24	7.09	0.11
21	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	2.91	3.84	4.77	5.69	6.62	7.55	0.11
22	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	3.03	4.04	5.05	6.05	7.06	8.07	0.11
23	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	3.15	4.23	5.32	6.41	7.49	8.58	0.11
24	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	3.29	4.46	5.64	6.81	7.98	9.15	0.11
25	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	3.47	4.72	5.97	7.21	8.46	9.71	0.11
26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	3.65	5.05	6.44	7.83	9.23	10.62	0.11
27	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	3.84	5.39	6.95	8.51	10.06	11.62	0.11
28	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	4.06	5.78	7.51	9.23	10.96	12.68	0.11
29	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	4.32	6.27	8.23	10.18	12.13	14.08	0.11
30	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	4.54	6.70	8.86	11.01	13.17	15.33	0.11
31	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	4.82	7.20	9.58	11.96	14.34	16.72	0.11
32	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	5.20	7.87	10.55	13.22	15.89	18.56	0.11
33	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	5.56	8.50	11.45	14.39	17.33	20.27	0.12
34	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	6.03	9.34	12.65	15.96	19.27	22.58	0.12
35	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	6.47	10.13	13.78	17.43	21.09	24.74	0.13
36	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	7.11	11.16	15.22	19.28	23.33	27.39	0.14
37	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	7.89	12.47	17.06	21.65	26.23	30.82	0.15
38	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	8.56	13.53	18.50	23.46	28.43	33.40	0.16
39	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	9.38	14.87	20.35	25.83	31.32	36.80	0.18
40	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	10.30	16.34	22.39	28.43	34.47	40.51	0.20
41	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	11.19	17.72	24.24	30.76	37.29	43.81	0.22
42	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	12.31	19.50	26.69	33.87	41.06	48.25	0.24
43	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	13.38	21.14	28.91	36.67	44.43	52.19	0.27
44	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	14.38	22.58	30.78	38.98	47.18	55.38	0.30
45	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	15.66	24.48	33.31	42.14	50.96	59.79	0.34
46	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	16.87	26.38	35.89	45.39	54.90	64.41	0.42
47	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	18.15	28.35	38.56	48.77	58.97	69.18	0.48
48	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	19.76	30.95	42.15	53.34	64.54	75.73	0.55
49	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	21.53	33.80	46.08	58.35	70.62	82.89	0.67
50	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	23.51	36.97	50.44	63.90	77.36	90.82	0.75
51	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	25.61	40.40	55.19	69.98	84.77	99.56	1.04
52	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	27.97	44.22	60.48	76.73	92.99	109.24	1.32
53	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	30.64	48.47	66.31	84.15	101.98	119.82	1.63
54	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	33.51	53.07	72.64	92.20	111.77	131.33	2.04
55	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	36.65	58.07	79.50	100.92	122.34	143.76	2.46
56	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	39.63	62.84	86.06	109.27	132.48	155.69	
57	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	42.84	67.90	92.97	118.03	143.10	168.16	
58	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	46.40	73.37	100.34	127.30	154.27	181.24	
59	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	50.22	79.29	108.35	137.41	166.48	195.54	
60	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	56.22	89.30	122.38	155.45	188.53	221.61	
61	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	69.03	112.17	155.30	198.43	241.57	284.70	
62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	85.25	141.89	198.52	255.15	311.79	368.42	
63	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	97.21	161.51	225.82	290.13	354.43	418.74	
64	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	104.05	171.85	239.65	307.44	375.24	443.04	
65	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	109.62	181.17	252.73	324.28	395.83	467.38	
																										492.24	
																										518.66	
																										552.60	
																										596.30	
																										659.92	
																										769.10	
																										816.34	

Genworth Financial
Colony 20, Band 3, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.99	3.68	4.38	5.08	5.77	6.47	0.11
17	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	3.05	3.81	4.57	5.33	6.09	6.85	0.11
18	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	3.15	3.96	4.77	5.57	6.38	7.19	0.11
19	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	3.26	4.14	5.01	5.88	6.76	7.63	0.11
20	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	3.34	4.30	5.25	6.20	7.16	8.11	0.11
21	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	3.53	4.56	5.59	6.62	7.65	8.68	0.11
22	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	3.69	4.81	5.94	7.06	8.19	9.31	0.11
23	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	3.79	5.02	6.26	7.49	8.72	9.95	0.11
24	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	3.92	5.26	6.61	7.95	9.30	10.64	0.11
25	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	4.06	5.52	6.97	8.42	9.88	11.33	0.11
26	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	4.30	5.95	7.59	9.23	10.88	12.52	0.11
27	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	4.57	6.42	8.28	10.13	11.98	13.83	0.11
28	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	4.87	6.94	9.02	11.10	13.17	15.25	0.11
29	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	5.24	7.61	9.99	12.36	14.73	17.10	0.11
30	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	5.59	8.23	10.88	13.52	16.17	18.81	0.11
31	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	5.97	8.92	11.87	14.81	17.76	20.71	0.11
32	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	6.50	9.85	13.19	16.53	19.88	23.22	0.11
33	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	7.02	10.73	14.45	18.17	21.88	25.60	0.12
34	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	7.68	11.90	16.13	20.35	24.57	28.79	0.12
35	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	8.31	13.01	17.72	22.42	27.13	31.83	0.13
36	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	9.10	14.33	19.56	24.79	30.02	35.25	0.14
37	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	10.07	15.99	21.91	27.83	33.75	39.67	0.15
38	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	10.94	17.35	23.77	30.18	36.59	43.00	0.16
39	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	11.98	19.06	26.14	33.22	40.30	47.38	0.18
40	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	13.13	20.93	28.74	36.55	44.35	52.16	0.20
41	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	14.22	22.66	31.10	39.54	47.98	56.42	0.22
42	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	15.60	24.91	34.22	43.52	52.83	62.14	0.24
43	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	16.92	26.98	37.04	47.10	57.16	67.22	0.27
44	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	18.13	28.77	39.42	50.06	60.70	71.34	0.30
45	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	19.66	31.13	42.60	54.07	65.54	77.01	0.34
46	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	21.20	33.55	45.91	58.26	70.62	82.97	0.42
47	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	22.83	36.09	49.35	62.61	75.87	89.13	0.48
48	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	24.90	39.43	53.97	68.50	83.03	97.56	0.55
49	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	27.17	43.09	59.02	74.95	90.87	106.80	0.67
50	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	29.65	47.13	64.60	82.07	99.55	117.02	0.75
51	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	32.44	51.61	70.78	89.95	109.12	128.29	1.04
52	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	35.49	56.55	77.60	98.65	119.71	140.76	1.32
53	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	38.92	62.01	85.11	108.21	131.30	154.40	1.63
54	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	42.48	67.83	93.18	118.53	143.88	169.23	2.04
55	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	46.41	74.18	101.96	129.73	157.50	185.27	2.46
56	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	50.64	81.00	111.37	141.74	172.10	202.47	
57	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	55.07	88.19	121.31	154.42	187.54	220.66	
58	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	59.61	95.68	131.75	167.81	203.88	239.95	
59	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	64.25	103.63	143.02	182.41	221.79	261.18	
60	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	72.03	117.34	162.66	207.97	253.29	298.60	
61	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	86.97	143.89	200.81	257.72	314.64	371.56	
62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	92.87	153.12	213.37	273.62	333.87	394.12	
63	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	99.41	163.27	227.14	291.01	354.87	418.74	
64	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	106.14	173.52	240.90	308.28	375.66	443.04	
65	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	113.21	184.05	254.88	325.71	396.55	467.38	
																										492.24	
																										518.66	
																										552.60	
																										596.30	
																										659.92	
																										769.10	
																										816.34	

Genworth Financial
Colony 20, Band 3, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.50	0.59	0.69	0.79	0.88	0.98	
1	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.49	0.59	0.68	0.77	0.87	0.96	
2	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.50	0.59	0.69	0.78	0.87	0.96	
3	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.50	0.59	0.68	0.77	0.86	0.95	
4	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.50	0.59	0.69	0.78	0.87	0.96	
5	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.51	0.60	0.69	0.78	0.87	0.96	
6	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.51	0.61	0.70	0.79	0.89	0.98	
7	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.52	0.62	0.72	0.81	0.91	1.01	
8	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.52	0.63	0.73	0.83	0.94	1.04	
9	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.53	0.65	0.76	0.87	0.99	1.10	
10	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.55	0.68	0.81	0.93	1.06	1.19	
11	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.57	0.72	0.87	1.01	1.16	1.31	
12	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.60	0.78	0.96	1.13	1.31	1.49	
13	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.63	0.84	1.06	1.27	1.48	1.69	
14	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.67	0.92	1.17	1.41	1.66	1.91	
15	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.72	1.01	1.30	1.58	1.87	2.16	0.11
16	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.74	1.04	1.35	1.66	1.96	2.27	0.11
17	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.76	1.08	1.41	1.73	2.06	2.38	0.11
18	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.77	1.10	1.44	1.77	2.11	2.44	0.11
19	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.77	1.12	1.46	1.80	2.15	2.49	0.11
20	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.82	1.17	1.52	1.86	2.21	2.56	0.11
21	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.84	1.19	1.55	1.91	2.26	2.62	0.11
22	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.85	1.21	1.58	1.94	2.31	2.67	0.11
23	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.86	1.23	1.61	1.99	2.36	2.74	0.11
24	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.87	1.25	1.64	2.03	2.41	2.80	0.11
25	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.89	1.29	1.69	2.08	2.48	2.88	0.11
26	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.93	1.36	1.80	2.24	2.67	3.11	0.11
27	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.98	1.45	1.93	2.41	2.88	3.36	0.11
28	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.03	1.55	2.08	2.60	3.13	3.65	0.11
29	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.09	1.68	2.27	2.86	3.45	4.04	0.11
30	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.16	1.81	2.46	3.10	3.75	4.40	0.11
31	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.22	1.94	2.65	3.36	4.08	4.79	0.11
32	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.32	2.11	2.91	3.71	4.50	5.30	0.11
33	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.41	2.28	3.16	4.03	4.91	5.78	0.12
34	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.52	2.50	3.48	4.45	5.43	6.41	0.12
35	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.62	2.69	3.76	4.82	5.89	6.96	0.13
36	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.73	2.89	4.06	5.22	6.38	7.54	0.14
37	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.89	3.17	4.46	5.74	7.03	8.31	0.15
38	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.01	3.37	4.74	6.10	7.47	8.83	0.16
39	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.17	3.64	5.12	6.60	8.07	9.55	0.18
40	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.34	3.94	5.54	7.13	8.73	10.33	0.20
41	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.49	4.19	5.90	7.60	9.30	11.00	0.22
42	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	2.69	4.54	6.39	8.23	10.08	11.93	0.24
43	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.88	4.84	6.81	8.78	10.74	12.71	0.27
44	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	3.04	5.09	7.15	9.20	11.26	13.31	0.30
45	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.24	5.44	7.64	9.83	12.03	14.23	0.34
46	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	3.53	5.93	8.34	10.75	13.15	15.56	0.42
47	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	3.85	6.50	9.15	11.80	14.45	17.10	0.48
48	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	4.27	7.27	10.27	13.27	16.27	19.27	0.55
49	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	4.79	8.20	11.61	15.01	18.42	21.83	0.67
50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	5.40	9.29	13.19	17.08	20.98	24.87	0.75
51	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	6.11	10.58	15.04	19.50	23.97	28.43	1.04
52	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	6.96	12.09	17.23	22.36	27.49	32.62	1.32
53	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	7.94	13.85	19.77	25.68	31.59	37.50	1.63
54	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	9.06	15.87	22.69	29.51	36.32	43.14	2.04
55	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	10.46	18.29	26.11	33.93	41.76	49.58	2.46
56	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	11.80	20.68	29.57	38.46	47.34	56.23	
57	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	13.28	23.34	33.41	43.47	53.54	63.60	
58	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	14.92	26.28	37.64	48.99	60.35	71.71	
59	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	16.73	29.50	42.27	55.04	67.81	80.58	
60	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	19.48	34.54	49.59	64.64	79.70	94.75	
61	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	25.11	45.27	65.43	85.59	105.75	125.91	
62	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	32.59	59.69	86.79	113.89	140.99	168.09	
63	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	38.20	70.33	102.45	134.57	166.70	198.82	
64	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	43.46	80.10	116.75	153.39	190.04	226.68	
65	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	52.20	96.28	140.37	184.46	228.54	272.63	
																										287.76	
																										302.63	
																										317.18	
																										331.29	
																										404.53	
																										440.89	
																										476.78	

Genworth Financial
Colony 20, Band 3, Current Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.63	0.72	0.82	0.91	1.00	1.09	
1	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.63	0.72	0.81	0.89	0.98	1.07	
2	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.63	0.72	0.81	0.89	0.98	1.07	
3	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.63	0.71	0.80	0.88	0.97	1.05	
4	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.63	0.72	0.81	0.89	0.98	1.07	
5	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.63	0.72	0.81	0.89	0.98	1.07	
6	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.63	0.72	0.82	0.91	1.00	1.09	
7	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.64	0.73	0.83	0.93	1.02	1.12	
8	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.64	0.75	0.85	0.95	1.06	1.16	
9	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.65	0.77	0.88	0.99	1.11	1.22	
10	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.68	0.81	0.94	1.06	1.19	1.32	
11	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.70	0.85	1.00	1.15	1.30	1.45	
12	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.73	0.92	1.10	1.28	1.47	1.65	
13	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.77	0.99	1.22	1.44	1.66	1.88	
14	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.81	1.07	1.34	1.60	1.86	2.12	
15	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.86	1.17	1.48	1.78	2.09	2.40	0.11
16	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.88	1.21	1.54	1.86	2.19	2.52	0.11
17	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.90	1.25	1.60	1.94	2.29	2.64	0.11
18	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.91	1.27	1.63	1.99	2.35	2.71	0.11
19	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.92	1.29	1.66	2.03	2.40	2.77	0.11
20	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.97	1.34	1.72	2.09	2.47	2.84	0.11
21	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.98	1.36	1.75	2.14	2.52	2.91	0.11
22	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.99	1.38	1.78	2.18	2.57	2.97	0.11
23	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.00	1.41	1.82	2.22	2.63	3.04	0.11
24	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	1.01	1.43	1.85	2.27	2.69	3.11	0.11
25	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.03	1.47	1.90	2.33	2.77	3.20	0.11
26	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.08	1.55	2.03	2.51	2.98	3.46	0.11
27	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.12	1.64	2.17	2.69	3.21	3.73	0.11
28	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.19	1.76	2.34	2.91	3.49	4.06	0.11
29	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	1.27	1.91	2.56	3.20	3.85	4.49	0.11
30	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.34	2.05	2.76	3.47	4.18	4.89	0.11
31	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	1.41	2.19	2.98	3.76	4.54	5.32	0.11
32	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.52	2.39	3.27	4.14	5.02	5.89	0.11
33	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.61	2.57	3.54	4.50	5.46	6.42	0.12
34	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.73	2.81	3.89	4.96	6.04	7.12	0.12
35	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.83	3.01	4.19	5.37	6.55	7.73	0.13
36	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.97	3.25	4.54	5.82	7.10	8.38	0.14
37	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.15	3.56	4.98	6.40	7.81	9.23	0.15
38	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.29	3.80	5.30	6.80	8.31	9.81	0.16
39	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	2.47	4.10	5.73	7.35	8.98	10.61	0.18
40	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.67	4.43	6.20	7.96	9.72	11.48	0.20
41	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.85	4.72	6.60	8.47	10.35	12.22	0.22
42	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.08	5.11	7.15	9.18	11.22	13.25	0.24
43	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	3.30	5.46	7.63	9.79	11.96	14.12	0.27
44	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	3.50	5.76	8.02	10.27	12.53	14.79	0.30
45	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	3.70	6.12	8.55	10.97	13.39	15.81	0.34
46	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	4.04	6.69	9.34	11.99	14.64	17.29	0.42
47	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	4.42	7.33	10.25	13.17	16.08	19.00	0.48
48	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	4.91	8.21	11.51	14.81	18.11	21.41	0.55
49	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	5.49	9.25	13.00	16.75	20.51	24.26	0.67
50	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	6.17	10.46	14.76	19.05	23.34	27.63	0.75
51	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	6.96	11.88	16.81	21.74	26.66	31.59	1.04
52	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	7.86	13.53	19.21	24.89	30.56	36.24	1.32
53	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	8.92	15.47	22.02	28.57	35.12	41.67	1.63
54	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	10.14	17.70	25.26	32.81	40.37	47.93	2.04
55	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	11.80	20.46	29.12	37.77	46.43	55.09	2.46
56	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	13.28	23.12	32.96	42.80	52.64	62.48	
57	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	15.03	26.16	37.29	48.41	59.54	70.67	
58	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	16.97	29.51	42.06	54.60	67.14	79.68	
59	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	19.06	33.15	47.25	61.34	75.44	89.53	
60	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	22.17	38.79	55.42	72.04	88.66	105.28	
61	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	28.53	50.80	73.08	95.35	117.63	139.90	
62	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	36.85	66.83	96.82	126.80	156.79	186.77	
63	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	43.10	78.66	114.23	149.79	185.35	220.91	
64	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	48.90	89.49	130.09	170.68	211.28	251.87	
65	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	58.66	107.51	156.37	205.22	254.07	302.92	
																										319.73	
																										336.26	
																										352.42	
																										368.10	
																										449.48	
																										489.88	
																										529.76	

Genworth Financial
Colony 20, Band 3, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.79	0.87	0.96	1.04	1.12	1.20	
1	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.79	0.87	0.95	1.02	1.10	1.18	
2	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.79	0.87	0.95	1.02	1.10	1.18	
3	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.79	0.86	0.94	1.01	1.09	1.16	
4	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.79	0.87	0.95	1.02	1.10	1.18	
5	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.79	0.87	0.95	1.02	1.10	1.18	
6	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.79	0.87	0.96	1.04	1.12	1.20	
7	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.80	0.88	0.97	1.06	1.14	1.23	
8	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.81	0.90	1.00	1.09	1.19	1.28	
9	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.82	0.93	1.03	1.13	1.24	1.34	
10	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.84	0.97	1.09	1.21	1.34	1.46	
11	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.87	1.02	1.17	1.32	1.47	1.62	
12	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.91	1.10	1.29	1.47	1.66	1.85	
13	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.96	1.19	1.43	1.66	1.90	2.13	
14	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.00	1.28	1.57	1.85	2.13	2.41	
15	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.06	1.40	1.74	2.07	2.41	2.75	0.11
16	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.09	1.46	1.84	2.21	2.58	2.95	0.11
17	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.13	1.54	1.95	2.36	2.77	3.18	0.11
18	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.15	1.59	2.02	2.45	2.89	3.32	0.11
19	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.18	1.63	2.09	2.55	3.00	3.46	0.11
20	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.21	1.68	2.16	2.64	3.11	3.59	0.11
21	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.23	1.73	2.23	2.73	3.23	3.73	0.11
22	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.25	1.77	2.30	2.82	3.34	3.86	0.11
23	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.28	1.82	2.37	2.91	3.45	3.99	0.11
24	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.31	1.87	2.44	3.00	3.57	4.13	0.11
25	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.33	1.92	2.52	3.11	3.70	4.29	0.11
26	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.39	2.04	2.69	3.34	3.99	4.64	0.11
27	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.46	2.17	2.88	3.59	4.30	5.01	0.11
28	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.53	2.32	3.10	3.88	4.67	5.45	0.11
29	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.64	2.52	3.41	4.29	5.17	6.05	0.11
30	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.75	2.72	3.69	4.65	5.62	6.59	0.11
31	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.85	2.92	3.98	5.04	6.11	7.17	0.11
32	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.99	3.19	4.38	5.57	6.77	7.96	0.11
33	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.13	3.44	4.75	6.06	7.37	8.68	0.12
34	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	2.30	3.77	5.23	6.69	8.16	9.62	0.12
35	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	2.44	4.04	5.65	7.25	8.85	10.45	0.13
36	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.62	4.37	6.11	7.85	9.60	11.34	0.14
37	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.87	4.79	6.72	8.65	10.57	12.50	0.15
38	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	3.05	5.10	7.15	9.19	11.24	13.29	0.16
39	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	3.29	5.50	7.72	9.94	12.15	14.37	0.18
40	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	3.51	5.92	8.33	10.74	13.15	15.56	0.20
41	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	3.76	6.32	8.88	11.44	14.00	16.56	0.22
42	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	4.09	6.87	9.64	12.41	15.19	17.96	0.24
43	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	4.40	7.35	10.30	13.25	16.20	19.15	0.27
44	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	4.65	7.73	10.82	13.90	16.98	20.06	0.30
45	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	5.02	8.31	11.60	14.88	18.17	21.46	0.34
46	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	5.37	8.91	12.44	15.97	19.51	23.04	0.42
47	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	5.80	9.61	13.43	17.24	21.05	24.86	0.48
48	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	6.38	10.60	14.83	19.05	23.28	27.50	0.55
49	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	7.00	11.71	16.43	21.14	25.85	30.56	0.67
50	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	7.78	13.05	18.32	23.59	28.86	34.13	0.75
51	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	8.61	14.54	20.47	26.39	32.32	38.25	1.04
52	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	9.52	16.21	22.91	29.60	36.29	42.98	1.32
53	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	10.56	18.13	25.70	33.26	40.83	48.40	1.63
54	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	11.78	20.32	28.87	37.41	45.96	54.50	2.04
55	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	13.34	22.93	32.52	42.11	51.70	61.29	2.46
56	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	14.95	25.71	36.47	47.23	57.99	68.75	
57	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	16.85	29.03	41.21	53.38	65.56	77.74	
58	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	18.94	32.68	46.43	60.17	73.91	87.65	
59	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	21.25	36.69	52.14	67.59	83.03	98.48	
60	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	24.71	42.93	61.15	79.37	97.59	115.81	
61	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	31.73	56.16	80.60	105.03	129.46	153.89	
62	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	41.09	73.96	106.84	139.71	172.58	205.45	
63	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	48.22	87.17	126.13	165.09	204.04	243.00	
64	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	54.91	99.34	143.77	188.20	232.63	277.06	
65	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	65.39	118.92	172.46	226.00	279.53	333.07	
																										351.58	
																										369.77	
																										387.54	
																										404.78	
																										485.38	
																										527.31	
																										582.74	

Genworth Financial
Colony 20, Band 3, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.86	0.95	1.04	1.13	1.22	1.31	
1	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.87	0.95	1.04	1.12	1.21	1.29	
2	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.87	0.95	1.04	1.12	1.21	1.29	
3	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.87	0.95	1.03	1.11	1.19	1.27	
4	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.87	0.96	1.04	1.12	1.21	1.29	
5	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.88	0.96	1.05	1.13	1.21	1.29	
6	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.89	0.97	1.06	1.15	1.23	1.32	
7	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.89	0.99	1.08	1.17	1.27	1.36	
8	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.90	1.01	1.11	1.21	1.32	1.42	
9	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.92	1.03	1.15	1.26	1.38	1.49	
10	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.94	1.07	1.21	1.35	1.48	1.62	
11	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.97	1.13	1.30	1.47	1.63	1.80	
12	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.01	1.22	1.43	1.64	1.85	2.06	
13	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.06	1.32	1.59	1.85	2.11	2.37	
14	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.12	1.43	1.75	2.06	2.37	2.68	
15	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.18	1.56	1.93	2.30	2.68	3.05	0.11
16	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.22	1.63	2.05	2.46	2.87	3.28	0.11
17	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.26	1.72	2.17	2.62	3.08	3.53	0.11
18	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.29	1.77	2.25	2.73	3.21	3.69	0.11
19	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.32	1.82	2.33	2.83	3.34	3.84	0.11
20	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.38	1.90	2.43	2.95	3.47	3.99	0.11
21	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.41	1.95	2.50	3.05	3.59	4.14	0.11
22	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.43	2.00	2.58	3.15	3.72	4.29	0.11
23	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.46	2.05	2.65	3.24	3.84	4.43	0.11
24	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	1.48	2.10	2.73	3.35	3.97	4.59	0.11
25	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.52	2.17	2.82	3.47	4.12	4.77	0.11
26	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.59	2.30	3.02	3.73	4.45	5.16	0.11
27	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.65	2.44	3.22	4.00	4.79	5.57	0.11
28	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.74	2.60	3.47	4.33	5.20	6.06	0.11
29	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	1.85	2.82	3.80	4.77	5.75	6.72	0.11
30	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	1.95	3.03	4.10	5.17	6.25	7.32	0.11
31	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.09	3.26	4.44	5.62	6.79	7.97	0.11
32	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.27	3.58	4.90	6.21	7.53	8.84	0.11
33	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	2.43	3.87	5.32	6.76	8.20	9.64	0.12
34	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	2.65	4.26	5.87	7.47	9.08	10.69	0.12
35	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	2.82	4.58	6.34	8.09	9.85	11.61	0.13
36	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	3.03	4.95	6.86	8.77	10.69	12.60	0.14
37	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	3.30	5.42	7.54	9.65	11.77	13.89	0.15
38	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.50	5.76	8.01	10.26	12.52	14.77	0.16
39	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	3.77	6.21	8.65	11.09	13.53	15.97	0.18
40	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	4.07	6.71	9.36	12.00	14.65	17.29	0.20
41	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	4.33	7.14	9.96	12.77	15.59	18.40	0.22
42	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	4.68	7.73	10.79	13.85	16.90	19.96	0.24
43	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	5.00	8.25	11.51	14.77	18.02	21.28	0.27
44	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	5.27	8.68	12.08	15.48	18.89	22.29	0.30
45	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	5.65	9.29	12.93	16.56	20.20	23.84	0.34
46	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	6.08	9.99	13.89	17.79	21.70	25.60	0.42
47	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	6.57	10.78	14.99	19.20	23.41	27.62	0.48
48	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	7.23	11.90	16.56	21.22	25.89	30.55	0.55
49	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	7.99	13.18	18.38	23.57	28.77	33.96	0.67
50	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	8.85	14.66	20.48	26.29	32.11	37.92	0.75
51	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	9.81	16.35	22.89	29.42	35.96	42.50	1.04
52	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	10.90	18.27	25.65	33.02	40.39	47.76	1.32
53	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	12.09	20.43	28.77	37.10	45.44	53.78	1.63
54	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	13.48	22.89	32.31	41.73	51.14	60.56	2.04
55	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	15.23	25.80	36.38	46.95	57.53	68.10	2.46
56	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	17.04	28.91	40.78	52.65	64.52	76.39	
57	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	19.07	32.35	45.62	58.89	72.17	85.44	
58	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	21.22	36.03	50.83	65.63	80.44	95.24	
59	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	23.60	40.04	56.48	72.92	89.36	105.80	
60	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	27.14	46.31	65.48	84.64	103.81	122.98	
61	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	34.60	59.98	85.36	110.73	136.11	161.49	
62	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	44.18	77.95	111.72	145.49	179.26	213.03	
63	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	51.34	90.87	130.39	169.91	209.44	248.96	
64	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	57.88	102.38	146.89	191.39	235.90	280.40	
65	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	68.03	121.04	174.05	227.05	280.06	333.07	
																										351.58	
																										369.77	
																										387.54	
																										404.78	
																										485.38	
																										527.31	
																										588.65	

Genworth Financial
Colony 20, Band 3, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	2.00	2.59	3.19	3.78	4.37	4.96	0.11
17	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	2.06	2.70	3.35	4.00	4.64	5.29	0.11
18	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	2.09	2.78	3.46	4.14	4.83	5.51	0.11
19	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	2.13	2.84	3.56	4.27	4.99	5.70	0.11
20	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.31	3.03	3.75	4.46	5.18	5.90	0.11
21	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.34	3.10	3.85	4.60	5.36	6.11	0.11
22	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.38	3.16	3.95	4.73	5.52	6.30	0.11
23	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.41	3.22	4.04	4.86	5.67	6.49	0.11
24	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.44	3.29	4.15	5.00	5.85	6.70	0.11
25	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	2.48	3.38	4.27	5.16	6.06	6.95	0.11
26	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	2.61	3.57	4.54	5.50	6.47	7.43	0.11
27	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	2.74	3.78	4.83	5.87	6.91	7.95	0.11
28	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	2.89	4.02	5.16	6.30	7.43	8.57	0.11
29	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	3.08	4.35	5.61	6.87	8.14	9.40	0.11
30	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	3.27	4.64	6.02	7.40	8.77	10.15	0.11
31	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	3.46	4.96	6.46	7.95	9.45	10.95	0.11
32	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	3.70	5.36	7.03	8.70	10.36	12.03	0.11
33	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	3.92	5.74	7.55	9.36	11.18	12.99	0.12
34	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	4.20	6.22	8.23	10.24	12.26	14.27	0.12
35	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	4.46	6.64	8.83	11.01	13.19	15.37	0.13
36	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	4.81	7.18	9.56	11.93	14.30	16.67	0.14
37	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	5.24	7.87	10.50	13.12	15.75	18.38	0.15
38	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	5.58	8.37	11.16	13.95	16.74	19.53	0.16
39	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	6.02	9.04	12.07	15.09	18.11	21.13	0.18
40	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	6.50	9.77	13.05	16.32	19.60	22.87	0.20
41	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	6.95	10.43	13.91	17.38	20.86	24.34	0.22
42	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	7.52	11.29	15.07	18.85	22.62	26.40	0.24
43	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	8.09	12.10	16.12	20.13	24.14	28.15	0.27
44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	8.61	12.79	16.96	21.13	25.31	29.48	0.30
45	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	9.30	13.75	18.20	22.64	27.09	31.54	0.34
46	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	10.04	14.81	19.57	24.33	29.10	33.86	0.42
47	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	10.88	16.01	21.14	26.27	31.40	36.53	0.48
48	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	11.94	17.63	23.33	29.02	34.71	40.40	0.55
49	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	13.09	19.45	25.82	32.18	38.55	44.91	0.67
50	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	14.38	21.54	28.69	35.84	43.00	50.15	0.75
51	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	15.84	23.91	31.99	40.06	48.13	56.20	1.04
52	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	17.44	26.58	35.73	44.87	54.02	63.16	1.32
53	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	19.23	29.61	39.99	50.37	60.75	71.13	1.63
54	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	21.37	33.12	44.86	56.60	68.35	80.09	2.04
55	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	23.77	37.02	50.28	63.54	76.79	90.05	2.46
56	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	26.14	40.93	55.73	70.52	85.32	100.11	
57	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	28.76	45.20	61.64	78.08	94.52	110.96	
58	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	31.58	49.78	67.99	86.19	104.40	122.60	
59	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	34.61	54.69	74.77	94.84	114.92	135.00	
60	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	39.10	62.39	85.68	108.97	132.26	155.55	
61	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	48.95	79.66	110.37	141.08	171.79	202.50	
62	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	61.11	101.85	142.60	183.35	224.09	264.84	
63	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	70.03	117.40	164.78	212.15	259.53	306.90	
64	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	77.74	130.74	183.75	236.75	289.75	342.75	
65	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	88.48	149.59	210.70	271.80	332.91	394.02	
																										426.16	
																										448.21	
																										469.76	
																										490.67	
																										599.13	
																										653.01	
																										706.21	

Genworth Financial
Colony 20, Band 3, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	2.37	3.00	3.64	4.27	4.90	5.53	0.11
17	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	2.45	3.15	3.85	4.55	5.25	5.95	0.11
18	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	2.50	3.24	3.99	4.74	5.48	6.23	0.11
19	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	2.54	3.33	4.12	4.90	5.69	6.48	0.11
20	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	2.62	3.44	4.27	5.09	5.92	6.74	0.11
21	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	2.66	3.53	4.40	5.27	6.14	7.01	0.11
22	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	2.70	3.61	4.53	5.44	6.35	7.26	0.11
23	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	2.75	3.70	4.66	5.61	6.56	7.51	0.11
24	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	2.80	3.79	4.79	5.78	6.78	7.77	0.11
25	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	2.85	3.90	4.95	5.99	7.04	8.09	0.11
26	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	3.01	4.15	5.30	6.45	7.59	8.74	0.11
27	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	3.18	4.43	5.69	6.94	8.20	9.45	0.11
28	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	3.39	4.77	6.15	7.53	8.91	10.29	0.11
29	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	3.66	5.21	6.76	8.31	9.86	11.41	0.11
30	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	3.86	5.57	7.29	9.01	10.72	12.44	0.11
31	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	4.11	6.00	7.89	9.77	11.66	13.55	0.11
32	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	4.48	6.59	8.70	10.81	12.92	15.03	0.11
33	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	4.83	7.14	9.46	11.77	14.08	16.39	0.12
34	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	5.26	7.84	10.43	13.01	15.60	18.18	0.12
35	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	5.63	8.46	11.28	14.10	16.93	19.75	0.13
36	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	6.09	9.16	12.23	15.30	18.37	21.44	0.14
37	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	6.66	10.05	13.45	16.84	20.24	23.63	0.15
38	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	7.10	10.71	14.31	17.91	21.52	25.12	0.16
39	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	7.69	11.59	15.49	19.38	23.28	27.18	0.18
40	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	8.33	12.55	16.77	20.99	25.21	29.43	0.20
41	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	8.93	13.41	17.89	22.37	26.85	31.33	0.22
42	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	9.71	14.56	19.42	24.27	29.13	33.98	0.24
43	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	10.43	15.59	20.75	25.91	31.07	36.23	0.27
44	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	11.11	16.48	21.85	27.21	32.58	37.95	0.30
45	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	11.96	17.69	23.42	29.14	34.87	40.60	0.34
46	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	12.88	19.03	25.17	31.31	37.46	43.60	0.42
47	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	13.86	20.49	27.13	33.76	40.40	47.03	0.48
48	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	15.12	22.50	29.88	37.26	44.64	52.02	0.55
49	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	16.56	24.81	33.07	41.33	49.58	57.84	0.67
50	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	18.21	27.48	36.76	46.04	55.31	64.59	0.75
51	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	20.07	30.53	41.00	51.46	61.93	72.39	1.04
52	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	22.18	34.02	45.86	57.69	69.53	81.37	1.32
53	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	24.56	37.98	51.39	64.80	78.22	91.63	1.63
54	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	27.10	42.32	57.54	72.75	87.97	103.19	2.04
55	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	29.97	47.18	64.40	81.61	98.82	116.03	2.46
56	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	33.09	52.50	71.92	91.33	110.75	130.16	
57	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	36.71	58.48	80.26	102.04	123.81	145.59	
58	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	40.63	64.97	89.30	113.63	137.97	162.30	
59	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	44.77	71.87	98.98	126.09	153.19	180.30	
60	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	51.12	82.81	114.50	146.19	177.88	209.57	
61	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	65.33	107.31	149.28	191.25	233.23	275.20	
62	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	72.69	119.22	165.75	212.28	258.81	305.34	
63	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	79.79	130.72	181.66	232.59	283.53	334.46	
64	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	86.12	141.33	196.53	251.73	306.94	362.14	
65	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	94.35	154.29	214.22	274.15	334.09	394.02	
																										428.00	
																										465.08	
																										507.10	
																										558.62	
																										634.64	
																										710.73	
																										776.85	

Genworth Financial
Colony 20, Band 4, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.76	1.05	1.35	1.65	1.94	2.24	
1	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.74	1.01	1.29	1.57	1.84	2.12	
2	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.72	0.99	1.25	1.51	1.78	2.04	
3	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.72	0.96	1.21	1.46	1.70	1.95	
4	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.71	0.95	1.19	1.43	1.67	1.91	
5	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.70	0.92	1.15	1.38	1.60	1.83	
6	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.69	0.90	1.12	1.33	1.55	1.76	
7	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.68	0.89	1.10	1.30	1.51	1.72	
8	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.67	0.88	1.08	1.28	1.49	1.69	
9	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.67	0.88	1.08	1.28	1.49	1.69	
10	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.68	0.89	1.10	1.31	1.52	1.73	
11	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.70	0.93	1.16	1.38	1.61	1.84	
12	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.72	0.98	1.23	1.48	1.74	1.99	
13	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.76	1.04	1.33	1.62	1.90	2.19	
14	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.79	1.10	1.42	1.74	2.05	2.37	
15	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.82	1.17	1.53	1.88	2.23	2.58	0.11
16	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.83	1.19	1.56	1.92	2.28	2.64	0.11
17	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.85	1.22	1.60	1.98	2.35	2.73	0.11
18	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.86	1.25	1.64	2.02	2.41	2.80	0.11
19	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.89	1.29	1.70	2.11	2.51	2.92	0.11
20	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.93	1.35	1.78	2.21	2.63	3.06	0.11
21	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.95	1.41	1.86	2.31	2.77	3.22	0.11
22	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.99	1.47	1.96	2.44	2.93	3.41	0.11
23	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.03	1.54	2.06	2.57	3.09	3.60	0.11
24	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.06	1.61	2.16	2.71	3.26	3.81	0.11
25	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.09	1.68	2.26	2.84	3.43	4.01	0.11
26	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.16	1.82	2.47	3.12	3.78	4.43	0.11
27	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.24	1.97	2.70	3.43	4.16	4.89	0.11
28	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.32	2.13	2.95	3.76	4.57	5.38	0.11
29	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.43	2.35	3.27	4.19	5.11	6.03	0.11
30	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.53	2.55	3.57	4.58	5.60	6.62	0.11
31	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.65	2.78	3.91	5.03	6.16	7.29	0.11
32	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.80	3.07	4.35	5.62	6.89	8.16	0.11
33	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.95	3.36	4.77	6.18	7.59	9.00	0.12
34	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	2.14	3.73	5.33	6.92	8.52	10.11	0.12
35	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.32	4.09	5.86	7.63	9.40	11.17	0.13
36	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	2.55	4.51	6.48	8.44	10.41	12.37	0.14
37	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.84	5.05	7.27	9.48	11.70	13.91	0.15
38	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.07	5.47	7.88	10.28	12.68	15.08	0.16
39	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	3.38	6.02	8.67	11.31	13.96	16.60	0.18
40	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.70	6.62	9.53	12.44	15.36	18.27	0.20
41	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	4.02	7.17	10.32	13.46	16.61	19.76	0.22
42	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	4.43	7.89	11.36	14.82	18.29	21.75	0.24
43	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	4.81	8.55	12.30	16.04	19.79	23.53	0.27
44	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	5.15	9.11	13.08	17.04	21.01	24.97	0.30
45	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	5.57	9.84	14.12	18.40	22.67	26.95	0.34
46	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	6.10	10.80	15.49	20.18	24.88	29.57	0.42
47	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	6.68	11.81	16.95	22.08	27.22	32.35	0.48
48	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	7.42	13.16	18.89	24.62	30.36	36.09	0.55
49	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	8.26	14.66	21.07	27.47	33.88	40.28	0.67
50	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	9.22	16.37	23.53	30.69	37.84	45.00	0.75
51	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	10.27	18.29	26.30	34.31	42.33	50.34	1.04
52	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	11.45	20.43	29.42	38.41	47.39	56.38	1.32
53	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	12.77	22.84	32.92	42.99	53.07	63.14	1.63
54	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	14.24	25.54	36.83	48.12	59.42	70.71	2.04
55	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	15.90	28.55	41.19	53.83	66.48	79.12	2.46
56	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	17.60	31.57	45.54	59.50	73.47	87.44	
57	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	19.46	34.84	50.22	65.60	80.98	96.36	
58	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	21.45	38.35	55.26	72.17	89.07	105.98	
59	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	23.67	42.28	60.88	79.48	98.09	116.69	
60	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	27.34	48.87	70.40	91.92	113.45	134.98	
61	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	35.07	63.45	91.84	120.22	148.61	176.99	
62	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	45.31	83.00	120.70	158.39	196.09	233.78	
63	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	52.96	97.21	141.47	185.72	229.97	274.22	
64	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	59.94	110.00	160.06	210.11	260.17	310.23	
65	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	71.19	130.95	190.71	250.47	310.23	369.99	
																										387.11	
																										403.44	
																										418.96	
																										433.57	
																										501.21	
																										531.80	
																										561.28	

Genworth Financial
Colony 20, Band 4, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.94	1.25	1.56	1.87	2.18	2.49	
1	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.92	1.21	1.50	1.78	2.07	2.36	
2	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.91	1.18	1.46	1.73	2.00	2.27	
3	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.90	1.15	1.41	1.66	1.92	2.17	
4	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.90	1.14	1.39	1.63	1.88	2.12	
5	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.88	1.11	1.34	1.57	1.80	2.03	
6	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.88	1.09	1.31	1.53	1.74	1.96	
7	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.87	1.08	1.29	1.49	1.70	1.91	
8	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.86	1.07	1.27	1.47	1.68	1.88	
9	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.86	1.07	1.27	1.47	1.68	1.88	
10	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.88	1.09	1.30	1.50	1.71	1.92	
11	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.90	1.13	1.36	1.58	1.81	2.04	
12	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.93	1.18	1.44	1.70	1.95	2.21	
13	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.96	1.26	1.55	1.84	2.14	2.43	
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.00	1.32	1.65	1.98	2.30	2.63	
15	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.04	1.40	1.77	2.14	2.50	2.87	0.11
16	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.05	1.42	1.80	2.18	2.55	2.93	0.11
17	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.06	1.46	1.85	2.24	2.64	3.03	0.11
18	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.09	1.49	1.90	2.30	2.71	3.11	0.11
19	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.12	1.54	1.97	2.39	2.82	3.24	0.11
20	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.14	1.59	2.05	2.50	2.95	3.40	0.11
21	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.17	1.65	2.14	2.62	3.10	3.58	0.11
22	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.21	1.72	2.24	2.76	3.27	3.79	0.11
23	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.24	1.79	2.35	2.90	3.45	4.00	0.11
24	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.28	1.87	2.46	3.05	3.64	4.23	0.11
25	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.32	1.95	2.58	3.20	3.83	4.46	0.11
26	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.40	2.10	2.81	3.51	4.22	4.92	0.11
27	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.48	2.27	3.06	3.85	4.64	5.43	0.11
28	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.57	2.45	3.34	4.22	5.10	5.98	0.11
29	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.69	2.69	3.70	4.70	5.70	6.70	0.11
30	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.80	2.91	4.03	5.14	6.25	7.36	0.11
31	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.93	3.16	4.40	5.63	6.87	8.10	0.11
32	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.09	3.48	4.88	6.28	7.67	9.07	0.11
33	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.25	3.80	5.35	6.90	8.45	10.00	0.12
34	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.46	4.21	5.97	7.72	9.48	11.23	0.12
35	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.65	4.60	6.56	8.51	10.46	12.41	0.13
36	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.91	5.07	7.24	9.41	11.57	13.74	0.14
37	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	3.23	5.67	8.12	10.57	13.01	15.46	0.15
38	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.48	6.14	8.79	11.44	14.10	16.75	0.16
39	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.82	6.74	9.67	12.59	15.52	18.44	0.18
40	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	4.18	7.41	10.63	13.85	17.08	20.30	0.20
41	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	4.53	8.02	11.50	14.98	18.47	21.95	0.22
42	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	5.00	8.84	12.67	16.50	20.34	24.17	0.24
43	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	5.43	9.57	13.72	17.86	22.00	26.14	0.27
44	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	5.82	10.20	14.59	18.97	23.36	27.74	0.30
45	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	6.31	11.03	15.76	20.49	25.21	29.94	0.34
46	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	6.91	12.10	17.29	22.47	27.66	32.85	0.42
47	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	7.55	13.23	18.91	24.58	30.26	35.94	0.48
48	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	8.38	14.73	21.07	27.41	33.76	40.10	0.55
49	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	9.30	16.39	23.48	30.57	37.66	44.75	0.67
50	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	10.36	18.29	26.22	34.14	42.07	50.00	0.75
51	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	11.54	20.42	29.30	38.17	47.05	55.93	1.04
52	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	12.88	22.83	32.79	42.74	52.69	62.64	1.32
53	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	14.37	25.53	36.69	47.84	59.00	70.16	1.63
54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	16.05	28.55	41.06	53.56	66.07	78.57	2.04
55	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	17.92	31.92	45.92	59.91	73.91	87.91	2.46
56	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	19.82	35.28	50.75	66.22	81.68	97.15	
57	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	21.85	38.89	55.94	72.98	90.03	107.07	
58	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	24.06	42.80	61.54	80.28	99.02	117.76	
59	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	26.54	47.17	67.79	88.41	109.04	129.66	
60	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	30.55	54.43	78.32	102.21	126.09	149.98	
61	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	39.18	70.68	102.17	133.66	165.16	196.65	
62	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	50.68	92.49	134.31	176.13	217.94	259.76	
63	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	59.29	108.37	157.45	206.53	255.61	304.69	
64	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	67.18	122.69	178.19	233.69	289.20	344.70	
65	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	79.78	146.05	212.31	278.57	344.84	411.10	
																										430.12	
																										448.27	
																										465.51	
																										481.74	
																										556.90	
																										590.89	
																										623.64	

Genworth Financial
Colony 20, Band 4, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.11	1.43	1.76	2.09	2.41	2.74	
1	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.10	1.41	1.73	2.04	2.35	2.66	
2	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.10	1.40	1.70	1.99	2.29	2.59	
3	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.08	1.36	1.64	1.91	2.19	2.47	
4	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.07	1.33	1.60	1.87	2.13	2.40	
5	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.05	1.30	1.55	1.80	2.05	2.30	
6	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.04	1.27	1.51	1.75	1.98	2.22	
7	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.03	1.25	1.48	1.71	1.93	2.16	
8	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.02	1.24	1.47	1.69	1.91	2.13	
9	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.02	1.24	1.46	1.68	1.90	2.12	
10	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.03	1.26	1.49	1.72	1.95	2.18	
11	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.05	1.30	1.56	1.81	2.06	2.31	
12	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.09	1.37	1.66	1.95	2.23	2.52	
13	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.13	1.46	1.79	2.12	2.45	2.78	
14	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.17	1.54	1.91	2.28	2.65	3.02	
15	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.22	1.63	2.05	2.47	2.88	3.30	0.11
16	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.24	1.68	2.13	2.57	3.01	3.45	0.11
17	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.28	1.75	2.23	2.70	3.18	3.65	0.11
18	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.31	1.81	2.32	2.82	3.33	3.83	0.11
19	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.34	1.89	2.43	2.97	3.52	4.06	0.11
20	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.39	1.98	2.56	3.14	3.73	4.31	0.11
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.44	2.08	2.71	3.34	3.98	4.61	0.11
22	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.50	2.19	2.88	3.56	4.25	4.94	0.11
23	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.55	2.30	3.04	3.78	4.53	5.27	0.11
24	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.62	2.42	3.23	4.03	4.84	5.64	0.11
25	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.68	2.54	3.41	4.27	5.14	6.00	0.11
26	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.78	2.75	3.72	4.69	5.66	6.63	0.11
27	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.91	2.99	4.08	5.16	6.25	7.33	0.11
28	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.03	3.24	4.45	5.65	6.86	8.07	0.11
29	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.20	3.57	4.94	6.31	7.68	9.05	0.11
30	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.37	3.88	5.40	6.92	8.43	9.95	0.11
31	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.54	4.23	5.91	7.59	9.28	10.96	0.11
32	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	2.77	4.68	6.58	8.48	10.39	12.29	0.11
33	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.99	5.10	7.22	9.33	11.44	13.55	0.12
34	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	3.28	5.67	8.06	10.44	12.83	15.22	0.12
35	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	3.56	6.21	8.87	11.52	14.18	16.83	0.13
36	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	3.90	6.85	9.80	12.74	15.69	18.64	0.14
37	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	4.34	7.66	10.99	14.32	17.64	20.97	0.15
38	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	4.69	8.30	11.91	15.51	19.12	22.73	0.16
39	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	5.15	9.13	13.11	17.08	21.06	25.04	0.18
40	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	5.66	10.04	14.43	18.81	23.19	27.57	0.20
41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	6.15	10.88	15.62	20.35	25.09	29.82	0.22
42	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	6.79	12.00	17.21	22.41	27.62	32.83	0.24
43	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	7.39	13.01	18.64	24.26	29.89	35.51	0.27
44	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	7.92	13.88	19.83	25.78	31.74	37.69	0.30
45	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	8.60	15.02	21.44	27.85	34.27	40.69	0.34
46	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	9.27	16.18	23.10	30.01	36.92	43.83	0.42
47	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	9.98	17.40	24.82	32.24	39.66	47.08	0.48
48	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	10.89	19.02	27.15	35.27	43.40	51.53	0.55
49	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	11.87	20.78	29.69	38.59	47.50	56.41	0.67
50	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	12.98	22.74	32.51	42.28	52.04	61.81	0.75
51	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	14.21	24.92	35.63	46.34	57.05	67.76	1.04
52	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	15.61	27.35	39.10	50.85	62.59	74.34	1.32
53	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	17.13	30.01	42.90	55.78	68.67	81.55	1.63
54	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	18.78	32.90	47.02	61.14	75.26	89.38	2.04
55	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	20.58	36.04	51.49	66.94	82.40	97.85	2.46
56	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	22.54	39.42	56.30	73.17	90.05	106.93	
57	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	24.81	43.41	62.00	80.59	99.19	117.78	
58	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	27.32	47.77	68.21	88.65	109.10	129.54	
59	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	30.21	52.69	75.18	97.66	120.15	142.63	
60	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	34.81	60.85	86.88	112.91	138.95	164.98	
61	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	44.33	78.73	113.13	147.52	181.92	216.32	
62	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	56.92	102.69	148.45	194.21	239.98	285.74	
63	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	66.26	120.04	173.82	227.60	281.38	335.16	
64	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	74.86	135.72	196.59	257.45	318.31	379.17	
65	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	87.46	158.05	228.63	299.21	369.80	440.38	
																										471.68	
																										492.97	
																										511.93	
																										529.79	
																										603.50	
																										639.01	
																										673.15	

Genworth Financial
Colony 20, Band 4, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.26	1.57	1.89	2.20	2.51	2.82	
1	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.29	1.62	1.96	2.29	2.63	2.96	
2	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.28	1.60	1.92	2.24	2.56	2.88	
3	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.26	1.55	1.85	2.15	2.44	2.74	
4	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.25	1.53	1.82	2.10	2.39	2.67	
5	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.23	1.49	1.76	2.03	2.29	2.56	
6	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.21	1.46	1.72	1.97	2.22	2.47	
7	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.20	1.44	1.68	1.92	2.16	2.40	
8	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.20	1.43	1.67	1.90	2.14	2.37	
9	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.19	1.43	1.66	1.89	2.13	2.36	
10	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.20	1.45	1.69	1.93	2.18	2.42	
11	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.23	1.50	1.77	2.03	2.30	2.57	
12	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.27	1.57	1.88	2.19	2.49	2.80	
13	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.32	1.67	2.03	2.38	2.74	3.09	
14	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.36	1.76	2.16	2.55	2.95	3.35	
15	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.41	1.86	2.32	2.77	3.22	3.67	0.11
16	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.44	1.92	2.40	2.87	3.35	3.83	0.11
17	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.48	1.99	2.51	3.03	3.54	4.06	0.11
18	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.52	2.06	2.61	3.16	3.70	4.25	0.11
19	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	1.57	2.16	2.75	3.33	3.92	4.51	0.11
20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.63	2.26	2.90	3.53	4.16	4.79	0.11
21	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.69	2.37	3.06	3.75	4.43	5.12	0.11
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.75	2.50	3.25	3.99	4.74	5.49	0.11
23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.81	2.62	3.43	4.24	5.05	5.86	0.11
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.88	2.76	3.64	4.51	5.39	6.27	0.11
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.95	2.89	3.84	4.78	5.73	6.67	0.11
26	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.06	3.12	4.19	5.25	6.31	7.37	0.11
27	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.19	3.38	4.57	5.76	6.95	8.14	0.11
28	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.34	3.66	4.99	6.32	7.64	8.97	0.11
29	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.52	4.03	5.54	7.04	8.55	10.06	0.11
30	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	2.70	4.37	6.05	7.72	9.39	11.06	0.11
31	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	2.90	4.75	6.61	8.47	10.32	12.18	0.11
32	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.16	5.26	7.36	9.45	11.55	13.65	0.11
33	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	3.42	5.74	8.07	10.40	12.72	15.05	0.12
34	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	3.76	6.39	9.02	11.65	14.28	16.91	0.12
35	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	4.08	7.01	9.93	12.85	15.78	18.70	0.13
36	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	4.48	7.72	10.97	14.22	17.46	20.71	0.14
37	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	4.98	8.64	12.31	15.97	19.64	23.30	0.15
38	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	5.38	9.35	13.33	17.30	21.28	25.25	0.16
39	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	5.90	10.28	14.67	19.05	23.44	27.82	0.18
40	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	6.46	11.30	16.13	20.96	25.80	30.63	0.20
41	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	7.01	12.23	17.46	22.68	27.91	33.13	0.22
42	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	7.71	13.47	19.22	24.97	30.73	36.48	0.24
43	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	8.39	14.60	20.82	27.03	33.25	39.46	0.27
44	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	8.97	15.55	22.14	28.72	35.30	41.88	0.30
45	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	9.69	16.79	23.90	31.00	38.11	45.21	0.34
46	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	10.46	18.11	25.76	33.40	41.05	48.70	0.42
47	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	11.24	19.45	27.67	35.88	44.10	52.31	0.48
48	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	12.28	21.27	30.27	39.27	48.26	57.26	0.55
49	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	13.40	23.25	33.11	42.97	52.82	62.68	0.67
50	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	14.68	25.48	36.28	47.08	57.88	68.68	0.75
51	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	16.13	27.96	39.80	51.63	63.46	75.29	1.04
52	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	17.74	30.71	43.69	56.66	69.63	82.60	1.32
53	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	19.54	33.75	47.97	62.18	76.40	90.61	1.63
54	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	21.49	37.05	52.62	68.18	83.75	99.31	2.04
55	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	23.60	40.63	57.65	74.67	91.70	108.72	2.46
56	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	25.85	44.44	63.04	81.63	100.22	118.81	
57	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	28.21	48.46	68.72	88.97	109.23	129.48	
58	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	30.82	52.82	74.81	96.80	118.80	140.79	
59	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	33.65	57.57	81.49	105.41	129.33	153.25	
60	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	38.17	65.57	92.98	120.39	147.79	175.20	
61	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	48.10	83.89	119.68	155.46	191.25	227.04	
62	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	61.05	108.10	155.16	202.22	249.27	296.33	
63	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	70.55	125.12	179.70	234.27	288.84	343.41	
64	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	79.03	139.98	200.94	261.89	322.84	383.79	
65	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	90.56	160.52	230.49	300.45	370.42	440.38	
																										471.68	
																										492.97	
																										511.93	
																										529.79	
																										603.50	
																										639.01	
																										673.15	

Genworth Financial
Colony 20, Band 4, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	2.50	3.16	3.82	4.47	5.13	5.79	0.11
17	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	2.55	3.26	3.97	4.67	5.38	6.09	0.11
18	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	2.59	3.34	4.10	4.85	5.60	6.35	0.11
19	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	2.66	3.47	4.28	5.08	5.89	6.70	0.11
20	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	2.75	3.62	4.49	5.35	6.22	7.09	0.11
21	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	2.83	3.77	4.72	5.66	6.61	7.55	0.11
22	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	2.92	3.95	4.98	6.01	7.04	8.07	0.11
23	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	3.01	4.13	5.24	6.35	7.47	8.58	0.11
24	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	3.13	4.33	5.54	6.74	7.95	9.15	0.11
25	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	3.29	4.57	5.86	7.14	8.43	9.71	0.11
26	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	3.45	4.89	6.32	7.75	9.19	10.62	0.11
27	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	3.63	5.23	6.83	8.42	10.02	11.62	0.11
28	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	3.85	5.61	7.38	9.15	10.91	12.68	0.11
29	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	4.10	6.09	8.09	10.09	12.08	14.08	0.11
30	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	4.31	6.51	8.72	10.92	13.13	15.33	0.11
31	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	4.60	7.02	9.45	11.87	14.30	16.72	0.11
32	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	4.99	7.70	10.42	13.13	15.85	18.56	0.11
33	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	5.35	8.34	11.32	14.30	17.29	20.27	0.12
34	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	5.84	9.19	12.54	15.88	19.23	22.58	0.12
35	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	6.29	9.98	13.67	17.36	21.05	24.74	0.13
36	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	6.90	11.00	15.10	19.19	23.29	27.39	0.14
37	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	7.64	12.27	16.91	21.55	26.18	30.82	0.15
38	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	8.28	13.30	18.33	23.35	28.38	33.40	0.16
39	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	9.08	14.63	20.17	25.71	31.26	36.80	0.18
40	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	10.00	16.10	22.21	28.31	34.41	40.51	0.20
41	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	10.89	17.48	24.06	30.64	37.23	43.81	0.22
42	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	12.01	19.26	26.51	33.75	41.00	48.25	0.24
43	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	13.05	20.88	28.71	36.53	44.36	52.19	0.27
44	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	14.00	22.27	30.55	38.83	47.10	55.38	0.30
45	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	15.20	24.12	33.04	41.95	50.87	59.79	0.34
46	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	16.38	25.98	35.59	45.20	54.80	64.41	0.42
47	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	17.66	27.97	38.27	48.57	58.88	69.18	0.48
48	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	19.26	30.56	41.85	53.14	64.44	75.73	0.55
49	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	21.05	33.42	45.79	58.15	70.52	82.89	0.67
50	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	23.03	36.59	50.15	63.70	77.26	90.82	0.75
51	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	25.13	40.01	54.90	69.79	84.67	99.56	1.04
52	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	27.48	43.83	60.19	76.54	92.89	109.24	1.32
53	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	30.15	48.09	66.02	83.95	101.89	119.82	1.63
54	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	33.02	52.68	72.35	92.01	111.67	131.33	2.04
55	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	36.17	57.69	79.21	100.72	122.24	143.76	2.46
56	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	39.15	62.46	85.77	109.07	132.38	155.69	
57	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	42.35	67.51	92.68	117.84	143.00	168.16	
58	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	45.92	72.98	100.05	127.11	154.18	181.24	
59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	49.75	78.91	108.07	137.22	166.38	195.54	
60	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	55.74	88.91	122.09	155.26	188.44	221.61	
61	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	68.55	111.78	155.01	198.24	241.47	284.70	
62	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	84.77	141.50	198.23	254.96	311.69	368.42	
63	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	96.72	161.13	225.53	289.93	354.34	418.74	
64	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	103.87	171.71	239.54	307.37	375.21	443.04	
65	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	109.45	181.03	252.62	324.21	395.79	467.38	
																										492.24	
																										518.66	
																										552.60	
																										596.30	
																										659.92	
																										769.10	
																										816.34	

Genworth Financial
Colony 20, Band 4, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.99	3.68	4.38	5.08	5.77	6.47	0.11
17	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	3.05	3.81	4.57	5.33	6.09	6.85	0.11
18	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	3.15	3.96	4.77	5.57	6.38	7.19	0.11
19	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	3.25	4.12	5.00	5.88	6.75	7.63	0.11
20	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	3.34	4.29	5.25	6.20	7.16	8.11	0.11
21	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	3.46	4.51	5.55	6.59	7.64	8.68	0.11
22	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	3.59	4.73	5.88	7.02	8.17	9.31	0.11
23	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	3.69	4.94	6.20	7.45	8.70	9.95	0.11
24	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	3.82	5.18	6.55	7.91	9.28	10.64	0.11
25	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	3.96	5.44	6.91	8.38	9.86	11.33	0.11
26	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	4.18	5.85	7.52	9.18	10.85	12.52	0.11
27	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	4.42	6.30	8.19	10.07	11.95	13.83	0.11
28	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	4.71	6.82	8.93	11.03	13.14	15.25	0.11
29	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	5.08	7.48	9.89	12.29	14.70	17.10	0.11
30	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	5.40	8.08	10.77	13.45	16.13	18.81	0.11
31	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	5.79	8.77	11.76	14.74	17.73	20.71	0.11
32	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	6.33	9.71	13.09	16.46	19.84	23.22	0.11
33	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	6.84	10.59	14.35	18.10	21.85	25.60	0.12
34	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	7.47	11.73	16.00	20.26	24.53	28.79	0.12
35	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	8.11	12.86	17.60	22.34	27.09	31.83	0.13
36	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	8.91	14.18	19.45	24.71	29.98	35.25	0.14
37	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	9.89	15.84	21.80	27.76	33.71	39.67	0.15
38	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	10.73	17.19	23.64	30.09	36.55	43.00	0.16
39	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	11.78	18.90	26.02	33.14	40.26	47.38	0.18
40	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	12.94	20.78	28.63	36.47	44.32	52.16	0.20
41	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	14.05	22.53	31.00	39.47	47.95	56.42	0.22
42	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	15.47	24.80	34.14	43.47	52.81	62.14	0.24
43	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	16.80	26.89	36.97	47.05	57.14	67.22	0.27
44	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	18.02	28.69	39.35	50.01	60.68	71.34	0.30
45	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	19.56	31.05	42.54	54.03	65.52	77.01	0.34
46	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	21.09	33.46	45.84	58.22	70.59	82.97	0.42
47	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	22.70	35.98	49.27	62.56	75.84	89.13	0.48
48	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	24.74	39.30	53.87	68.43	83.00	97.56	0.55
49	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	26.97	42.93	58.90	74.87	90.83	106.80	0.67
50	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	29.40	46.93	64.45	81.97	99.50	117.02	0.75
51	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	32.23	51.44	70.66	89.87	109.08	128.29	1.04
52	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	35.24	56.35	77.45	98.55	119.66	140.76	1.32
53	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	38.58	61.75	84.91	108.07	131.24	154.40	1.63
54	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	42.16	67.57	92.99	118.40	143.82	169.23	2.04
55	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	45.93	73.80	101.67	129.53	157.40	185.27	2.46
56	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	50.21	80.66	111.12	141.57	172.02	202.47	
57	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	54.59	87.80	121.02	154.23	187.45	220.66	
58	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	59.21	95.36	131.51	167.65	203.80	239.95	
59	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	64.00	103.43	142.87	182.31	221.74	261.18	
60	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	71.56	116.97	162.38	207.78	253.19	298.60	
61	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	86.49	143.51	200.52	257.53	314.55	371.56	
62	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	92.39	152.73	213.08	273.43	333.77	394.12	
63	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	98.93	162.89	226.86	290.82	354.78	418.74	
64	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	105.92	173.35	240.77	308.19	375.62	443.04	
65	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	113.08	183.94	254.80	325.66	396.52	467.38	
																										492.24	
																										518.66	
																										552.60	
																										596.30	
																										659.92	
																										769.10	
																										816.34	

Genworth Financial
Colony 20, Band 4, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.48	0.58	0.68	0.78	0.88	0.98	
1	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.48	0.57	0.67	0.77	0.86	0.96	
2	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.49	0.58	0.68	0.77	0.87	0.96	
3	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.48	0.58	0.67	0.76	0.86	0.95	
4	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.49	0.58	0.68	0.77	0.87	0.96	
5	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.49	0.58	0.68	0.77	0.87	0.96	
6	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.49	0.59	0.69	0.78	0.88	0.98	
7	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.49	0.60	0.70	0.80	0.91	1.01	
8	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.50	0.61	0.72	0.82	0.93	1.04	
9	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.51	0.63	0.75	0.86	0.98	1.10	
10	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.52	0.66	0.79	0.92	1.06	1.19	
11	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.54	0.70	0.85	1.00	1.16	1.31	
12	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.57	0.76	0.94	1.12	1.31	1.49	
13	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.61	0.82	1.04	1.26	1.47	1.69	
14	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.65	0.90	1.16	1.41	1.66	1.91	
15	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.69	0.99	1.28	1.57	1.87	2.16	0.11
16	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.71	1.02	1.34	1.65	1.96	2.27	0.11
17	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.73	1.06	1.39	1.72	2.05	2.38	0.11
18	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.74	1.08	1.42	1.76	2.10	2.44	0.11
19	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.75	1.10	1.45	1.79	2.14	2.49	0.11
20	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.77	1.13	1.49	1.84	2.20	2.56	0.11
21	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.79	1.15	1.52	1.89	2.25	2.62	0.11
22	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.80	1.17	1.55	1.92	2.30	2.67	0.11
23	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.81	1.19	1.58	1.97	2.35	2.74	0.11
24	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.82	1.21	1.61	2.01	2.40	2.80	0.11
25	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.83	1.24	1.65	2.06	2.47	2.88	0.11
26	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.88	1.32	1.77	2.22	2.66	3.11	0.11
27	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.93	1.41	1.90	2.39	2.87	3.36	0.11
28	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.98	1.51	2.05	2.58	3.12	3.65	0.11
29	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.04	1.64	2.24	2.84	3.44	4.04	0.11
30	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	1.11	1.77	2.43	3.08	3.74	4.40	0.11
31	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.18	1.90	2.63	3.35	4.07	4.79	0.11
32	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	1.28	2.08	2.89	3.69	4.50	5.30	0.11
33	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.36	2.25	3.13	4.01	4.90	5.78	0.12
34	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.49	2.47	3.46	4.44	5.43	6.41	0.12
35	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.59	2.66	3.74	4.81	5.89	6.96	0.13
36	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.71	2.87	4.04	5.21	6.37	7.54	0.14
37	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	1.86	3.15	4.44	5.73	7.02	8.31	0.15
38	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.98	3.35	4.72	6.09	7.46	8.83	0.16
39	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.14	3.62	5.11	6.59	8.07	9.55	0.18
40	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	2.31	3.92	5.52	7.12	8.73	10.33	0.20
41	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	2.47	4.17	5.88	7.59	9.29	11.00	0.22
42	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.68	4.53	6.38	8.23	10.08	11.93	0.24
43	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.86	4.83	6.80	8.77	10.74	12.71	0.27
44	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.02	5.08	7.14	9.19	11.25	13.31	0.30
45	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	3.22	5.42	7.63	9.83	12.03	14.23	0.34
46	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	3.52	5.93	8.34	10.74	13.15	15.56	0.42
47	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	3.85	6.50	9.15	11.80	14.45	17.10	0.48
48	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	4.27	7.27	10.27	13.27	16.27	19.27	0.55
49	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	4.79	8.20	11.61	15.01	18.42	21.83	0.67
50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	5.40	9.29	13.19	17.08	20.98	24.87	0.75
51	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	6.11	10.58	15.04	19.50	23.97	28.43	1.04
52	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	6.96	12.09	17.23	22.36	27.49	32.62	1.32
53	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	7.94	13.85	19.77	25.68	31.59	37.50	1.63
54	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	9.06	15.87	22.69	29.51	36.32	43.14	2.04
55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	10.39	18.23	26.07	33.90	41.74	49.58	2.46
56	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	11.72	20.62	29.53	38.43	47.33	56.23	
57	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	13.19	23.27	33.36	43.44	53.52	63.60	
58	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	14.79	26.18	37.56	48.94	60.33	71.71	
59	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	16.58	29.38	42.18	54.98	67.78	80.58	
60	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	19.29	34.38	49.48	64.57	79.66	94.75	
61	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	24.94	45.14	65.33	85.52	105.72	125.91	
62	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	32.43	59.56	86.70	113.83	140.96	168.09	
63	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	38.07	70.22	102.37	134.52	166.67	198.82	
64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	43.31	79.99	116.66	153.33	190.01	226.68	
65	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	51.77	95.94	140.12	184.29	228.46	272.63	
																										287.76	
																										302.63	
																										317.18	
																										331.29	
																										404.53	
																										440.89	
																										476.78	

Genworth Financial
Colony 20, Band 4, Current Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.60	0.70	0.80	0.89	0.99	1.09	
1	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.60	0.69	0.79	0.88	0.98	1.07	
2	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.60	0.69	0.79	0.88	0.98	1.07	
3	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.59	0.68	0.78	0.87	0.96	1.05	
4	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.60	0.69	0.79	0.88	0.98	1.07	
5	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.60	0.69	0.79	0.88	0.98	1.07	
6	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.60	0.70	0.80	0.89	0.99	1.09	
7	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.60	0.71	0.81	0.91	1.02	1.12	
8	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.61	0.72	0.83	0.94	1.05	1.16	
9	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.62	0.74	0.86	0.98	1.10	1.22	
10	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.65	0.78	0.92	1.05	1.19	1.32	
11	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.67	0.82	0.98	1.14	1.29	1.45	
12	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.70	0.89	1.08	1.27	1.46	1.65	
13	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.74	0.97	1.20	1.42	1.65	1.88	
14	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.78	1.05	1.32	1.58	1.85	2.12	
15	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.83	1.14	1.46	1.77	2.09	2.40	0.11
16	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.85	1.18	1.52	1.85	2.19	2.52	0.11
17	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.87	1.22	1.58	1.93	2.29	2.64	0.11
18	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.88	1.24	1.61	1.98	2.34	2.71	0.11
19	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.89	1.26	1.64	2.02	2.39	2.77	0.11
20	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.91	1.29	1.68	2.07	2.45	2.84	0.11
21	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.92	1.32	1.72	2.11	2.51	2.91	0.11
22	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.93	1.34	1.75	2.15	2.56	2.97	0.11
23	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.94	1.36	1.78	2.20	2.62	3.04	0.11
24	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.95	1.38	1.82	2.25	2.68	3.11	0.11
25	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.98	1.42	1.87	2.31	2.76	3.20	0.11
26	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.02	1.51	2.00	2.48	2.97	3.46	0.11
27	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.07	1.60	2.14	2.67	3.20	3.73	0.11
28	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.14	1.72	2.31	2.89	3.48	4.06	0.11
29	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.21	1.86	2.52	3.18	3.83	4.49	0.11
30	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	1.28	2.00	2.73	3.45	4.17	4.89	0.11
31	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.37	2.16	2.95	3.74	4.53	5.32	0.11
32	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.47	2.35	3.24	4.12	5.01	5.89	0.11
33	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.57	2.54	3.51	4.48	5.45	6.42	0.12
34	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.69	2.77	3.86	4.95	6.03	7.12	0.12
35	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.79	2.98	4.17	5.35	6.54	7.73	0.13
36	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	1.93	3.22	4.51	5.80	7.09	8.38	0.14
37	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.11	3.53	4.96	6.38	7.81	9.23	0.15
38	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.24	3.76	5.27	6.78	8.30	9.81	0.16
39	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.42	4.06	5.70	7.33	8.97	10.61	0.18
40	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.61	4.38	6.16	7.93	9.71	11.48	0.20
41	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.78	4.67	6.56	8.44	10.33	12.22	0.22
42	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.02	5.06	7.11	9.16	11.20	13.25	0.24
43	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.24	5.41	7.59	9.77	11.94	14.12	0.27
44	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	3.42	5.70	7.97	10.24	12.52	14.79	0.30
45	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	3.66	6.09	8.52	10.95	13.38	15.81	0.34
46	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	3.98	6.64	9.31	11.97	14.63	17.29	0.42
47	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	4.36	7.29	10.22	13.14	16.07	19.00	0.48
48	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	4.86	8.17	11.48	14.79	18.10	21.41	0.55
49	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	5.44	9.20	12.97	16.73	20.50	24.26	0.67
50	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	6.17	10.46	14.76	19.05	23.34	27.63	0.75
51	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	6.96	11.88	16.81	21.74	26.66	31.59	1.04
52	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	7.86	13.53	19.21	24.89	30.56	36.24	1.32
53	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	8.92	15.47	22.02	28.57	35.12	41.67	1.63
54	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	10.14	17.70	25.26	32.81	40.37	47.93	2.04
55	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	11.65	20.34	29.03	37.71	46.40	55.09	2.46
56	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	13.14	23.01	32.88	42.74	52.61	62.48	
57	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	14.81	25.98	37.16	48.33	59.50	70.67	
58	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	16.67	29.27	41.88	54.48	67.08	79.68	
59	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	18.71	32.87	47.04	61.20	75.37	89.53	
60	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	21.76	38.46	55.17	71.87	88.58	105.28	
61	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	28.32	50.63	72.95	95.27	117.58	139.90	
62	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	36.67	66.69	96.71	126.73	156.75	186.77	
63	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	42.93	78.52	114.12	149.72	185.31	220.91	
64	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	48.75	89.37	130.00	170.62	211.25	251.87	
65	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	58.18	107.13	156.08	205.02	253.97	302.92	
																										319.73	
																										336.26	
																										352.42	
																										368.10	
																										449.48	
																										489.88	
																										529.76	

Genworth Financial
Colony 20, Band 4, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.76	0.85	0.94	1.02	1.11	1.20	
1	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.76	0.84	0.93	1.01	1.10	1.18	
2	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.76	0.84	0.93	1.01	1.10	1.18	
3	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.75	0.83	0.92	1.00	1.08	1.16	
4	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.76	0.84	0.93	1.01	1.10	1.18	
5	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.76	0.84	0.93	1.01	1.10	1.18	
6	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.76	0.85	0.94	1.02	1.11	1.20	
7	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.76	0.86	0.95	1.04	1.14	1.23	
8	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.77	0.87	0.98	1.08	1.18	1.28	
9	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.79	0.90	1.01	1.12	1.23	1.34	
10	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.81	0.94	1.07	1.20	1.33	1.46	
11	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.84	0.99	1.15	1.31	1.46	1.62	
12	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.88	1.07	1.27	1.46	1.66	1.85	
13	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.92	1.16	1.41	1.65	1.89	2.13	
14	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.97	1.26	1.55	1.83	2.12	2.41	
15	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.03	1.37	1.72	2.06	2.41	2.75	0.11
16	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.06	1.44	1.82	2.19	2.57	2.95	0.11
17	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.10	1.51	1.93	2.35	2.76	3.18	0.11
18	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.12	1.56	2.00	2.44	2.88	3.32	0.11
19	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.14	1.61	2.07	2.53	3.00	3.46	0.11
20	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.17	1.65	2.14	2.62	3.11	3.59	0.11
21	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.19	1.70	2.21	2.71	3.22	3.73	0.11
22	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.21	1.74	2.27	2.80	3.33	3.86	0.11
23	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.24	1.79	2.34	2.89	3.44	3.99	0.11
24	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.26	1.84	2.41	2.98	3.56	4.13	0.11
25	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.29	1.89	2.49	3.09	3.69	4.29	0.11
26	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.35	2.01	2.67	3.32	3.98	4.64	0.11
27	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.42	2.14	2.86	3.57	4.29	5.01	0.11
28	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.49	2.28	3.08	3.87	4.66	5.45	0.11
29	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.59	2.48	3.38	4.27	5.16	6.05	0.11
30	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.70	2.68	3.66	4.63	5.61	6.59	0.11
31	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.80	2.88	3.95	5.02	6.10	7.17	0.11
32	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.95	3.15	4.36	5.56	6.76	7.96	0.11
33	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	2.09	3.41	4.73	6.04	7.36	8.68	0.12
34	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.25	3.73	5.20	6.67	8.15	9.62	0.12
35	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.39	4.00	5.62	7.23	8.84	10.45	0.13
36	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.57	4.33	6.08	7.83	9.59	11.34	0.14
37	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	2.81	4.75	6.69	8.62	10.56	12.50	0.15
38	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	2.98	5.04	7.11	9.17	11.23	13.29	0.16
39	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	3.21	5.44	7.68	9.91	12.14	14.37	0.18
40	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.45	5.87	8.30	10.72	13.14	15.56	0.20
41	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	3.70	6.27	8.85	11.42	13.99	16.56	0.22
42	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	4.03	6.81	9.60	12.39	15.17	17.96	0.24
43	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	4.33	7.29	10.26	13.22	16.19	19.15	0.27
44	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	4.59	7.68	10.78	13.87	16.97	20.06	0.30
45	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	4.94	8.25	11.55	14.85	18.16	21.46	0.34
46	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	5.29	8.84	12.39	15.94	19.49	23.04	0.42
47	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	5.71	9.54	13.37	17.20	21.03	24.86	0.48
48	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	6.27	10.51	14.76	19.01	23.25	27.50	0.55
49	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	6.90	11.63	16.37	21.10	25.83	30.56	0.67
50	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	7.75	13.02	18.30	23.58	28.85	34.13	0.75
51	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	8.59	14.52	20.46	26.39	32.32	38.25	1.04
52	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	9.52	16.21	22.91	29.60	36.29	42.98	1.32
53	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	10.56	18.13	25.70	33.26	40.83	48.40	1.63
54	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	11.78	20.32	28.87	37.41	45.96	54.50	2.04
55	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	13.22	22.84	32.45	42.06	51.68	61.29	2.46
56	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	14.81	25.60	36.39	47.17	57.96	68.75	
57	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	16.69	28.90	41.11	53.32	65.53	77.74	
58	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	18.78	32.55	46.33	60.10	73.88	87.65	
59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	21.07	36.55	52.04	67.52	83.00	98.48	
60	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	24.52	42.78	61.04	79.29	97.55	115.81	
61	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	31.50	55.98	80.46	104.93	129.41	153.89	
62	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	40.92	73.82	106.73	139.64	172.54	205.45	
63	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	48.04	87.03	126.03	165.02	204.01	243.00	
64	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	54.67	99.15	143.63	188.10	232.58	277.06	
65	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	65.27	118.83	172.39	225.95	279.51	333.07	
																										351.58	
																										369.77	
																										387.54	
																										404.78	
																										485.38	
																										527.31	
																										582.74	

Genworth Financial
Colony 20, Band 4, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.83	0.92	1.02	1.12	1.21	1.31	
1	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.82	0.92	1.01	1.10	1.20	1.29	
2	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.83	0.92	1.02	1.11	1.20	1.29	
3	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.84	0.92	1.01	1.10	1.18	1.27	
4	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.85	0.94	1.03	1.11	1.20	1.29	
5	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.87	0.95	1.04	1.12	1.21	1.29	
6	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.87	0.96	1.05	1.14	1.23	1.32	
7	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.88	0.97	1.07	1.17	1.26	1.36	
8	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.89	0.99	1.10	1.21	1.31	1.42	
9	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.90	1.02	1.14	1.25	1.37	1.49	
10	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.92	1.06	1.20	1.34	1.48	1.62	
11	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.95	1.12	1.29	1.46	1.63	1.80	
12	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.99	1.21	1.42	1.63	1.85	2.06	
13	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.05	1.31	1.58	1.84	2.11	2.37	
14	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.10	1.41	1.73	2.05	2.36	2.68	
15	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.16	1.54	1.92	2.29	2.67	3.05	0.11
16	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.20	1.61	2.03	2.45	2.86	3.28	0.11
17	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.24	1.70	2.16	2.61	3.07	3.53	0.11
18	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.27	1.75	2.24	2.72	3.21	3.69	0.11
19	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.29	1.80	2.31	2.82	3.33	3.84	0.11
20	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.33	1.86	2.40	2.93	3.46	3.99	0.11
21	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.36	1.91	2.47	3.03	3.58	4.14	0.11
22	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.38	1.96	2.55	3.13	3.71	4.29	0.11
23	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.41	2.01	2.62	3.22	3.83	4.43	0.11
24	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.43	2.06	2.70	3.33	3.96	4.59	0.11
25	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.49	2.14	2.80	3.46	4.11	4.77	0.11
26	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.55	2.27	3.00	3.72	4.44	5.16	0.11
27	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.62	2.41	3.20	3.99	4.78	5.57	0.11
28	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.70	2.57	3.45	4.32	5.19	6.06	0.11
29	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	1.81	2.79	3.78	4.76	5.74	6.72	0.11
30	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	1.92	3.00	4.08	5.16	6.24	7.32	0.11
31	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.05	3.23	4.42	5.60	6.79	7.97	0.11
32	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	2.22	3.55	4.87	6.19	7.52	8.84	0.11
33	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	2.39	3.84	5.29	6.74	8.19	9.64	0.12
34	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	2.60	4.22	5.84	7.45	9.07	10.69	0.12
35	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.79	4.55	6.32	8.08	9.85	11.61	0.13
36	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	3.01	4.93	6.85	8.76	10.68	12.60	0.14
37	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	3.27	5.40	7.52	9.64	11.77	13.89	0.15
38	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	3.48	5.74	8.00	10.25	12.51	14.77	0.16
39	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	3.75	6.19	8.64	11.08	13.53	15.97	0.18
40	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	4.04	6.69	9.34	11.99	14.64	17.29	0.20
41	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	4.33	7.14	9.96	12.77	15.59	18.40	0.22
42	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	4.68	7.73	10.79	13.85	16.90	19.96	0.24
43	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	5.00	8.25	11.51	14.77	18.02	21.28	0.27
44	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	5.27	8.68	12.08	15.48	18.89	22.29	0.30
45	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	5.65	9.29	12.93	16.56	20.20	23.84	0.34
46	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	6.08	9.98	13.89	17.79	21.70	25.60	0.42
47	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	6.55	10.77	14.98	19.19	23.41	27.62	0.48
48	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	7.23	11.90	16.56	21.22	25.89	30.55	0.55
49	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	7.99	13.18	18.38	23.57	28.77	33.96	0.67
50	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	8.85	14.66	20.48	26.29	32.11	37.92	0.75
51	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	9.81	16.35	22.89	29.42	35.96	42.50	1.04
52	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	10.90	18.27	25.65	33.02	40.39	47.76	1.32
53	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	12.09	20.43	28.77	37.10	45.44	53.78	1.63
54	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	13.48	22.89	32.31	41.73	51.14	60.56	2.04
55	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	15.11	25.71	36.31	46.90	57.50	68.10	2.46
56	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	16.93	28.82	40.72	52.61	64.50	76.39	
57	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	18.92	32.23	45.53	58.83	72.14	85.44	
58	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	21.07	35.90	50.74	65.57	80.41	95.24	
59	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	23.42	39.89	56.37	72.85	89.32	105.80	
60	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	26.93	46.14	65.35	84.56	103.77	122.98	
61	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	34.40	59.82	85.24	110.65	136.07	161.49	
62	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	44.06	77.85	111.65	145.44	179.24	213.03	
63	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	51.19	90.75	130.30	169.85	209.41	248.96	
64	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	57.73	102.26	146.80	191.33	235.87	280.40	
65	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	67.83	120.88	173.93	226.97	280.02	333.07	
																										351.58	
																										369.77	
																										387.54	
																										404.78	
																										485.38	
																										527.31	
																										588.65	

Genworth Financial
Colony 20, Band 4, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.99	2.59	3.18	3.77	4.37	4.96	0.11
17	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.05	2.70	3.35	3.99	4.64	5.29	0.11
18	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.09	2.77	3.46	4.14	4.83	5.51	0.11
19	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	2.12	2.83	3.55	4.27	4.98	5.70	0.11
20	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.23	2.96	3.70	4.43	5.17	5.90	0.11
21	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.26	3.03	3.80	4.57	5.34	6.11	0.11
22	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.29	3.09	3.90	4.70	5.50	6.30	0.11
23	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.32	3.16	3.99	4.82	5.66	6.49	0.11
24	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.36	3.23	4.10	4.96	5.83	6.70	0.11
25	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.40	3.31	4.22	5.13	6.04	6.95	0.11
26	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	2.51	3.50	4.48	5.46	6.45	7.43	0.11
27	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	2.61	3.68	4.75	5.81	6.88	7.95	0.11
28	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	2.74	3.90	5.07	6.24	7.40	8.57	0.11
29	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	2.92	4.21	5.51	6.81	8.10	9.40	0.11
30	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	3.08	4.50	5.91	7.32	8.74	10.15	0.11
31	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	3.32	4.84	6.37	7.90	9.42	10.95	0.11
32	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	3.56	5.25	6.95	8.64	10.34	12.03	0.11
33	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	3.78	5.62	7.47	9.31	11.15	12.99	0.12
34	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	4.05	6.09	8.14	10.18	12.23	14.27	0.12
35	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	4.30	6.52	8.73	10.94	13.16	15.37	0.13
36	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	4.67	7.07	9.47	11.87	14.27	16.67	0.14
37	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	5.09	7.75	10.41	13.06	15.72	18.38	0.15
38	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	5.42	8.24	11.07	13.89	16.71	19.53	0.16
39	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	5.86	8.91	11.97	15.02	18.08	21.13	0.18
40	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	6.32	9.63	12.94	16.25	19.56	22.87	0.20
41	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	6.77	10.29	13.80	17.31	20.83	24.34	0.22
42	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	7.35	11.16	14.97	18.78	22.59	26.40	0.24
43	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	7.91	11.96	16.01	20.05	24.10	28.15	0.27
44	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	8.40	12.61	16.83	21.05	25.26	29.48	0.30
45	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	9.04	13.54	18.04	22.54	27.04	31.54	0.34
46	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	9.73	14.55	19.38	24.21	29.03	33.86	0.42
47	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	10.56	15.76	20.95	26.14	31.34	36.53	0.48
48	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	11.59	17.35	23.12	28.88	34.64	40.40	0.55
49	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	12.73	19.16	25.60	32.04	38.47	44.91	0.67
50	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	14.02	21.24	28.47	35.70	42.92	50.15	0.75
51	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	15.48	23.62	31.77	39.91	48.06	56.20	1.04
52	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	17.05	26.27	35.50	44.72	53.94	63.16	1.32
53	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	18.81	29.27	39.74	50.20	60.67	71.13	1.63
54	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	20.93	32.76	44.60	56.43	68.26	80.09	2.04
55	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	23.29	36.64	50.00	63.35	76.70	90.05	2.46
56	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	25.65	40.54	55.44	70.33	85.22	100.11	
57	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	28.38	44.89	61.41	77.93	94.44	110.96	
58	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	31.23	49.50	67.78	86.05	104.33	122.60	
59	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	34.23	54.38	74.54	94.69	114.85	135.00	
60	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	38.69	62.06	85.44	108.81	132.18	155.55	
61	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	48.47	79.27	110.08	140.89	171.69	202.50	
62	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	60.62	101.47	142.31	183.15	224.00	264.84	
63	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	69.73	117.17	164.60	212.03	259.47	306.90	
64	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	77.33	130.42	183.50	236.58	289.67	342.75	
65	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	88.27	149.42	210.57	271.72	332.87	394.02	
																										426.16	
																										448.21	
																										469.76	
																										490.67	
																										599.13	
																										653.01	
																										706.21	

Genworth Financial
Colony 20, Band 4, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	2.32	2.96	3.61	4.25	4.89	5.53	0.11
17	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	2.39	3.10	3.82	4.53	5.24	5.95	0.11
18	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	2.44	3.20	3.96	4.71	5.47	6.23	0.11
19	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	2.48	3.28	4.08	4.88	5.68	6.48	0.11
20	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	2.53	3.37	4.22	5.06	5.90	6.74	0.11
21	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	2.59	3.47	4.36	5.24	6.13	7.01	0.11
22	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	2.63	3.55	4.48	5.41	6.33	7.26	0.11
23	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	2.69	3.65	4.62	5.58	6.55	7.51	0.11
24	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	2.73	3.74	4.75	5.75	6.76	7.77	0.11
25	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	2.78	3.84	4.91	5.97	7.03	8.09	0.11
26	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	2.93	4.09	5.26	6.42	7.58	8.74	0.11
27	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	3.10	4.37	5.64	6.91	8.18	9.45	0.11
28	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	3.29	4.69	6.09	7.49	8.89	10.29	0.11
29	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	3.55	5.12	6.70	8.27	9.84	11.41	0.11
30	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	3.77	5.51	7.24	8.97	10.71	12.44	0.11
31	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	4.03	5.93	7.84	9.74	11.65	13.55	0.11
32	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	4.36	6.50	8.63	10.76	12.90	15.03	0.11
33	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	4.69	7.03	9.37	11.71	14.05	16.39	0.12
34	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	5.11	7.73	10.34	12.95	15.57	18.18	0.12
35	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	5.51	8.36	11.21	14.05	16.90	19.75	0.13
36	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	5.95	9.05	12.15	15.24	18.34	21.44	0.14
37	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	6.48	9.91	13.34	16.77	20.20	23.63	0.15
38	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	6.92	10.56	14.20	17.84	21.48	25.12	0.16
39	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	7.49	11.43	15.37	19.30	23.24	27.18	0.18
40	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	8.09	12.36	16.63	20.89	25.16	29.43	0.20
41	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	8.68	13.21	17.74	22.27	26.80	31.33	0.22
42	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	9.41	14.33	19.24	24.15	29.07	33.98	0.24
43	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	10.11	15.34	20.56	25.78	31.01	36.23	0.27
44	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	10.78	16.21	21.65	27.08	32.52	37.95	0.30
45	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	11.58	17.39	23.19	28.99	34.80	40.60	0.34
46	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	12.51	18.73	24.95	31.16	37.38	43.60	0.42
47	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	13.53	20.23	26.93	33.63	40.33	47.03	0.48
48	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	14.83	22.27	29.71	37.14	44.58	52.02	0.55
49	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	16.25	24.57	32.89	41.20	49.52	57.84	0.67
50	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	17.87	27.22	36.56	45.90	55.25	64.59	0.75
51	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	19.72	30.25	40.79	51.32	61.86	72.39	1.04
52	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	21.78	33.70	45.62	57.53	69.45	81.37	1.32
53	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	24.08	37.59	51.10	64.61	78.12	91.63	1.63
54	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	26.62	41.93	57.25	72.56	87.88	103.19	2.04
55	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	29.49	46.80	64.11	81.41	98.72	116.03	2.46
56	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	32.60	52.11	71.63	91.14	110.65	130.16	
57	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	36.22	58.10	79.97	101.84	123.72	145.59	
58	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	40.15	64.58	89.01	113.44	137.87	162.30	
59	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	44.28	71.49	98.69	125.89	153.10	180.30	
60	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	50.64	82.42	114.21	146.00	177.78	209.57	
61	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	64.85	106.92	148.99	191.06	233.13	275.20	
62	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	72.21	118.83	165.46	212.09	258.71	305.34	
63	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	79.30	130.33	181.37	232.40	283.43	334.46	
64	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	85.95	141.19	196.43	251.66	306.90	362.14	
65	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	94.18	154.15	214.12	274.08	334.05	394.02	
																										428.00	
																										465.08	
																										507.10	
																										558.62	
																										634.64	
																										710.73	
																										776.85	

Genworth Financial
Colony 20, Band 5, Current Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.75	1.05	1.35	1.64	1.94	2.24	
1	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.74	1.01	1.29	1.57	1.84	2.12	
2	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.72	0.99	1.25	1.51	1.78	2.04	
3	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.72	0.96	1.21	1.46	1.70	1.95	
4	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.71	0.95	1.19	1.43	1.67	1.91	
5	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.70	0.92	1.15	1.38	1.60	1.83	
6	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.69	0.90	1.12	1.33	1.55	1.76	
7	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.68	0.89	1.10	1.30	1.51	1.72	
8	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.67	0.88	1.08	1.28	1.49	1.69	
9	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.67	0.88	1.08	1.28	1.49	1.69	
10	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.68	0.89	1.10	1.31	1.52	1.73	
11	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.70	0.93	1.16	1.38	1.61	1.84	
12	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.72	0.98	1.23	1.48	1.74	1.99	
13	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.76	1.04	1.33	1.62	1.90	2.19	
14	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.79	1.10	1.42	1.74	2.05	2.37	
15	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.82	1.17	1.53	1.88	2.23	2.58	0.11
16	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.83	1.19	1.56	1.92	2.28	2.64	0.11
17	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.85	1.22	1.60	1.98	2.35	2.73	0.11
18	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.86	1.25	1.64	2.02	2.41	2.80	0.11
19	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.89	1.29	1.70	2.11	2.51	2.92	0.11
20	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.91	1.34	1.77	2.20	2.63	3.06	0.11
21	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.94	1.39	1.85	2.31	2.76	3.22	0.11
22	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.97	1.46	1.95	2.43	2.92	3.41	0.11
23	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.01	1.53	2.05	2.56	3.08	3.60	0.11
24	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.04	1.60	2.15	2.70	3.26	3.81	0.11
25	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.08	1.66	2.25	2.84	3.42	4.01	0.11
26	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.15	1.80	2.46	3.12	3.77	4.43	0.11
27	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.22	1.96	2.69	3.42	4.16	4.89	0.11
28	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.31	2.12	2.94	3.75	4.57	5.38	0.11
29	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.41	2.34	3.26	4.18	5.11	6.03	0.11
30	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.51	2.53	3.56	4.58	5.60	6.62	0.11
31	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.63	2.76	3.90	5.03	6.16	7.29	0.11
32	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.79	3.06	4.34	5.61	6.89	8.16	0.11
33	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.93	3.34	4.76	6.17	7.59	9.00	0.12
34	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.11	3.71	5.31	6.91	8.51	10.11	0.12
35	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.29	4.06	5.84	7.62	9.39	11.17	0.13
36	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.52	4.49	6.46	8.43	10.40	12.37	0.14
37	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	2.80	5.02	7.25	9.47	11.69	13.91	0.15
38	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	3.05	5.45	7.86	10.27	12.67	15.08	0.16
39	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.34	5.99	8.65	11.30	13.95	16.60	0.18
40	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	3.67	6.59	9.51	12.43	15.35	18.27	0.20
41	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	3.99	7.15	10.30	13.45	16.61	19.76	0.22
42	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	4.40	7.87	11.34	14.81	18.28	21.75	0.24
43	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	4.78	8.53	12.28	16.03	19.78	23.53	0.27
44	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	5.12	9.09	13.06	17.03	21.00	24.97	0.30
45	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	5.56	9.84	14.12	18.39	22.67	26.95	0.34
46	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	6.09	10.78	15.48	20.18	24.87	29.57	0.42
47	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	6.65	11.79	16.93	22.07	27.21	32.35	0.48
48	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	7.41	13.14	18.88	24.62	30.35	36.09	0.55
49	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	8.25	14.65	21.06	27.47	33.87	40.28	0.67
50	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	9.22	16.37	23.53	30.69	37.84	45.00	0.75
51	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	10.27	18.29	26.30	34.31	42.33	50.34	1.04
52	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	11.45	20.43	29.42	38.41	47.39	56.38	1.32
53	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	12.77	22.84	32.92	42.99	53.07	63.14	1.63
54	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	14.24	25.54	36.83	48.12	59.42	70.71	2.04
55	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	15.90	28.55	41.19	53.83	66.48	79.12	2.46
56	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	17.60	31.57	45.54	59.50	73.47	87.44	
57	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	19.46	34.84	50.22	65.60	80.98	96.36	
58	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	21.45	38.35	55.26	72.17	89.07	105.98	
59	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	23.67	42.28	60.88	79.48	98.09	116.69	
60	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	27.25	48.79	70.34	91.89	113.43	134.98	
61	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	35.02	63.41	91.81	120.20	148.60	176.99	
62	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	45.28	82.98	120.68	158.38	196.08	233.78	
63	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	52.95	97.20	141.46	185.71	229.97	274.22	
64	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	59.93	109.99	160.05	210.11	260.17	310.23	
65	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	70.95	130.76	190.57	250.37	310.18	369.99	
																										387.11	
																										403.44	
																										418.96	
																										433.57	
																										501.21	
																										531.80	
																										561.28	

Genworth Financial
Colony 20, Band 5, Current Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.93	1.24	1.56	1.87	2.18	2.49	
1	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.91	1.20	1.49	1.78	2.07	2.36	
2	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.90	1.18	1.45	1.72	2.00	2.27	
3	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.90	1.15	1.41	1.66	1.92	2.17	
4	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.89	1.13	1.38	1.63	1.87	2.12	
5	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.88	1.11	1.34	1.57	1.80	2.03	
6	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.87	1.09	1.31	1.52	1.74	1.96	
7	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.86	1.07	1.28	1.49	1.70	1.91	
8	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.86	1.06	1.27	1.47	1.68	1.88	
9	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.86	1.07	1.27	1.47	1.68	1.88	
10	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.87	1.08	1.29	1.50	1.71	1.92	
11	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.89	1.12	1.35	1.58	1.81	2.04	
12	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.92	1.18	1.44	1.69	1.95	2.21	
13	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.96	1.25	1.55	1.84	2.14	2.43	
14	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.99	1.32	1.65	1.97	2.30	2.63	
15	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.03	1.40	1.77	2.13	2.50	2.87	0.11
16	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.04	1.42	1.80	2.17	2.55	2.93	0.11
17	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.06	1.45	1.85	2.24	2.64	3.03	0.11
18	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.07	1.48	1.89	2.29	2.70	3.11	0.11
19	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.09	1.52	1.95	2.38	2.81	3.24	0.11
20	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.12	1.57	2.03	2.49	2.94	3.40	0.11
21	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.15	1.63	2.12	2.61	3.09	3.58	0.11
22	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.18	1.70	2.23	2.75	3.27	3.79	0.11
23	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.22	1.77	2.33	2.89	3.44	4.00	0.11
24	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.26	1.85	2.45	3.04	3.64	4.23	0.11
25	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.29	1.93	2.56	3.19	3.83	4.46	0.11
26	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.37	2.08	2.79	3.50	4.21	4.92	0.11
27	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.46	2.25	3.05	3.84	4.64	5.43	0.11
28	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.55	2.43	3.32	4.21	5.09	5.98	0.11
29	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.67	2.67	3.68	4.69	5.69	6.70	0.11
30	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.78	2.89	4.01	5.13	6.24	7.36	0.11
31	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.90	3.14	4.38	5.62	6.86	8.10	0.11
32	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.06	3.46	4.87	6.27	7.67	9.07	0.11
33	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.23	3.78	5.34	6.89	8.45	10.00	0.12
34	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.44	4.20	5.96	7.71	9.47	11.23	0.12
35	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.64	4.59	6.55	8.50	10.46	12.41	0.13
36	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	2.90	5.07	7.24	9.40	11.57	13.74	0.14
37	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.22	5.67	8.12	10.56	13.01	15.46	0.15
38	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	3.48	6.14	8.79	11.44	14.10	16.75	0.16
39	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	3.81	6.73	9.66	12.59	15.51	18.44	0.18
40	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	4.18	7.40	10.63	13.85	17.08	20.30	0.20
41	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	4.53	8.01	11.50	14.98	18.47	21.95	0.22
42	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	4.99	8.82	12.66	16.50	20.33	24.17	0.24
43	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	5.42	9.57	13.71	17.85	22.00	26.14	0.27
44	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	5.80	10.19	14.58	18.96	23.35	27.74	0.30
45	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	6.29	11.02	15.75	20.48	25.21	29.94	0.34
46	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	6.88	12.08	17.27	22.46	27.66	32.85	0.42
47	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	7.53	13.21	18.90	24.58	30.26	35.94	0.48
48	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	8.38	14.72	21.07	27.41	33.76	40.10	0.55
49	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	9.29	16.38	23.48	30.57	37.66	44.75	0.67
50	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	10.34	18.27	26.21	34.14	42.07	50.00	0.75
51	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	11.53	20.41	29.29	38.17	47.05	55.93	1.04
52	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	12.87	22.82	32.78	42.73	52.69	62.64	1.32
53	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	14.35	25.51	36.68	47.84	59.00	70.16	1.63
54	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	16.02	28.53	41.04	53.55	66.06	78.57	2.04
55	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	17.89	31.90	45.90	59.90	73.91	87.91	2.46
56	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	19.80	35.27	50.74	66.21	81.68	97.15	
57	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	21.85	38.89	55.94	72.98	90.03	107.07	
58	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	24.06	42.80	61.54	80.28	99.02	117.76	
59	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	26.54	47.17	67.79	88.41	109.04	129.66	
60	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	30.55	54.43	78.32	102.21	126.09	149.98	
61	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	39.18	70.68	102.17	133.66	165.16	196.65	
62	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	50.68	92.49	134.31	176.13	217.94	259.76	
63	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	59.29	108.37	157.45	206.53	255.61	304.69	
64	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	67.18	122.69	178.19	233.69	289.20	344.70	
65	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	79.54	145.85	212.17	278.48	344.79	411.10	
																										430.12	
																										448.27	
																										465.51	
																										481.74	
																										556.90	
																										590.89	
																										623.64	

Genworth Financial
Colony 20, Band 5, Current Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.11	1.43	1.76	2.09	2.41	2.74	
1	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.10	1.41	1.73	2.04	2.35	2.66	
2	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.09	1.39	1.69	1.99	2.29	2.59	
3	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.07	1.35	1.63	1.91	2.19	2.47	
4	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.06	1.33	1.60	1.86	2.13	2.40	
5	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.04	1.29	1.55	1.80	2.05	2.30	
6	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.03	1.27	1.51	1.74	1.98	2.22	
7	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.02	1.25	1.48	1.70	1.93	2.16	
8	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.01	1.24	1.46	1.68	1.91	2.13	
9	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.01	1.23	1.46	1.68	1.90	2.12	
10	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.02	1.25	1.49	1.72	1.95	2.18	
11	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.04	1.30	1.55	1.80	2.06	2.31	
12	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.08	1.37	1.66	1.94	2.23	2.52	
13	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.12	1.45	1.79	2.12	2.45	2.78	
14	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.16	1.53	1.91	2.28	2.65	3.02	
15	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.21	1.63	2.05	2.46	2.88	3.30	0.11
16	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.24	1.68	2.13	2.57	3.01	3.45	0.11
17	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.28	1.75	2.23	2.70	3.18	3.65	0.11
18	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.31	1.81	2.32	2.82	3.33	3.83	0.11
19	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.34	1.89	2.43	2.97	3.52	4.06	0.11
20	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.39	1.97	2.56	3.14	3.73	4.31	0.11
21	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.44	2.07	2.71	3.34	3.98	4.61	0.11
22	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.49	2.18	2.87	3.56	4.25	4.94	0.11
23	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.55	2.29	3.04	3.78	4.53	5.27	0.11
24	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.61	2.41	3.22	4.03	4.83	5.64	0.11
25	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.67	2.53	3.40	4.27	5.13	6.00	0.11
26	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.77	2.74	3.72	4.69	5.66	6.63	0.11
27	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.89	2.98	4.07	5.15	6.24	7.33	0.11
28	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.01	3.22	4.44	5.65	6.86	8.07	0.11
29	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.18	3.56	4.93	6.30	7.68	9.05	0.11
30	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.35	3.87	5.39	6.91	8.43	9.95	0.11
31	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.52	4.21	5.90	7.58	9.27	10.96	0.11
32	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	2.75	4.66	6.57	8.47	10.38	12.29	0.11
33	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.98	5.09	7.21	9.32	11.44	13.55	0.12
34	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	3.26	5.65	8.05	10.44	12.83	15.22	0.12
35	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	3.54	6.20	8.86	11.51	14.17	16.83	0.13
36	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	3.88	6.83	9.79	12.74	15.69	18.64	0.14
37	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	4.32	7.65	10.98	14.31	17.64	20.97	0.15
38	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	4.67	8.28	11.90	15.51	19.12	22.73	0.16
39	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	5.12	9.11	13.09	17.07	21.06	25.04	0.18
40	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	5.64	10.02	14.41	18.80	23.18	27.57	0.20
41	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	6.13	10.87	15.61	20.34	25.08	29.82	0.22
42	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	6.77	11.98	17.20	22.41	27.62	32.83	0.24
43	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	7.38	13.00	18.63	24.26	29.88	35.51	0.27
44	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	7.91	13.86	19.82	25.78	31.73	37.69	0.30
45	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	8.60	15.02	21.44	27.85	34.27	40.69	0.34
46	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	9.26	16.17	23.09	30.00	36.92	43.83	0.42
47	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	9.96	17.39	24.81	32.23	39.66	47.08	0.48
48	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	10.89	19.02	27.15	35.27	43.40	51.53	0.55
49	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	11.87	20.78	29.69	38.59	47.50	56.41	0.67
50	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	12.98	22.74	32.51	42.28	52.04	61.81	0.75
51	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	14.21	24.92	35.63	46.34	57.05	67.76	1.04
52	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	15.61	27.35	39.10	50.85	62.59	74.34	1.32
53	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	17.13	30.01	42.90	55.78	68.67	81.55	1.63
54	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	18.78	32.90	47.02	61.14	75.26	89.38	2.04
55	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	20.58	36.04	51.49	66.94	82.40	97.85	2.46
56	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	22.54	39.42	56.30	73.17	90.05	106.93	
57	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	24.81	43.41	62.00	80.59	99.19	117.78	
58	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	27.32	47.77	68.21	88.65	109.10	129.54	
59	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	30.21	52.69	75.18	97.66	120.15	142.63	
60	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	34.76	60.80	86.85	112.89	138.94	164.98	
61	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	44.25	78.67	113.08	147.49	181.91	216.32	
62	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	56.87	102.64	148.42	194.19	239.97	285.74	
63	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	66.21	120.00	173.79	227.58	281.37	335.16	
64	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	74.86	135.72	196.59	257.45	318.31	379.17	
65	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	87.23	157.86	228.49	299.12	369.75	440.38	
																										471.68	
																										492.97	
																										511.93	
																										529.79	
																										603.50	
																										639.01	
																										673.15	

Genworth Financial
Colony 20, Band 5, Current Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.26	1.57	1.89	2.20	2.51	2.82	
1	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.29	1.62	1.96	2.29	2.63	2.96	
2	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.27	1.59	1.92	2.24	2.56	2.88	
3	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.25	1.55	1.85	2.14	2.44	2.74	
4	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.24	1.52	1.81	2.10	2.38	2.67	
5	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.23	1.49	1.76	2.03	2.29	2.56	
6	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.21	1.46	1.72	1.97	2.22	2.47	
7	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.20	1.44	1.68	1.92	2.16	2.40	
8	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.20	1.43	1.67	1.90	2.14	2.37	
9	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.19	1.43	1.66	1.89	2.13	2.36	
10	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.20	1.45	1.69	1.93	2.18	2.42	
11	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.23	1.50	1.77	2.03	2.30	2.57	
12	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.27	1.57	1.88	2.19	2.49	2.80	
13	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.32	1.67	2.03	2.38	2.74	3.09	
14	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.36	1.76	2.16	2.55	2.95	3.35	
15	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.41	1.86	2.32	2.77	3.22	3.67	0.11
16	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.44	1.92	2.40	2.87	3.35	3.83	0.11
17	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.48	1.99	2.51	3.03	3.54	4.06	0.11
18	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.51	2.06	2.61	3.15	3.70	4.25	0.11
19	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.55	2.14	2.74	3.33	3.92	4.51	0.11
20	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	1.60	2.24	2.88	3.51	4.15	4.79	0.11
21	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.66	2.35	3.05	3.74	4.43	5.12	0.11
22	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.72	2.48	3.23	3.98	4.74	5.49	0.11
23	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.79	2.60	3.42	4.23	5.05	5.86	0.11
24	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.85	2.74	3.62	4.50	5.39	6.27	0.11
25	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.92	2.87	3.82	4.77	5.72	6.67	0.11
26	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.04	3.10	4.17	5.24	6.30	7.37	0.11
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.17	3.36	4.56	5.75	6.95	8.14	0.11
28	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.30	3.64	4.97	6.30	7.64	8.97	0.11
29	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.49	4.00	5.52	7.03	8.55	10.06	0.11
30	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.68	4.35	6.03	7.71	9.38	11.06	0.11
31	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.87	4.73	6.60	8.46	10.32	12.18	0.11
32	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.13	5.24	7.34	9.44	11.55	13.65	0.11
33	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.39	5.72	8.06	10.39	12.72	15.05	0.12
34	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	3.74	6.37	9.01	11.64	14.28	16.91	0.12
35	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	4.06	6.99	9.92	12.84	15.77	18.70	0.13
36	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	4.45	7.70	10.96	14.21	17.46	20.71	0.14
37	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	4.95	8.62	12.29	15.96	19.63	23.30	0.15
38	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	5.35	9.33	13.31	17.29	21.27	25.25	0.16
39	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	5.86	10.25	14.65	19.04	23.43	27.82	0.18
40	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	6.43	11.27	16.11	20.95	25.79	30.63	0.20
41	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	6.98	12.21	17.44	22.67	27.90	33.13	0.22
42	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	7.70	13.45	19.21	24.97	30.72	36.48	0.24
43	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	8.38	14.59	20.81	27.03	33.24	39.46	0.27
44	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	8.96	15.55	22.13	28.71	35.30	41.88	0.30
45	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	9.67	16.78	23.89	30.99	38.10	45.21	0.34
46	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	10.44	18.09	25.75	33.40	41.05	48.70	0.42
47	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	11.21	19.43	27.65	35.87	44.09	52.31	0.48
48	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	12.25	21.25	30.26	39.26	48.26	57.26	0.55
49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	13.36	23.22	33.09	42.95	52.82	62.68	0.67
50	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	14.62	25.43	36.25	47.06	57.87	68.68	0.75
51	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	16.07	27.92	39.76	51.60	63.45	75.29	1.04
52	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	17.70	30.68	43.66	56.64	69.62	82.60	1.32
53	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	19.48	33.70	47.93	62.16	76.38	90.61	1.63
54	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	21.43	37.00	52.58	68.16	83.73	99.31	2.04
55	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	23.54	40.57	57.61	74.65	91.68	108.72	2.46
56	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	25.79	44.39	63.00	81.60	100.21	118.81	
57	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	28.13	48.40	68.67	88.94	109.21	129.48	
58	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	30.74	52.75	74.76	96.77	118.78	140.79	
59	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	33.54	57.48	81.43	105.37	129.31	153.25	
60	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	38.04	65.47	92.91	120.34	147.77	175.20	
61	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	47.98	83.79	119.61	155.42	191.23	227.04	
62	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	60.92	108.00	155.09	202.17	249.25	296.33	
63	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	70.39	125.00	179.60	234.20	288.81	343.41	
64	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	78.82	139.81	200.81	261.80	322.80	383.79	
65	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	90.31	160.33	230.34	300.35	370.37	440.38	
																										471.68	
																										492.97	
																										511.93	
																										529.79	
																										603.50	
																										639.01	
																										673.15	

Genworth Financial
Colony 20, Band 5, Current Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.48	3.14	3.81	4.47	5.13	5.79	0.11
17	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.53	3.24	3.96	4.67	5.38	6.09	0.11
18	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.58	3.33	4.09	4.84	5.60	6.35	0.11
19	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.63	3.45	4.26	5.07	5.89	6.70	0.11
20	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.70	3.58	4.46	5.33	6.21	7.09	0.11
21	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.78	3.73	4.69	5.64	6.60	7.55	0.11
22	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.86	3.90	4.95	5.99	7.03	8.07	0.11
23	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	2.95	4.07	5.20	6.33	7.45	8.58	0.11
24	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	3.05	4.27	5.49	6.71	7.93	9.15	0.11
25	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	3.19	4.50	5.80	7.10	8.41	9.71	0.11
26	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	3.35	4.81	6.26	7.71	9.17	10.62	0.11
27	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	3.53	5.15	6.77	8.38	10.00	11.62	0.11
28	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	3.74	5.53	7.32	9.10	10.89	12.68	0.11
29	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	3.98	6.00	8.02	10.04	12.06	14.08	0.11
30	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	4.19	6.42	8.65	10.87	13.10	15.33	0.11
31	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	4.49	6.93	9.38	11.83	14.27	16.72	0.11
32	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	4.88	7.61	10.35	13.09	15.82	18.56	0.11
33	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	5.25	8.25	11.26	14.26	17.27	20.27	0.12
34	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	5.75	9.11	12.48	15.85	19.21	22.58	0.12
35	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	6.20	9.91	13.62	17.32	21.03	24.74	0.13
36	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	6.80	10.92	15.04	19.15	23.27	27.39	0.14
37	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	7.51	12.17	16.84	21.50	26.16	30.82	0.15
38	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	8.13	13.18	18.24	23.29	28.35	33.40	0.16
39	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	8.93	14.51	20.08	25.65	31.23	36.80	0.18
40	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	9.84	15.98	22.11	28.24	34.38	40.51	0.20
41	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	10.75	17.36	23.98	30.59	37.20	43.81	0.22
42	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	11.87	19.14	26.42	33.70	40.97	48.25	0.24
43	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	12.89	20.75	28.61	36.47	44.33	52.19	0.27
44	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	13.81	22.12	30.44	38.75	47.07	55.38	0.30
45	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	14.97	23.94	32.90	41.86	50.83	59.79	0.34
46	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	16.14	25.79	35.45	45.10	54.76	64.41	0.42
47	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	17.42	27.77	38.13	48.48	58.83	69.18	0.48
48	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	19.02	30.36	41.71	53.05	64.39	75.73	0.55
49	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	20.81	33.22	45.64	58.06	70.47	82.89	0.67
50	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	22.79	36.39	50.00	63.61	77.21	90.82	0.75
51	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	24.89	39.82	54.76	69.69	84.63	99.56	1.04
52	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	27.24	43.64	60.04	76.44	92.84	109.24	1.32
53	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	29.91	47.89	65.88	83.86	101.84	119.82	1.63
54	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	32.78	52.49	72.20	91.91	111.62	131.33	2.04
55	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	35.93	57.49	79.06	100.63	122.19	143.76	2.46
56	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	38.91	62.26	85.62	108.98	132.33	155.69	
57	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	42.11	67.32	92.53	117.74	142.95	168.16	
58	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	45.67	72.79	99.90	127.01	154.13	181.24	
59	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	49.51	78.71	107.92	137.13	166.33	195.54	
60	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	55.49	88.72	121.94	155.16	188.39	221.61	
61	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	68.31	111.59	154.87	198.14	241.42	284.70	
62	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	84.53	141.31	198.09	254.86	311.64	368.42	
63	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	96.49	160.94	225.39	289.84	354.29	418.74	
64	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	103.78	171.63	239.49	307.34	375.19	443.04	
65	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	109.36	180.97	252.57	324.17	395.78	467.38	
																										492.24	
																										518.66	
																										552.60	
																										596.30	
																										659.92	
																										769.10	
																										816.34	

Genworth Financial
Colony 20, Band 5, Current Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.99	3.68	4.38	5.08	5.77	6.47	0.11
17	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	3.05	3.81	4.57	5.33	6.09	6.85	0.11
18	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	3.15	3.96	4.77	5.57	6.38	7.19	0.11
19	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	3.25	4.12	5.00	5.88	6.75	7.63	0.11
20	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	3.33	4.28	5.24	6.20	7.15	8.11	0.11
21	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	3.42	4.47	5.53	6.58	7.63	8.68	0.11
22	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	3.54	4.69	5.85	7.00	8.16	9.31	0.11
23	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	3.64	4.90	6.17	7.43	8.69	9.95	0.11
24	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	3.77	5.14	6.52	7.89	9.27	10.64	0.11
25	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	3.91	5.40	6.88	8.36	9.85	11.33	0.11
26	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	4.12	5.80	7.48	9.16	10.84	12.52	0.11
27	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	4.35	6.24	8.14	10.04	11.93	13.83	0.11
28	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	4.63	6.75	8.88	11.00	13.13	15.25	0.11
29	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	5.00	7.42	9.84	12.26	14.68	17.10	0.11
30	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	5.30	8.00	10.71	13.41	16.11	18.81	0.11
31	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	5.70	8.70	11.71	14.71	17.71	20.71	0.11
32	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	6.25	9.64	13.04	16.43	19.83	23.22	0.11
33	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	6.76	10.53	14.30	18.06	21.83	25.60	0.12
34	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	7.37	11.65	15.94	20.22	24.51	28.79	0.12
35	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	8.01	12.78	17.54	22.30	27.07	31.83	0.13
36	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	8.81	14.10	19.39	24.67	29.96	35.25	0.14
37	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	9.80	15.77	21.75	27.72	33.70	39.67	0.15
38	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	10.63	17.10	23.58	30.05	36.53	43.00	0.16
39	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	11.68	18.82	25.96	33.10	40.24	47.38	0.18
40	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	12.84	20.71	28.57	36.43	44.30	52.16	0.20
41	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	13.97	22.46	30.95	39.44	47.93	56.42	0.22
42	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	15.40	24.75	34.10	43.44	52.79	62.14	0.24
43	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	16.75	26.84	36.94	47.03	57.13	67.22	0.27
44	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	17.97	28.65	39.32	49.99	60.67	71.34	0.30
45	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	19.50	31.00	42.51	54.01	65.51	77.01	0.34
46	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	21.03	33.42	45.81	58.19	70.58	82.97	0.42
47	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	22.63	35.93	49.23	62.53	75.83	89.13	0.48
48	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	24.65	39.23	53.82	68.40	82.98	97.56	0.55
49	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	26.87	42.85	58.84	74.83	90.81	106.80	0.67
50	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	29.28	46.83	64.38	81.92	99.47	117.02	0.75
51	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	32.12	51.36	70.59	89.82	109.06	128.29	1.04
52	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	35.12	56.25	77.38	98.50	119.63	140.76	1.32
53	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	38.42	61.61	84.81	108.01	131.20	154.40	1.63
54	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	42.00	67.44	92.89	118.34	143.78	169.23	2.04
55	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	45.69	73.60	101.52	129.44	157.35	185.27	2.46
56	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	50.00	80.49	110.99	141.48	171.98	202.47	
57	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	54.34	87.61	120.87	154.13	187.40	220.66	
58	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	59.01	95.20	131.39	167.57	203.76	239.95	
59	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	63.87	103.33	142.80	182.26	221.72	261.18	
60	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	71.33	116.78	162.24	207.69	253.15	298.60	
61	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	86.25	143.31	200.38	257.44	314.50	371.56	
62	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	92.15	152.55	212.94	273.33	333.73	394.12	
63	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	98.69	162.70	226.71	290.72	354.73	418.74	
64	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	105.82	173.26	240.71	308.15	375.60	443.04	
65	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	113.01	183.89	254.76	325.63	396.51	467.38	
																										492.24	
																										518.66	
																										552.60	
																										596.30	
																										659.92	
																										769.10	
																										816.34	

Genworth Financial
Colony 20, Band 5, Current Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.47	0.57	0.68	0.78	0.88	0.98	
1	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.48	0.57	0.67	0.77	0.86	0.96	
2	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.48	0.57	0.67	0.77	0.86	0.96	
3	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.48	0.57	0.67	0.76	0.86	0.95	
4	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.48	0.57	0.67	0.77	0.86	0.96	
5	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.48	0.57	0.67	0.77	0.86	0.96	
6	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.48	0.58	0.68	0.78	0.88	0.98	
7	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.49	0.59	0.70	0.80	0.91	1.01	
8	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.49	0.60	0.71	0.82	0.93	1.04	
9	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.50	0.62	0.74	0.86	0.98	1.10	
10	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.52	0.65	0.79	0.92	1.06	1.19	
11	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.54	0.69	0.85	1.00	1.16	1.31	
12	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.57	0.75	0.94	1.12	1.31	1.49	
13	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.60	0.82	1.04	1.25	1.47	1.69	
14	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.64	0.89	1.15	1.40	1.66	1.91	
15	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.68	0.97	1.27	1.57	1.86	2.16	0.11
16	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.70	1.01	1.33	1.64	1.96	2.27	0.11
17	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.71	1.05	1.38	1.71	2.05	2.38	0.11
18	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.72	1.07	1.41	1.75	2.10	2.44	0.11
19	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.73	1.08	1.44	1.79	2.14	2.49	0.11
20	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.74	1.11	1.47	1.83	2.20	2.56	0.11
21	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.75	1.13	1.50	1.87	2.25	2.62	0.11
22	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.76	1.14	1.53	1.91	2.29	2.67	0.11
23	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.77	1.17	1.56	1.95	2.35	2.74	0.11
24	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.78	1.19	1.59	1.99	2.40	2.80	0.11
25	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.81	1.22	1.64	2.05	2.47	2.88	0.11
26	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.85	1.30	1.76	2.21	2.66	3.11	0.11
27	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.90	1.39	1.89	2.38	2.87	3.36	0.11
28	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.95	1.49	2.03	2.57	3.11	3.65	0.11
29	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.02	1.62	2.23	2.83	3.44	4.04	0.11
30	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.08	1.75	2.41	3.07	3.74	4.40	0.11
31	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	1.16	1.88	2.61	3.34	4.06	4.79	0.11
32	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	1.25	2.06	2.87	3.68	4.49	5.30	0.11
33	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	1.35	2.23	3.12	4.01	4.89	5.78	0.12
34	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.47	2.46	3.45	4.43	5.42	6.41	0.12
35	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.58	2.65	3.73	4.81	5.88	6.96	0.13
36	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.70	2.87	4.04	5.20	6.37	7.54	0.14
37	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.84	3.14	4.43	5.72	7.02	8.31	0.15
38	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.97	3.34	4.72	6.09	7.46	8.83	0.16
39	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.13	3.61	5.10	6.58	8.07	9.55	0.18
40	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.30	3.90	5.51	7.12	8.72	10.33	0.20
41	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	2.46	4.17	5.88	7.58	9.29	11.00	0.22
42	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.67	4.52	6.38	8.23	10.08	11.93	0.24
43	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	2.85	4.82	6.80	8.77	10.74	12.71	0.27
44	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	3.01	5.07	7.13	9.19	11.25	13.31	0.30
45	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	3.21	5.42	7.62	9.82	12.03	14.23	0.34
46	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	3.52	5.93	8.34	10.74	13.15	15.56	0.42
47	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	3.85	6.50	9.15	11.80	14.45	17.10	0.48
48	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	4.27	7.27	10.27	13.27	16.27	19.27	0.55
49	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	4.79	8.20	11.61	15.01	18.42	21.83	0.67
50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	5.40	9.29	13.19	17.08	20.98	24.87	0.75
51	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	6.11	10.58	15.04	19.50	23.97	28.43	1.04
52	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	6.96	12.09	17.23	22.36	27.49	32.62	1.32
53	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	7.94	13.85	19.77	25.68	31.59	37.50	1.63
54	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	9.06	15.87	22.69	29.51	36.32	43.14	2.04
55	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	10.36	18.20	26.05	33.89	41.74	49.58	2.46
56	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	11.68	20.59	29.50	38.41	47.32	56.23	
57	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	13.15	23.24	33.33	43.42	53.51	63.60	
58	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	14.74	26.13	37.53	48.92	60.32	71.71	
59	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	16.50	29.31	42.13	54.95	67.76	80.58	
60	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	19.19	34.30	49.42	64.53	79.64	94.75	
61	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	24.86	45.07	65.28	85.49	105.70	125.91	
62	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	32.35	59.50	86.65	113.79	140.94	168.09	
63	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	38.00	70.17	102.33	134.49	166.66	198.82	
64	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	43.24	79.93	116.62	153.30	189.99	226.68	
65	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	51.56	95.77	139.99	184.20	228.42	272.63	
																										287.76	
																										302.63	
																										317.18	
																										331.29	
																										404.53	
																										440.89	
																										476.78	

Genworth Financial
Colony 20, Band 5, Current Rates
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Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.58	0.68	0.79	0.89	0.99	1.09	
1	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.58	0.68	0.78	0.87	0.97	1.07	
2	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.58	0.68	0.78	0.87	0.97	1.07	
3	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.58	0.67	0.77	0.86	0.96	1.05	
4	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.58	0.68	0.78	0.87	0.97	1.07	
5	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.58	0.68	0.78	0.87	0.97	1.07	
6	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.58	0.68	0.79	0.89	0.99	1.09	
7	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.59	0.69	0.80	0.91	1.01	1.12	
8	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.59	0.71	0.82	0.93	1.05	1.16	
9	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.60	0.73	0.85	0.97	1.10	1.22	
10	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.63	0.77	0.91	1.04	1.18	1.32	
11	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.65	0.81	0.97	1.13	1.29	1.45	
12	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.68	0.88	1.07	1.26	1.46	1.65	
13	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.72	0.95	1.19	1.42	1.65	1.88	
14	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.76	1.03	1.31	1.58	1.85	2.12	
15	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.81	1.13	1.45	1.76	2.08	2.40	0.11
16	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.83	1.17	1.51	1.84	2.18	2.52	0.11
17	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.85	1.21	1.57	1.92	2.28	2.64	0.11
18	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.86	1.23	1.60	1.97	2.34	2.71	0.11
19	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.87	1.25	1.63	2.01	2.39	2.77	0.11
20	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.88	1.27	1.67	2.06	2.45	2.84	0.11
21	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.89	1.30	1.70	2.10	2.51	2.91	0.11
22	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.90	1.32	1.73	2.14	2.56	2.97	0.11
23	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.92	1.34	1.77	2.19	2.62	3.04	0.11
24	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.93	1.36	1.80	2.24	2.67	3.11	0.11
25	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.95	1.40	1.85	2.30	2.75	3.20	0.11
26	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.99	1.49	1.98	2.47	2.97	3.46	0.11
27	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.04	1.58	2.12	2.65	3.19	3.73	0.11
28	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.10	1.69	2.29	2.88	3.47	4.06	0.11
29	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.17	1.84	2.50	3.16	3.83	4.49	0.11
30	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.25	1.98	2.71	3.43	4.16	4.89	0.11
31	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.35	2.14	2.94	3.73	4.53	5.32	0.11
32	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.44	2.33	3.22	4.11	5.00	5.89	0.11
33	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.55	2.53	3.50	4.47	5.45	6.42	0.12
34	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.67	2.76	3.85	4.94	6.03	7.12	0.12
35	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	1.77	2.96	4.16	5.35	6.54	7.73	0.13
36	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	1.91	3.20	4.50	5.79	7.09	8.38	0.14
37	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	2.08	3.51	4.94	6.37	7.80	9.23	0.15
38	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.22	3.74	5.26	6.77	8.29	9.81	0.16
39	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.39	4.03	5.68	7.32	8.97	10.61	0.18
40	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.57	4.35	6.14	7.92	9.70	11.48	0.20
41	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.75	4.64	6.54	8.43	10.33	12.22	0.22
42	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	2.98	5.04	7.09	9.14	11.20	13.25	0.24
43	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	3.20	5.39	7.57	9.75	11.94	14.12	0.27
44	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	3.39	5.67	7.95	10.23	12.51	14.79	0.30
45	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	3.64	6.07	8.51	10.94	13.38	15.81	0.34
46	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.96	6.62	9.29	11.96	14.62	17.29	0.42
47	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	4.33	7.27	10.20	13.13	16.07	19.00	0.48
48	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	4.83	8.14	11.46	14.78	18.09	21.41	0.55
49	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	5.41	9.18	12.95	16.72	20.49	24.26	0.67
50	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	6.17	10.46	14.76	19.05	23.34	27.63	0.75
51	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	6.96	11.88	16.81	21.74	26.66	31.59	1.04
52	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	7.86	13.53	19.21	24.89	30.56	36.24	1.32
53	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	8.92	15.47	22.02	28.57	35.12	41.67	1.63
54	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	10.14	17.70	25.26	32.81	40.37	47.93	2.04
55	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	11.57	20.27	28.98	37.68	46.39	55.09	2.46
56	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	13.06	22.95	32.83	42.71	52.60	62.48	
57	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	14.71	25.90	37.10	48.29	59.48	70.67	
58	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	16.53	29.16	41.79	54.42	67.05	79.68	
59	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	18.52	32.72	46.93	61.13	75.33	89.53	
60	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	21.54	38.29	55.04	71.78	88.53	105.28	
61	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	28.22	50.55	72.89	95.23	117.56	139.90	
62	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	36.58	66.62	96.66	126.69	156.73	186.77	
63	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	42.84	78.45	114.07	149.68	185.30	220.91	
64	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	48.67	89.31	129.95	170.59	211.23	251.87	
65	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	57.94	106.93	155.93	204.93	253.92	302.92	
																										319.73	
																										336.26	
																										352.42	
																										368.10	
																										449.48	
																										489.88	
																										529.76	

Genworth Financial
Colony 20, Band 5, Current Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.74	0.83	0.93	1.02	1.11	1.20	
1	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.74	0.83	0.92	1.00	1.09	1.18	
2	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.74	0.83	0.92	1.00	1.09	1.18	
3	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.74	0.82	0.91	0.99	1.08	1.16	
4	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.74	0.83	0.92	1.00	1.09	1.18	
5	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.74	0.83	0.92	1.00	1.09	1.18	
6	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.74	0.83	0.93	1.02	1.11	1.20	
7	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.75	0.84	0.94	1.04	1.13	1.23	
8	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.76	0.86	0.97	1.07	1.18	1.28	
9	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.77	0.88	1.00	1.11	1.23	1.34	
10	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.79	0.93	1.06	1.19	1.33	1.46	
11	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.82	0.98	1.14	1.30	1.46	1.62	
12	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.86	1.06	1.26	1.45	1.65	1.85	
13	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.91	1.15	1.40	1.64	1.89	2.13	
14	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.95	1.24	1.54	1.83	2.12	2.41	
15	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.01	1.36	1.71	2.05	2.40	2.75	0.11
16	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.04	1.42	1.81	2.19	2.57	2.95	0.11
17	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.08	1.50	1.92	2.34	2.76	3.18	0.11
18	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.10	1.55	1.99	2.43	2.88	3.32	0.11
19	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.13	1.59	2.06	2.53	2.99	3.46	0.11
20	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.15	1.64	2.13	2.61	3.10	3.59	0.11
21	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.17	1.68	2.20	2.71	3.22	3.73	0.11
22	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.19	1.73	2.26	2.79	3.33	3.86	0.11
23	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.22	1.77	2.33	2.88	3.44	3.99	0.11
24	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.24	1.82	2.40	2.97	3.55	4.13	0.11
25	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.27	1.88	2.48	3.08	3.69	4.29	0.11
26	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.33	1.99	2.66	3.32	3.98	4.64	0.11
27	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.39	2.12	2.84	3.56	4.29	5.01	0.11
28	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.48	2.27	3.07	3.86	4.66	5.45	0.11
29	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.58	2.47	3.37	4.26	5.16	6.05	0.11
30	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.67	2.66	3.64	4.62	5.61	6.59	0.11
31	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.78	2.86	3.94	5.01	6.09	7.17	0.11
32	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.93	3.13	4.34	5.55	6.75	7.96	0.11
33	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	2.06	3.39	4.71	6.03	7.36	8.68	0.12
34	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	2.23	3.71	5.19	6.66	8.14	9.62	0.12
35	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	2.37	3.98	5.60	7.22	8.83	10.45	0.13
36	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.54	4.30	6.06	7.82	9.58	11.34	0.14
37	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.78	4.72	6.67	8.61	10.56	12.50	0.15
38	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	2.96	5.02	7.09	9.16	11.22	13.29	0.16
39	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	3.18	5.42	7.66	9.89	12.13	14.37	0.18
40	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	3.43	5.85	8.28	10.71	13.13	15.56	0.20
41	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	3.68	6.25	8.83	11.41	13.98	16.56	0.22
42	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	3.99	6.79	9.58	12.37	15.17	17.96	0.24
43	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	4.29	7.26	10.24	13.21	16.18	19.15	0.27
44	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	4.56	7.66	10.76	13.86	16.96	20.06	0.30
45	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	4.90	8.21	11.53	14.84	18.15	21.46	0.34
46	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	5.25	8.81	12.37	15.92	19.48	23.04	0.42
47	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	5.67	9.51	13.35	17.18	21.02	24.86	0.48
48	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	6.22	10.47	14.73	18.99	23.24	27.50	0.55
49	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	6.85	11.59	16.34	21.08	25.82	30.56	0.67
50	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	7.73	13.01	18.29	23.57	28.85	34.13	0.75
51	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	8.58	14.52	20.45	26.38	32.32	38.25	1.04
52	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	9.52	16.21	22.91	29.60	36.29	42.98	1.32
53	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	10.56	18.13	25.70	33.26	40.83	48.40	1.63
54	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	11.78	20.32	28.87	37.41	45.96	54.50	2.04
55	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	13.17	22.79	32.42	42.04	51.67	61.29	2.46
56	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	14.73	25.54	36.34	47.14	57.95	68.75	
57	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	16.61	28.83	41.06	53.29	65.51	77.74	
58	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	18.69	32.48	46.28	60.07	73.86	87.65	
59	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	20.98	36.48	51.98	67.48	82.98	98.48	
60	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	24.42	42.70	60.98	79.25	97.53	115.81	
61	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	31.37	55.88	80.38	104.88	129.39	153.89	
62	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	40.83	73.75	106.68	139.60	172.53	205.45	
63	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	47.96	86.97	125.98	164.98	203.99	243.00	
64	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	54.54	99.05	143.55	188.05	232.56	277.06	
65	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	65.20	118.78	172.35	225.92	279.50	333.07	
																										351.58	
																										369.77	
																										387.54	
																										404.78	
																										485.38	
																										527.31	
																										582.74	

Genworth Financial
Colony 20, Band 5, Current Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.80	0.90	1.01	1.11	1.21	1.31	
1	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.81	0.90	1.00	1.10	1.19	1.29	
2	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.82	0.91	1.01	1.10	1.20	1.29	
3	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.82	0.91	1.00	1.09	1.18	1.27	
4	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.83	0.92	1.02	1.11	1.20	1.29	
5	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.85	0.94	1.03	1.11	1.20	1.29	
6	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.85	0.95	1.04	1.13	1.23	1.32	
7	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.87	0.97	1.07	1.16	1.26	1.36	
8	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.88	0.99	1.10	1.20	1.31	1.42	
9	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.89	1.01	1.13	1.25	1.37	1.49	
10	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.91	1.05	1.20	1.34	1.48	1.62	
11	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.94	1.11	1.29	1.46	1.63	1.80	
12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.99	1.20	1.42	1.63	1.85	2.06	
13	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.04	1.30	1.57	1.84	2.10	2.37	
14	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.09	1.41	1.73	2.04	2.36	2.68	
15	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.15	1.53	1.91	2.29	2.67	3.05	0.11
16	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.19	1.61	2.03	2.44	2.86	3.28	0.11
17	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.23	1.69	2.15	2.61	3.07	3.53	0.11
18	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.26	1.74	2.23	2.72	3.20	3.69	0.11
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.28	1.79	2.31	2.82	3.33	3.84	0.11
20	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.31	1.84	2.38	2.92	3.45	3.99	0.11
21	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.33	1.89	2.46	3.02	3.58	4.14	0.11
22	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.36	1.94	2.53	3.12	3.70	4.29	0.11
23	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.38	1.99	2.60	3.21	3.82	4.43	0.11
24	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.41	2.04	2.68	3.32	3.95	4.59	0.11
25	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.47	2.13	2.79	3.45	4.11	4.77	0.11
26	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.54	2.26	2.99	3.71	4.44	5.16	0.11
27	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.60	2.40	3.19	3.98	4.78	5.57	0.11
28	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.69	2.56	3.44	4.31	5.19	6.06	0.11
29	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	1.80	2.78	3.77	4.75	5.74	6.72	0.11
30	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	1.90	2.99	4.07	5.15	6.24	7.32	0.11
31	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	2.03	3.22	4.41	5.59	6.78	7.97	0.11
32	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	2.20	3.53	4.86	6.18	7.51	8.84	0.11
33	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	2.37	3.83	5.28	6.73	8.19	9.64	0.12
34	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.58	4.20	5.83	7.45	9.07	10.69	0.12
35	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.77	4.54	6.31	8.07	9.84	11.61	0.13
36	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.99	4.91	6.84	8.76	10.68	12.60	0.14
37	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	3.26	5.38	7.51	9.64	11.76	13.89	0.15
38	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	3.47	5.73	7.99	10.25	12.51	14.77	0.16
39	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	3.73	6.18	8.63	11.07	13.52	15.97	0.18
40	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	4.02	6.68	9.33	11.98	14.64	17.29	0.20
41	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	4.33	7.14	9.96	12.77	15.59	18.40	0.22
42	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	4.68	7.73	10.79	13.85	16.90	19.96	0.24
43	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	5.00	8.25	11.51	14.77	18.02	21.28	0.27
44	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	5.27	8.68	12.08	15.48	18.89	22.29	0.30
45	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	5.65	9.29	12.93	16.56	20.20	23.84	0.34
46	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	6.07	9.97	13.88	17.79	21.69	25.60	0.42
47	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	6.55	10.76	14.98	19.19	23.41	27.62	0.48
48	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	7.23	11.90	16.56	21.22	25.89	30.55	0.55
49	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	7.99	13.18	18.38	23.57	28.77	33.96	0.67
50	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	8.85	14.66	20.48	26.29	32.11	37.92	0.75
51	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	9.81	16.35	22.89	29.42	35.96	42.50	1.04
52	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	10.90	18.27	25.65	33.02	40.39	47.76	1.32
53	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	12.09	20.43	28.77	37.10	45.44	53.78	1.63
54	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	13.48	22.89	32.31	41.73	51.14	60.56	2.04
55	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	15.05	25.66	36.27	46.88	57.49	68.10	2.46
56	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	16.87	28.78	40.68	52.58	64.49	76.39	
57	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	18.84	32.16	45.48	58.80	72.12	85.44	
58	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	20.98	35.83	50.69	65.54	80.39	95.24	
59	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	23.33	39.82	56.32	72.81	89.31	105.80	
60	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	26.82	46.05	65.29	84.52	103.75	122.98	
61	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	34.30	59.74	85.18	110.61	136.05	161.49	
62	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	43.99	77.80	111.61	145.41	179.22	213.03	
63	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	51.12	90.69	130.26	169.82	209.39	248.96	
64	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	57.65	102.20	146.75	191.30	235.85	280.40	
65	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	67.73	120.80	173.87	226.93	280.00	333.07	
																										351.58	
																										369.77	
																										387.54	
																										404.78	
																										485.38	
																										527.31	
																										588.65	

Genworth Financial
Colony 20, Band 5, Current Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.99	2.58	3.18	3.77	4.37	4.96	0.11
17	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	2.04	2.69	3.34	3.99	4.64	5.29	0.11
18	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	2.08	2.76	3.45	4.14	4.82	5.51	0.11
19	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	2.11	2.83	3.55	4.26	4.98	5.70	0.11
20	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.19	2.93	3.68	4.42	5.16	5.90	0.11
21	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.23	3.00	3.78	4.56	5.33	6.11	0.11
22	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.26	3.07	3.88	4.68	5.49	6.30	0.11
23	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.29	3.13	3.97	4.81	5.65	6.49	0.11
24	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.33	3.20	4.08	4.95	5.83	6.70	0.11
25	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.37	3.28	4.20	5.12	6.03	6.95	0.11
26	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.46	3.46	4.45	5.44	6.44	7.43	0.11
27	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	2.55	3.63	4.71	5.79	6.87	7.95	0.11
28	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	2.66	3.84	5.03	6.21	7.39	8.57	0.11
29	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	2.83	4.15	5.46	6.77	8.09	9.40	0.11
30	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	3.00	4.43	5.86	7.29	8.72	10.15	0.11
31	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	3.25	4.79	6.33	7.87	9.41	10.95	0.11
32	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	3.48	5.19	6.90	8.61	10.32	12.03	0.11
33	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	3.71	5.56	7.42	9.28	11.13	12.99	0.12
34	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	3.97	6.03	8.09	10.15	12.21	14.27	0.12
35	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	4.22	6.45	8.68	10.91	13.14	15.37	0.13
36	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	4.60	7.01	9.43	11.84	14.26	16.67	0.14
37	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	5.01	7.69	10.36	13.03	15.71	18.38	0.15
38	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	5.34	8.18	11.02	13.85	16.69	19.53	0.16
39	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	5.77	8.84	11.92	14.99	18.06	21.13	0.18
40	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	6.23	9.56	12.89	16.21	19.54	22.87	0.20
41	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	6.69	10.22	13.75	17.28	20.81	24.34	0.22
42	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	7.27	11.09	14.92	18.75	22.57	26.40	0.24
43	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	7.82	11.88	15.95	20.02	24.08	28.15	0.27
44	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	8.28	12.52	16.76	21.00	25.24	29.48	0.30
45	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	8.92	13.44	17.97	22.49	27.02	31.54	0.34
46	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	9.58	14.43	19.29	24.15	29.00	33.86	0.42
47	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	10.41	15.63	20.86	26.08	31.31	36.53	0.48
48	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	11.42	17.21	23.01	28.81	34.60	40.40	0.55
49	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	12.55	19.02	25.50	31.97	38.44	44.91	0.67
50	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	13.83	21.10	28.36	35.62	42.89	50.15	0.75
51	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	15.29	23.47	31.66	39.84	48.02	56.20	1.04
52	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	16.86	26.12	35.38	44.64	53.90	63.16	1.32
53	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	18.60	29.10	39.61	50.12	60.62	71.13	1.63
54	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	20.71	32.58	44.46	56.34	68.21	80.09	2.04
55	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	23.06	36.46	49.86	63.25	76.65	90.05	2.46
56	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	25.41	40.35	55.29	70.23	85.17	100.11	
57	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	28.18	44.73	61.29	77.85	94.40	110.96	
58	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	31.05	49.36	67.67	85.98	104.29	122.60	
59	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	34.04	54.23	74.43	94.62	114.81	135.00	
60	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	38.49	61.90	85.32	108.73	132.14	155.55	
61	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	48.23	79.09	109.94	140.79	171.65	202.50	
62	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	60.38	101.27	142.17	183.06	223.95	264.84	
63	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	69.59	117.05	164.52	211.98	259.44	306.90	
64	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	77.13	130.26	183.38	236.50	289.63	342.75	
65	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	88.16	149.33	210.51	271.68	332.85	394.02	
																										426.16	
																										448.21	
																										469.76	
																										490.67	
																										599.13	
																										653.01	
																										706.21	

Genworth Financial
Colony 20, Band 5, Current Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	2.29	2.94	3.59	4.23	4.88	5.53	0.11
17	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	2.37	3.08	3.80	4.52	5.23	5.95	0.11
18	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	2.41	3.18	3.94	4.70	5.47	6.23	0.11
19	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	2.46	3.26	4.07	4.87	5.68	6.48	0.11
20	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	2.50	3.35	4.20	5.04	5.89	6.74	0.11
21	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	2.54	3.44	4.33	5.22	6.12	7.01	0.11
22	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	2.59	3.52	4.46	5.39	6.33	7.26	0.11
23	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	2.65	3.62	4.60	5.57	6.54	7.51	0.11
24	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	2.70	3.71	4.73	5.74	6.76	7.77	0.11
25	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	2.75	3.82	4.89	5.95	7.02	8.09	0.11
26	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	2.89	4.06	5.23	6.40	7.57	8.74	0.11
27	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	3.07	4.34	5.62	6.90	8.17	9.45	0.11
28	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	3.24	4.65	6.06	7.47	8.88	10.29	0.11
29	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	3.49	5.08	6.66	8.24	9.83	11.41	0.11
30	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	3.73	5.47	7.22	8.96	10.70	12.44	0.11
31	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	3.98	5.90	7.81	9.72	11.64	13.55	0.11
32	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	4.31	6.45	8.60	10.74	12.89	15.03	0.11
33	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	4.62	6.97	9.33	11.68	14.04	16.39	0.12
34	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	5.04	7.67	10.30	12.92	15.55	18.18	0.12
35	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	5.44	8.30	11.17	14.03	16.89	19.75	0.13
36	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	5.87	8.99	12.10	15.21	18.33	21.44	0.14
37	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	6.40	9.84	13.29	16.74	20.18	23.63	0.15
38	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	6.82	10.48	14.14	17.80	21.46	25.12	0.16
39	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	7.38	11.34	15.30	19.26	23.22	27.18	0.18
40	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	7.97	12.26	16.56	20.85	25.14	29.43	0.20
41	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	8.55	13.10	17.66	22.22	26.77	31.33	0.22
42	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	9.26	14.21	19.15	24.09	29.04	33.98	0.24
43	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	9.96	15.22	20.47	25.72	30.98	36.23	0.27
44	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	10.60	16.07	21.54	27.01	32.48	37.95	0.30
45	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	11.40	17.24	23.08	28.92	34.76	40.60	0.34
46	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	12.33	18.58	24.84	31.09	37.35	43.60	0.42
47	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	13.36	20.10	26.83	33.56	40.30	47.03	0.48
48	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	14.68	22.15	29.62	37.08	44.55	52.02	0.55
49	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	16.10	24.45	32.80	41.14	49.49	57.84	0.67
50	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	17.72	27.09	36.47	45.84	55.22	64.59	0.75
51	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	19.53	30.10	40.68	51.25	61.82	72.39	1.04
52	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	21.58	33.54	45.50	57.45	69.41	81.37	1.32
53	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	23.84	37.40	50.96	64.51	78.07	91.63	1.63
54	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	26.37	41.74	57.10	72.46	87.83	103.19	2.04
55	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	29.25	46.60	63.96	81.32	98.67	116.03	2.46
56	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	32.36	51.92	71.48	91.04	110.60	130.16	
57	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	35.99	57.91	79.83	101.75	123.67	145.59	
58	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	39.91	64.39	88.87	113.34	137.82	162.30	
59	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	44.04	71.29	98.55	125.80	153.05	180.30	
60	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	50.40	82.24	114.07	145.90	177.74	209.57	
61	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	64.61	106.73	148.85	190.96	233.08	275.20	
62	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	71.97	118.64	165.32	211.99	258.67	305.34	
63	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	79.07	130.15	181.23	232.30	283.38	334.46	
64	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	85.86	141.11	196.37	251.63	306.88	362.14	
65	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	94.10	154.08	214.07	274.05	334.04	394.02	
																										428.00	
																										465.08	
																										507.10	
																										558.62	
																										634.64	
																										710.73	
																										776.85	

Genworth Financial
Colony 20, Band 1, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.85	
1	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.85	
2	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.85	
3	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.88	
4	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.91	
5	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.94	
6	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.06	
7	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.21	
8	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.15	
9	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.09	
10	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.06	
11	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.03	
12	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.03	
13	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.12	
14	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.18	
15	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.27	0.11
16	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.45	0.11
17	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.60	0.11
18	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	3.87	0.11
19	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	4.11	0.11
20	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	4.38	0.11
21	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	4.74	0.11
22	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	5.19	0.11
23	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	5.70	0.11
24	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	6.30	0.11
25	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	6.99	0.11
26	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	7.65	0.11
27	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	8.37	0.11
28	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	8.79	0.11
29	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	9.27	0.11
30	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	9.96	0.11
31	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	10.77	0.11
32	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	11.88	0.11
33	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	13.08	0.12
34	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	14.61	0.12
35	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	16.50	0.13
36	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	18.42	0.14
37	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	20.49	0.15
38	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	22.26	0.16
39	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	24.30	0.18
40	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	26.76	0.20
41	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	29.76	0.22
42	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	33.42	0.24
43	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	37.53	0.27
44	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	41.85	0.30
45	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	46.41	0.34
46	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	51.03	0.42
47	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	55.71	0.48
48	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	60.75	0.55
49	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	65.97	0.67
50	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	72.30	0.75
51	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	79.38	1.04
52	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	4.13	88.68	1.32
53	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	98.49	1.63
54	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	108.81	2.04
55	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	120.09	2.46
56	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	5.86	132.39	
57	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	6.52	146.67	
58	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	163.35	
59	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	8.10	182.61	
60	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	203.61	
61	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	227.52	
62	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	11.12	252.42	

63	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	12.27	279.27
64	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	309.00
65	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	14.72	342.21
																					379.02
																					419.22
																					462.30
																					507.75
																					555.18
																					599.79
																					646.29
																					695.34
																					747.15
																					801.57
																					851.37
																					904.47

Genworth Financial
Colony 20, Band 1, Guaranteed Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.85	
1	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.85	
2	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	2.85	
3	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	2.88	
4	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	2.91	
5	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	2.94	
6	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	3.06	
7	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	3.21	
8	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.15	
9	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	3.09	
10	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.06	
11	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.03	
12	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.03	
13	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.12	
14	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.18	
15	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.27	0.11
16	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.45	0.11
17	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	3.60	0.11
18	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	3.87	0.11
19	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	4.11	0.11
20	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	4.38	0.11
21	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	4.74	0.11
22	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	5.19	0.11
23	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	5.70	0.11
24	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	6.30	0.11
25	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	6.99	0.11
26	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	7.65	0.11
27	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	8.37	0.11
28	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	8.79	0.11
29	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	9.27	0.11
30	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	9.96	0.11
31	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	10.77	0.11
32	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	11.88	0.11
33	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	13.08	0.12
34	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	14.61	0.12
35	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	16.50	0.13
36	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	18.42	0.14
37	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	20.49	0.15
38	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	22.26	0.16
39	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	24.30	0.18
40	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	26.76	0.20
41	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	29.76	0.22
42	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	33.42	0.24
43	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	37.53	0.27
44	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	41.85	0.30
45	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	46.41	0.34
46	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	51.03	0.42
47	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	55.71	0.48
48	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	60.75	0.55
49	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	65.97	0.67
50	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	72.30	0.75
51	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	79.38	1.04
52	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	88.68	1.32
53	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	98.49	1.63
54	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	108.81	2.04
55	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	120.09	2.46
56	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	6.85	132.39	
57	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	146.67	
58	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	163.35	
59	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	182.61	
60	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	203.61	
61	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	11.54	227.52	
62	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	252.42	

63	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	13.79	279.27
64	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	15.28	309.00
65	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	16.80	342.21
																					379.02
																					419.22
																					462.30
																					507.75
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																					747.15
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																					851.37
																					904.47

Genworth Financial
Colony 20, Band 1, Guaranteed Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	2.85	
1	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	2.85	
2	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	2.85	
3	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	2.88	
4	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	2.91	
5	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	2.94	
6	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	3.06	
7	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	3.21	
8	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	3.15	
9	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.09	
10	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.06	
11	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.03	
12	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.03	
13	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.12	
14	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.18	
15	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.27	0.11
16	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.45	0.11
17	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.60	0.11
18	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	3.87	0.11
19	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	4.11	0.11
20	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	4.38	0.11
21	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	4.74	0.11
22	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	5.19	0.11
23	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	5.70	0.11
24	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	6.30	0.11
25	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	6.99	0.11
26	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	7.65	0.11
27	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	8.37	0.11
28	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	1.66	8.79	0.11
29	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	9.27	0.11
30	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	9.96	0.11
31	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	10.77	0.11
32	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	11.88	0.11
33	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	13.08	0.12
34	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	14.61	0.12
35	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	16.50	0.13
36	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	18.42	0.14
37	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	20.49	0.15
38	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	22.26	0.16
39	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	24.30	0.18
40	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	26.76	0.20
41	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	29.76	0.22
42	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	2.74	33.42	0.24
43	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	37.53	0.27
44	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	3.24	41.85	0.30
45	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	46.41	0.34
46	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	3.80	51.03	0.42
47	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	55.71	0.48
48	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	60.75	0.55
49	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	65.97	0.67
50	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	5.15	72.30	0.75
51	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	5.44	79.38	1.04
52	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	88.68	1.32
53	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	98.49	1.63
54	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	6.67	108.81	2.04
55	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	7.42	120.09	2.46
56	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	132.39	
57	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	9.42	146.67	
58	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	163.35	
59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	11.59	182.61	
60	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	12.51	203.61	
61	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	13.63	227.52	
62	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	14.88	252.42	

63	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	16.23	279.27
64	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	17.89	309.00
65	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	20.16	342.21
																					379.02
																					419.22
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																					507.75
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Genworth Financial
Colony 20, Band 1, Guaranteed Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	2.85	
1	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	2.85	
2	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	2.85	
3	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	2.88	
4	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	2.91	
5	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	2.94	
6	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	3.06	
7	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	3.21	
8	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	3.15	
9	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	3.09	
10	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.06	
11	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.03	
12	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.03	
13	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.12	
14	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.18	
15	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.27	0.11
16	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.45	0.11
17	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.60	0.11
18	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.87	0.11
19	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	4.11	0.11
20	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	4.38	0.11
21	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	4.74	0.11
22	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	5.19	0.11
23	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	5.70	0.11
24	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	6.30	0.11
25	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	6.99	0.11
26	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	7.65	0.11
27	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	8.37	0.11
28	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	8.79	0.11
29	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	9.27	0.11
30	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	9.96	0.11
31	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	10.77	0.11
32	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	11.88	0.11
33	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	13.08	0.12
34	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	14.61	0.12
35	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	16.50	0.13
36	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	18.42	0.14
37	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	20.49	0.15
38	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	22.26	0.16
39	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	24.30	0.18
40	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	26.76	0.20
41	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	29.76	0.22
42	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	33.42	0.24
43	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	37.53	0.27
44	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	41.85	0.30
45	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	46.41	0.34
46	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	4.09	51.03	0.42
47	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	55.71	0.48
48	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	4.69	60.75	0.55
49	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	5.08	65.97	0.67
50	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	5.51	72.30	0.75
51	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	79.38	1.04
52	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	88.68	1.32
53	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	7.20	98.49	1.63
54	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	7.85	108.81	2.04
55	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	120.09	2.46
56	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	132.39	
57	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	10.71	146.67	
58	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	163.35	
59	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	12.99	182.61	
60	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	14.32	203.61	
61	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	15.90	227.52	
62	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	17.55	252.42	

63	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	19.46	279.27
64	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	309.00
65	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	342.21
																				379.02
																				419.22
																				462.30
																				507.75
																				555.18
																				599.79
																				646.29
																				695.34
																				747.15
																				801.57
																				851.37
																				904.47

Genworth Financial
Colony 20, Band 1, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	6.33	0.11
17	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	6.69	0.11
18	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	7.20	0.11
19	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	7.71	0.11
20	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	8.31	0.11
21	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	9.09	0.11
22	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	3.84	9.99	0.11
23	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	11.07	0.11
24	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	12.36	0.11
25	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	13.71	0.11
26	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	14.97	0.11
27	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	4.03	16.38	0.11
28	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	17.16	0.11
29	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	18.06	0.11
30	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	19.35	0.11
31	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	20.88	0.11
32	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	4.41	22.98	0.11
33	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	25.35	0.12
34	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	28.32	0.12
35	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	4.62	31.68	0.13
36	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	35.10	0.14
37	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	38.73	0.15
38	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	41.58	0.16
39	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	44.88	0.18
40	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	48.87	0.20
41	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	53.82	0.22
42	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	59.79	0.24
43	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	66.42	0.27
44	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	73.20	0.30
45	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	9.44	79.89	0.34
46	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	86.34	0.42
47	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	10.65	92.61	0.48
48	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	11.27	99.21	0.55
49	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	11.97	105.75	0.67
50	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	113.67	0.75
51	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	122.34	1.04
52	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	14.42	134.13	1.32
53	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	15.50	145.98	1.63
54	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	16.64	157.95	2.04
55	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	17.93	171.87	2.46
56	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	19.12	186.69	
57	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	20.46	203.82	
58	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	22.12	223.62	
59	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	23.86	246.15	
60	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	25.83	270.21	
61	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	28.59	297.15	
62	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	31.30	324.33	

63	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	35.58	352.83
64	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	383.82
65	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	39.41	420.27
																					460.17
																					503.07
																					548.16
																					594.81
																					642.39
																					685.29
																					729.06
																					774.30
																					821.22
																					873.15
																					895.00
																					920.00

Genworth Financial
Colony 20, Band 1, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	4.36	6.33	0.11
17	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	6.69	0.11
18	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	7.20	0.11
19	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	7.71	0.11
20	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	8.31	0.11
21	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	9.09	0.11
22	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	9.99	0.11
23	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	11.07	0.11
24	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	12.36	0.11
25	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	13.71	0.11
26	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	14.97	0.11
27	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	16.38	0.11
28	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	4.84	17.16	0.11
29	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	18.06	0.11
30	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	19.35	0.11
31	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	20.88	0.11
32	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	22.98	0.11
33	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	25.35	0.12
34	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	5.53	28.32	0.12
35	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	5.73	31.68	0.13
36	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	6.10	35.10	0.14
37	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	38.73	0.15
38	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	6.98	41.58	0.16
39	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	7.67	44.88	0.18
40	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	48.87	0.20
41	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	9.12	53.82	0.22
42	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	59.79	0.24
43	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	10.33	66.42	0.27
44	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	73.20	0.30
45	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	79.89	0.34
46	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	12.45	86.34	0.42
47	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	13.12	92.61	0.48
48	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	99.21	0.55
49	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	14.62	105.75	0.67
50	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	15.44	113.67	0.75
51	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	16.63	122.34	1.04
52	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	17.71	134.13	1.32
53	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	18.87	145.98	1.63
54	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	157.95	2.04
55	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	21.33	171.87	2.46
56	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	23.10	186.69	
57	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	24.64	203.82	
58	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	26.43	223.62	
59	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	28.10	246.15	
60	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	29.42	270.21	
61	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	32.73	297.15	
62	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	35.30	324.33	

63	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	38.21	352.83
64	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	40.53	383.82
65	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	43.56	420.27
																					460.17
																					503.07
																					548.16
																					594.81
																					642.39
																					685.29
																					729.06
																					774.30
																					821.22
																					873.15
																					895.00
																					920.00

Genworth Financial
Colony 20, Band 1, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.35	
1	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.38	
2	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.44	
3	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.44	
4	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.50	
5	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.50	
6	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.59	
7	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.71	
8	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.74	
9	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.86	
10	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	1.92	
11	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.04	
12	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.16	
13	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.28	
14	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.46	
15	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.67	0.11
16	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	2.85	0.11
17	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	3.09	0.11
18	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.21	0.11
19	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.39	0.11
20	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	3.60	0.11
21	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.81	0.11
22	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	4.05	0.11
23	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	4.35	0.11
24	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	4.71	0.11
25	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	5.13	0.11
26	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	5.61	0.11
27	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	6.21	0.11
28	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	6.87	0.11
29	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	7.59	0.11
30	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	8.43	0.11
31	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	9.36	0.11
32	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	10.41	0.11
33	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	11.55	0.12
34	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	12.75	0.12
35	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	14.04	0.13
36	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	15.54	0.14
37	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	17.10	0.15
38	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	18.78	0.16
39	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	20.46	0.18
40	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	22.20	0.20
41	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	24.09	0.22
42	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	26.16	0.24
43	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	28.29	0.27
44	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	30.60	0.30
45	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	33.15	0.34
46	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	35.97	0.42
47	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	39.06	0.48
48	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	42.51	0.55
49	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	46.29	0.67
50	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	50.46	0.75
51	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	55.26	1.04
52	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	60.63	1.32
53	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	3.17	66.45	1.63
54	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	72.84	2.04
55	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	79.92	2.46
56	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	87.69	
57	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	96.24	
58	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	5.24	105.69	
59	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	5.87	115.89	
60	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	127.29	
61	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	142.77	
62	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	160.23	

63	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	177.63
64	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	9.79	196.86
65	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	10.94	218.52
																				238.17
																				267.75
																				298.65
																				331.59
																				361.95
																				377.31
																				407.52
																				452.34
																				508.92
																				578.76
																				645.09
																				713.37

Genworth Financial
Colony 20, Band 1, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.35	
1	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.38	
2	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.44	
3	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	1.44	
4	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.50	
5	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.50	
6	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.59	
7	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.71	
8	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.74	
9	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.86	
10	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.92	
11	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.04	
12	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.16	
13	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.28	
14	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.46	
15	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.67	0.11
16	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	2.85	0.11
17	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	3.09	0.11
18	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	3.21	0.11
19	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	3.39	0.11
20	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	3.60	0.11
21	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	3.81	0.11
22	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	4.05	0.11
23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	4.35	0.11
24	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	4.71	0.11
25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	5.13	0.11
26	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	5.61	0.11
27	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	6.21	0.11
28	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	6.87	0.11
29	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	7.59	0.11
30	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	8.43	0.11
31	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	9.36	0.11
32	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	10.41	0.11
33	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	11.55	0.12
34	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	12.75	0.12
35	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	14.04	0.13
36	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	15.54	0.14
37	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	17.10	0.15
38	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	18.78	0.16
39	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	20.46	0.18
40	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	22.20	0.20
41	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	24.09	0.22
42	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	26.16	0.24
43	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	28.29	0.27
44	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	30.60	0.30
45	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	33.15	0.34
46	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	35.97	0.42
47	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	39.06	0.48
48	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	42.51	0.55
49	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	46.29	0.67
50	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	50.46	0.75
51	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	55.26	1.04
52	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	60.63	1.32
53	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	66.45	1.63
54	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	72.84	2.04
55	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	4.57	79.92	2.46
56	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	87.69	
57	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	5.41	96.24	
58	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	105.69	
59	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	115.89	
60	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	7.98	127.29	
61	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	8.40	142.77	
62	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	9.15	160.23	

63	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	177.63
64	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	196.86
65	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	12.52	218.52
																					238.17
																					267.75
																					298.65
																					331.59
																					361.95
																					377.31
																					407.52
																					452.34
																					508.92
																					578.76
																					645.09
																					713.37

Genworth Financial
Colony 20, Band 1, Guaranteed Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.35	
1	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.38	
2	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.44	
3	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.44	
4	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.50	
5	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.50	
6	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.59	
7	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.71	
8	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.74	
9	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.86	
10	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.92	
11	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.04	
12	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	2.16	
13	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.28	
14	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.46	
15	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.67	0.11
16	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	2.85	0.11
17	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	3.09	0.11
18	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	3.21	0.11
19	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	3.39	0.11
20	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	3.60	0.11
21	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	3.81	0.11
22	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	4.05	0.11
23	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	4.35	0.11
24	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	4.71	0.11
25	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	5.13	0.11
26	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	5.61	0.11
27	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	6.21	0.11
28	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	6.87	0.11
29	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	7.59	0.11
30	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	8.43	0.11
31	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	9.36	0.11
32	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	10.41	0.11
33	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	11.55	0.12
34	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	12.75	0.12
35	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	14.04	0.13
36	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	15.54	0.14
37	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	17.10	0.15
38	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	18.78	0.16
39	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	20.46	0.18
40	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	22.20	0.20
41	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	24.09	0.22
42	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	26.16	0.24
43	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	28.29	0.27
44	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	30.60	0.30
45	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	33.15	0.34
46	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	35.97	0.42
47	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	3.32	39.06	0.48
48	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	42.51	0.55
49	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	3.72	46.29	0.67
50	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	50.46	0.75
51	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	55.26	1.04
52	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	60.63	1.32
53	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	4.87	66.45	1.63
54	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	72.84	2.04
55	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	79.92	2.46
56	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	6.34	87.69	
57	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	6.76	96.24	
58	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	105.69	
59	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	115.89	
60	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	127.29	
61	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	142.77	
62	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	160.23	

63	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	12.06	177.63
64	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	13.77	196.86
65	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	218.52
																					238.17
																					267.75
																					298.65
																					331.59
																					361.95
																					377.31
																					407.52
																					452.34
																					508.92
																					578.76
																					645.09
																					713.37

Genworth Financial
Colony 20, Band 1, Guaranteed Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.35	
1	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.38	
2	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.44	
3	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.44	
4	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.50	
5	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.50	
6	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.59	
7	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.71	
8	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.74	
9	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.86	
10	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.92	
11	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.04	
12	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.16	
13	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	2.28	
14	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	2.46	
15	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	2.67	0.11
16	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	2.85	0.11
17	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	3.09	0.11
18	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	3.21	0.11
19	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	3.39	0.11
20	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	3.60	0.11
21	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	3.81	0.11
22	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	4.05	0.11
23	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	4.35	0.11
24	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	4.71	0.11
25	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	5.13	0.11
26	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	5.61	0.11
27	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	6.21	0.11
28	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	6.87	0.11
29	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	7.59	0.11
30	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	8.43	0.11
31	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	9.36	0.11
32	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	10.41	0.11
33	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	11.55	0.12
34	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	12.75	0.12
35	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	14.04	0.13
36	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	15.54	0.14
37	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	17.10	0.15
38	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	18.78	0.16
39	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	20.46	0.18
40	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	22.20	0.20
41	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	24.09	0.22
42	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	26.16	0.24
43	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	28.29	0.27
44	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	30.60	0.30
45	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	3.04	33.15	0.34
46	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	35.97	0.42
47	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	39.06	0.48
48	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	3.85	42.51	0.55
49	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	4.10	46.29	0.67
50	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	50.46	0.75
51	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	4.52	55.26	1.04
52	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	60.63	1.32
53	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	66.45	1.63
54	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	5.64	72.84	2.04
55	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	6.24	79.92	2.46
56	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	87.69	
57	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	7.63	96.24	
58	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	8.42	105.69	
59	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	9.34	115.89	
60	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	127.29	
61	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	142.77	
62	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	12.70	160.23	

63	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	14.16	177.63
64	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	15.60	196.86
65	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	16.99	218.52
																					238.17
																					267.75
																					298.65
																					331.59
																					361.95
																					377.31
																					407.52
																					452.34
																					508.92
																					578.76
																					645.09
																					713.37

Genworth Financial
Colony 20, Band 1, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	4.95	0.11
17	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	5.37	0.11
18	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	5.64	0.11
19	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	6.00	0.11
20	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	6.36	0.11
21	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	6.78	0.11
22	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	7.29	0.11
23	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	7.89	0.11
24	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	8.58	0.11
25	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	9.39	0.11
26	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	10.29	0.11
27	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	11.43	0.11
28	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	12.84	0.11
29	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	14.43	0.11
30	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	16.17	0.11
31	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	18.06	0.11
32	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	20.13	0.11
33	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	22.32	0.12
34	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	24.72	0.12
35	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	3.94	27.24	0.13
36	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	29.94	0.14
37	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	4.34	32.82	0.15
38	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	35.61	0.16
39	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	4.91	38.70	0.18
40	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	5.16	41.91	0.20
41	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	45.24	0.22
42	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	6.02	48.99	0.24
43	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	6.51	52.74	0.27
44	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	56.70	0.30
45	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	7.64	61.02	0.34
46	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	8.27	65.61	0.42
47	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	8.74	70.77	0.48
48	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	9.29	76.44	0.55
49	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	9.74	82.59	0.67
50	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	10.23	89.46	0.75
51	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	97.29	1.04
52	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	105.93	1.32
53	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	115.23	1.63
54	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	12.43	125.43	2.04
55	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	135.69	2.46
56	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	14.05	146.88	
57	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	15.26	158.91	
58	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	16.39	171.87	
59	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	17.48	185.88	
60	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	18.70	200.97	
61	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	20.94	222.21	
62	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	23.05	245.28	

63	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	25.80	267.75
64	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	27.60	291.90
65	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	30.38	316.23
																					336.51
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Genworth Financial
Colony 20, Band 1, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	4.95	0.11
17	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	5.37	0.11
18	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	5.64	0.11
19	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	6.00	0.11
20	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	6.36	0.11
21	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	6.78	0.11
22	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	7.29	0.11
23	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	7.89	0.11
24	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	8.58	0.11
25	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	9.39	0.11
26	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	10.29	0.11
27	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	3.58	11.43	0.11
28	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	12.84	0.11
29	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	3.69	14.43	0.11
30	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	16.17	0.11
31	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	4.49	18.06	0.11
32	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	20.13	0.11
33	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	4.70	22.32	0.12
34	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	24.72	0.12
35	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	4.81	27.24	0.13
36	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	29.94	0.14
37	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	5.38	32.82	0.15
38	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	35.61	0.16
39	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	5.91	38.70	0.18
40	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	41.91	0.20
41	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	45.24	0.22
42	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	48.99	0.24
43	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	52.74	0.27
44	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	8.81	56.70	0.30
45	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	9.21	61.02	0.34
46	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	9.72	65.61	0.42
47	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	70.77	0.48
48	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	10.91	76.44	0.55
49	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	11.44	82.59	0.67
50	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	12.01	89.46	0.75
51	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	12.62	97.29	1.04
52	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	13.24	105.93	1.32
53	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	13.86	115.23	1.63
54	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	14.58	125.43	2.04
55	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	15.47	135.69	2.46
56	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	16.38	146.88	
57	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	17.64	158.91	
58	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	19.00	171.87	
59	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	185.88	
60	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	200.97	
61	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	26.05	222.21	
62	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	28.84	245.28	

63	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	31.53	267.75
64	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	34.32	291.90
65	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	37.11	316.23
																					336.51
																					368.67
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Genworth Financial
Colony 20, Band 2, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	4.95	0.11
17	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	2.13	5.37	0.11
18	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	5.64	0.11
19	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	6.00	0.11
20	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	6.36	0.11
21	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	6.78	0.11
22	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	7.29	0.11
23	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	7.89	0.11
24	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	8.58	0.11
25	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	9.39	0.11
26	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	10.29	0.11
27	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	11.43	0.11
28	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	12.84	0.11
29	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	14.43	0.11
30	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	16.17	0.11
31	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	18.06	0.11
32	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	20.13	0.11
33	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	22.32	0.12
34	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	24.72	0.12
35	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	27.24	0.13
36	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	29.94	0.14
37	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	4.12	32.82	0.15
38	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	35.61	0.16
39	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	4.60	38.70	0.18
40	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	41.91	0.20
41	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	45.24	0.22
42	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	48.99	0.24
43	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	52.74	0.27
44	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	56.70	0.30
45	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	7.27	61.02	0.34
46	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	7.78	65.61	0.42
47	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	8.35	70.77	0.48
48	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	76.44	0.55
49	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	9.51	82.59	0.67
50	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	10.08	89.46	0.75
51	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	10.69	97.29	1.04
52	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	105.93	1.32
53	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	11.92	115.23	1.63
54	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	12.65	125.43	2.04
55	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	13.54	135.69	2.46
56	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	146.88	
57	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	15.71	158.91	
58	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	17.07	171.87	
59	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	18.43	185.88	
60	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	200.97	
61	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	24.13	222.21	
62	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	26.92	245.28	

63	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	29.61	267.75
64	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	32.40	291.90
65	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	35.55	316.23
																					336.51
																					368.67
																					400.77
																					433.05
																					459.15
																					464.82
																					487.98
																					525.30
																					572.91
																					644.91
																					710.73
																					776.85

Genworth Financial
Colony 20, Band 2, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	2.85	
1	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	2.85	
2	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.85	
3	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.88	
4	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.91	
5	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.94	
6	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.06	
7	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.21	
8	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.15	
9	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.09	
10	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.06	
11	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.03	
12	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.03	
13	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.12	
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.18	
15	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.27	0.11
16	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.45	0.11
17	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.60	0.11
18	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.87	0.11
19	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	4.11	0.11
20	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	4.38	0.11
21	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	4.74	0.11
22	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	5.19	0.11
23	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	5.70	0.11
24	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	6.30	0.11
25	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	6.99	0.11
26	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	7.65	0.11
27	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	8.37	0.11
28	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	8.79	0.11
29	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	9.27	0.11
30	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	9.96	0.11
31	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	10.77	0.11
32	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	11.88	0.11
33	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	13.08	0.12
34	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	14.61	0.12
35	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	16.50	0.13
36	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	18.42	0.14
37	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	20.49	0.15
38	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	22.26	0.16
39	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	24.30	0.18
40	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	26.76	0.20
41	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	29.76	0.22
42	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	33.42	0.24
43	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	37.53	0.27
44	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	41.85	0.30
45	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	46.41	0.34
46	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	51.03	0.42
47	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	55.71	0.48
48	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	60.75	0.55
49	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	65.97	0.67
50	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	72.30	0.75
51	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	79.38	1.04
52	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	88.68	1.32
53	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	3.57	98.49	1.63
54	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	108.81	2.04
55	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	120.09	2.46
56	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	132.39	
57	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	146.67	
58	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	5.96	163.35	
59	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	182.61	
60	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	203.61	
61	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	227.52	
62	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	252.42	

63	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	279.27
64	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	11.76	309.00
65	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	12.79	342.21
																				379.02
																				419.22
																				462.30
																				507.75
																				555.18
																				599.79
																				646.29
																				695.34
																				747.15
																				801.57
																				851.37
																				904.47

Genworth Financial
Colony 20, Band 2, Guaranteed Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.85	
1	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.85	
2	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	2.85	
3	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.88	
4	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	2.91	
5	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	2.94	
6	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	3.06	
7	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	3.21	
8	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	3.15	
9	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.09	
10	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	3.06	
11	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	3.03	
12	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	3.03	
13	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	3.12	
14	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	3.18	
15	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	3.27	0.11
16	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	3.45	0.11
17	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	3.60	0.11
18	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	3.87	0.11
19	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	4.11	0.11
20	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	4.38	0.11
21	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	4.74	0.11
22	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	5.19	0.11
23	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	5.70	0.11
24	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	6.30	0.11
25	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	6.99	0.11
26	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	7.65	0.11
27	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	8.37	0.11
28	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	8.79	0.11
29	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	9.27	0.11
30	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	9.96	0.11
31	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	10.77	0.11
32	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	11.88	0.11
33	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	13.08	0.12
34	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	14.61	0.12
35	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	16.50	0.13
36	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	18.42	0.14
37	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	20.49	0.15
38	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	22.26	0.16
39	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	24.30	0.18
40	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	26.76	0.20
41	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	29.76	0.22
42	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	33.42	0.24
43	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	37.53	0.27
44	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	41.85	0.30
45	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	46.41	0.34
46	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	51.03	0.42
47	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	2.48	55.71	0.48
48	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	60.75	0.55
49	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	65.97	0.67
50	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	3.10	72.30	0.75
51	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	79.38	1.04
52	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	3.77	88.68	1.32
53	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	98.49	1.63
54	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	4.46	108.81	2.04
55	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	120.09	2.46
56	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	132.39	
57	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	6.32	146.67	
58	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	6.99	163.35	
59	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	182.61	
60	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	8.57	203.61	
61	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	227.52	
62	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	10.77	252.42	

63	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	12.05	279.27
64	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	13.53	309.00
65	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	14.87	342.21
																					379.02
																					419.22
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Genworth Financial
Colony 20, Band 2, Guaranteed Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	2.85	
1	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.85	
2	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.85	
3	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.88	
4	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.91	
5	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	2.94	
6	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.06	
7	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.21	
8	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	3.15	
9	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.09	
10	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.06	
11	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.03	
12	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.03	
13	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.12	
14	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.18	
15	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.27	0.11
16	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.45	0.11
17	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.60	0.11
18	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	3.87	0.11
19	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	4.11	0.11
20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	4.38	0.11
21	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	4.74	0.11
22	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	5.19	0.11
23	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	5.70	0.11
24	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	6.30	0.11
25	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	6.99	0.11
26	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	7.65	0.11
27	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	8.37	0.11
28	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	8.79	0.11
29	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	9.27	0.11
30	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	9.96	0.11
31	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	10.77	0.11
32	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	11.88	0.11
33	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	13.08	0.12
34	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	14.61	0.12
35	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	16.50	0.13
36	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	18.42	0.14
37	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	20.49	0.15
38	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	22.26	0.16
39	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	24.30	0.18
40	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	26.76	0.20
41	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	29.76	0.22
42	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	33.42	0.24
43	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	37.53	0.27
44	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	41.85	0.30
45	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	46.41	0.34
46	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	51.03	0.42
47	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	55.71	0.48
48	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	60.75	0.55
49	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	65.97	0.67
50	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	4.22	72.30	0.75
51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	79.38	1.04
52	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	4.83	88.68	1.32
53	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	98.49	1.63
54	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	5.71	108.81	2.04
55	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	6.33	120.09	2.46
56	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	132.39	
57	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	146.67	
58	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	163.35	
59	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	9.65	182.61	
60	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	203.61	
61	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	11.69	227.52	
62	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	252.42	

63	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	14.30	279.27
64	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	15.96	309.00
65	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	18.23	342.21
																					379.02
																					419.22
																					462.30
																					507.75
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Genworth Financial
Colony 20, Band 2, Guaranteed Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	2.85	
1	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	2.85	
2	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	2.85	
3	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	2.88	
4	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	2.91	
5	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	2.94	
6	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	3.06	
7	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	3.21	
8	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.15	
9	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.09	
10	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.06	
11	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.03	
12	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.03	
13	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.12	
14	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.18	
15	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.27	0.11
16	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.45	0.11
17	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.60	0.11
18	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	3.87	0.11
19	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	4.11	0.11
20	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	4.38	0.11
21	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	4.74	0.11
22	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	5.19	0.11
23	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	5.70	0.11
24	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	6.30	0.11
25	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	6.99	0.11
26	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	7.65	0.11
27	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	8.37	0.11
28	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	8.79	0.11
29	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	9.27	0.11
30	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	1.44	9.96	0.11
31	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	10.77	0.11
32	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	11.88	0.11
33	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	13.08	0.12
34	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	14.61	0.12
35	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	16.50	0.13
36	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	18.42	0.14
37	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	20.49	0.15
38	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	22.26	0.16
39	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	24.30	0.18
40	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	26.76	0.20
41	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	2.32	29.76	0.22
42	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	33.42	0.24
43	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	2.71	37.53	0.27
44	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	41.85	0.30
45	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	46.41	0.34
46	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	3.43	51.03	0.42
47	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	3.70	55.71	0.48
48	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	60.75	0.55
49	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	4.27	65.97	0.67
50	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	4.63	72.30	0.75
51	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	79.38	1.04
52	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65	88.68	1.32
53	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	6.19	98.49	1.63
54	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	108.81	2.04
55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	7.55	120.09	2.46
56	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	8.46	132.39	
57	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	9.24	146.67	
58	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	10.15	163.35	
59	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	11.23	182.61	
60	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	12.39	203.61	
61	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	13.96	227.52	
62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	15.62	252.42	

63	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	17.53	279.27
64	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	309.00
65	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	21.94	342.21
																					379.02
																					419.22
																					462.30
																					507.75
																					555.18
																					599.79
																					646.29
																					695.34
																					747.15
																					801.57
																					851.37
																					904.47

Genworth Financial
Colony 20, Band 2, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	6.33	0.11
17	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	6.69	0.11
18	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	7.20	0.11
19	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	7.71	0.11
20	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	8.31	0.11
21	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	9.09	0.11
22	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	9.99	0.11
23	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	11.07	0.11
24	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	12.36	0.11
25	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	13.71	0.11
26	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	2.89	14.97	0.11
27	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	16.38	0.11
28	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	17.16	0.11
29	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	18.06	0.11
30	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	19.35	0.11
31	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	20.88	0.11
32	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	22.98	0.11
33	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	25.35	0.12
34	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	28.32	0.12
35	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	31.68	0.13
36	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	35.10	0.14
37	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	3.95	38.73	0.15
38	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	41.58	0.16
39	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	4.55	44.88	0.18
40	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	4.93	48.87	0.20
41	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	5.36	53.82	0.22
42	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	59.79	0.24
43	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	66.42	0.27
44	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	73.20	0.30
45	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	79.89	0.34
46	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	86.34	0.42
47	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	92.61	0.48
48	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	99.21	0.55
49	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	105.75	0.67
50	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	113.67	0.75
51	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	11.60	122.34	1.04
52	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	134.13	1.32
53	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	13.57	145.98	1.63
54	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	14.71	157.95	2.04
55	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	171.87	2.46
56	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	186.69	
57	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	18.54	203.82	
58	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	20.20	223.62	
59	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	21.93	246.15	
60	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	23.91	270.21	
61	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	26.67	297.15	
62	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	29.38	324.33	

63	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	33.66	352.83
64	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	36.95	383.82
65	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	38.53	420.27
																					460.17
																					503.07
																					548.16
																					594.81
																					642.39
																					685.29
																					729.06
																					774.30
																					821.22
																					873.15
																					895.00
																					920.00

Genworth Financial
Colony 20, Band 2, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	6.33	0.11
17	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	6.69	0.11
18	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	7.20	0.11
19	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	3.40	7.71	0.11
20	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	8.31	0.11
21	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	9.09	0.11
22	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	9.99	0.11
23	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	11.07	0.11
24	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	12.36	0.11
25	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	13.71	0.11
26	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	14.97	0.11
27	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	16.38	0.11
28	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	17.16	0.11
29	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	18.06	0.11
30	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	19.35	0.11
31	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	20.88	0.11
32	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	22.98	0.11
33	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	25.35	0.12
34	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	28.32	0.12
35	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	31.68	0.13
36	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	35.10	0.14
37	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	5.06	38.73	0.15
38	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	41.58	0.16
39	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	44.88	0.18
40	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	48.87	0.20
41	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	7.25	53.82	0.22
42	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	7.87	59.79	0.24
43	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	8.45	66.42	0.27
44	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	9.06	73.20	0.30
45	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	79.89	0.34
46	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	86.34	0.42
47	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	92.61	0.48
48	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	11.90	99.21	0.55
49	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	12.69	105.75	0.67
50	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	13.51	113.67	0.75
51	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	14.70	122.34	1.04
52	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	134.13	1.32
53	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	16.94	145.98	1.63
54	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	18.28	157.95	2.04
55	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	19.41	171.87	2.46
56	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	186.69	
57	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	22.72	203.82	
58	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	24.51	223.62	
59	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	26.18	246.15	
60	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	27.50	270.21	
61	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	30.82	297.15	
62	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	33.38	324.33	

63	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	36.30	352.83
64	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	39.39	383.82
65	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	42.81	420.27
																					460.17
																					503.07
																					548.16
																					594.81
																					642.39
																					685.29
																					729.06
																					774.30
																					821.22
																					873.15
																					895.00
																					920.00

Genworth Financial
Colony 20, Band 2, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.35	
1	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.38	
2	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.44	
3	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.44	
4	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.50	
5	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.50	
6	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	1.59	
7	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.71	
8	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.74	
9	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.86	
10	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	1.92	
11	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	2.04	
12	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	2.16	
13	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	2.28	
14	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	2.46	
15	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	2.67	0.11
16	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	2.85	0.11
17	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	3.09	0.11
18	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	3.21	0.11
19	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	3.39	0.11
20	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	3.60	0.11
21	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.81	0.11
22	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	4.05	0.11
23	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	4.35	0.11
24	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	4.71	0.11
25	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	5.13	0.11
26	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	5.61	0.11
27	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	6.21	0.11
28	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	6.87	0.11
29	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	7.59	0.11
30	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	8.43	0.11
31	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	9.36	0.11
32	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	10.41	0.11
33	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	11.55	0.12
34	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	12.75	0.12
35	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	14.04	0.13
36	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	15.54	0.14
37	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	17.10	0.15
38	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	18.78	0.16
39	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	20.46	0.18
40	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	22.20	0.20
41	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	24.09	0.22
42	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	26.16	0.24
43	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	28.29	0.27
44	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	1.34	30.60	0.30
45	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	33.15	0.34
46	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	35.97	0.42
47	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	39.06	0.48
48	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	42.51	0.55
49	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	46.29	0.67
50	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	50.46	0.75
51	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	55.26	1.04
52	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	60.63	1.32
53	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	66.45	1.63
54	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	72.84	2.04
55	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	79.92	2.46
56	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	87.69	
57	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83	96.24	
58	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	105.69	
59	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	4.73	115.89	
60	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	127.29	
61	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	5.93	142.77	
62	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	6.61	160.23	

63	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	7.31	177.63
64	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	196.86
65	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	9.02	218.52
																				238.17
																				267.75
																				298.65
																				331.59
																				361.95
																				377.31
																				407.52
																				452.34
																				508.92
																				578.76
																				645.09
																				713.37

Genworth Financial
Colony 20, Band 2, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.35	
1	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.38	
2	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.44	
3	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.44	
4	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.50	
5	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.50	
6	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.59	
7	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.71	
8	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.74	
9	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.86	
10	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.92	
11	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.04	
12	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.16	
13	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.28	
14	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.46	
15	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.67	0.11
16	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	2.85	0.11
17	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.09	0.11
18	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.21	0.11
19	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	3.39	0.11
20	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.60	0.11
21	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	3.81	0.11
22	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	4.05	0.11
23	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	4.35	0.11
24	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	4.71	0.11
25	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	5.13	0.11
26	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	5.61	0.11
27	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	6.21	0.11
28	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	6.87	0.11
29	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	7.59	0.11
30	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	8.43	0.11
31	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	9.36	0.11
32	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	10.41	0.11
33	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	11.55	0.12
34	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	12.75	0.12
35	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	14.04	0.13
36	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	15.54	0.14
37	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	17.10	0.15
38	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	18.78	0.16
39	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	20.46	0.18
40	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	22.20	0.20
41	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	24.09	0.22
42	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	26.16	0.24
43	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	28.29	0.27
44	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	30.60	0.30
45	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	33.15	0.34
46	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	35.97	0.42
47	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	39.06	0.48
48	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	42.51	0.55
49	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	46.29	0.67
50	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	50.46	0.75
51	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	2.78	55.26	1.04
52	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	60.63	1.32
53	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	66.45	1.63
54	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	72.84	2.04
55	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	3.67	79.92	2.46
56	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	87.69	
57	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40	96.24	
58	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	4.92	105.69	
59	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	115.89	
60	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	127.29	
61	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	7.08	142.77	
62	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	7.79	160.23	

63	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	8.87	177.63
64	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	196.86
65	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	10.58	218.52
																				238.17
																				267.75
																				298.65
																				331.59
																				361.95
																				377.31
																				407.52
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Genworth Financial
Colony 20, Band 2, Guaranteed Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.35	
1	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.38	
2	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.44	
3	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.44	
4	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.50	
5	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.50	
6	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.59	
7	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.71	
8	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.74	
9	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.86	
10	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	1.92	
11	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.04	
12	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	2.16	
13	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.28	
14	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.46	
15	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.67	0.11
16	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	2.85	0.11
17	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.09	0.11
18	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.21	0.11
19	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.39	0.11
20	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.60	0.11
21	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	3.81	0.11
22	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	4.05	0.11
23	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	4.35	0.11
24	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	4.71	0.11
25	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	5.13	0.11
26	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	5.61	0.11
27	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	6.21	0.11
28	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	6.87	0.11
29	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	7.59	0.11
30	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	8.43	0.11
31	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	9.36	0.11
32	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	10.41	0.11
33	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	11.55	0.12
34	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	12.75	0.12
35	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	14.04	0.13
36	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	15.54	0.14
37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	17.10	0.15
38	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	18.78	0.16
39	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	20.46	0.18
40	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	22.20	0.20
41	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	24.09	0.22
42	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	26.16	0.24
43	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	1.93	28.29	0.27
44	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	30.60	0.30
45	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	33.15	0.34
46	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	35.97	0.42
47	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	39.06	0.48
48	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	42.51	0.55
49	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	2.88	46.29	0.67
50	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	50.46	0.75
51	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	3.39	55.26	1.04
52	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	3.66	60.63	1.32
53	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	66.45	1.63
54	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	4.29	72.84	2.04
55	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	79.92	2.46
56	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	87.69	
57	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	96.24	
58	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	105.69	
59	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	115.89	
60	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	7.28	127.29	
61	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	142.77	
62	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	9.20	160.23	

63	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	10.45	177.63
64	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	11.83	196.86
65	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	13.49	218.52
																				238.17
																				267.75
																				298.65
																				331.59
																				361.95
																				377.31
																				407.52
																				452.34
																				508.92
																				578.76
																				645.09
																				713.37

Genworth Financial
Colony 20, Band 2, Guaranteed Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	1.35	
1	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	1.38	
2	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.44	
3	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	1.44	
4	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	1.50	
5	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.50	
6	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.59	
7	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.71	
8	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.74	
9	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.86	
10	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1.92	
11	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.04	
12	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.16	
13	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	2.28	
14	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	2.46	
15	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	2.67	0.11
16	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	2.85	0.11
17	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	3.09	0.11
18	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	3.21	0.11
19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	3.39	0.11
20	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	3.60	0.11
21	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	3.81	0.11
22	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	4.05	0.11
23	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	4.35	0.11
24	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	4.71	0.11
25	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	5.13	0.11
26	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	5.61	0.11
27	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	6.21	0.11
28	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	6.87	0.11
29	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	7.59	0.11
30	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	8.43	0.11
31	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	9.36	0.11
32	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	10.41	0.11
33	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	11.55	0.12
34	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	12.75	0.12
35	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	14.04	0.13
36	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	15.54	0.14
37	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	17.10	0.15
38	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	18.78	0.16
39	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	20.46	0.18
40	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	22.20	0.20
41	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	24.09	0.22
42	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	26.16	0.24
43	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	2.30	28.29	0.27
44	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	30.60	0.30
45	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	33.15	0.34
46	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	35.97	0.42
47	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	39.06	0.48
48	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	42.51	0.55
49	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	3.45	46.29	0.67
50	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	50.46	0.75
51	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	55.26	1.04
52	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	4.21	60.63	1.32
53	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	4.58	66.45	1.63
54	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	72.84	2.04
55	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	5.31	79.92	2.46
56	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	5.89	87.69	
57	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	6.53	96.24	
58	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	105.69	
59	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	115.89	
60	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	127.29	
61	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	10.16	142.77	
62	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	11.41	160.23	

63	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	12.81	177.63
64	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	14.31	196.86
65	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	15.77	218.52
																				238.17
																				267.75
																				298.65
																				331.59
																				361.95
																				377.31
																				407.52
																				452.34
																				508.92
																				578.76
																				645.09
																				713.37

Genworth Financial
Colony 20, Band 2, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	4.95	0.11
17	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	5.37	0.11
18	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	5.64	0.11
19	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	6.00	0.11
20	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	6.36	0.11
21	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	6.78	0.11
22	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	7.29	0.11
23	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	7.89	0.11
24	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	8.58	0.11
25	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	9.39	0.11
26	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	10.29	0.11
27	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	11.43	0.11
28	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	12.84	0.11
29	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	2.31	14.43	0.11
30	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	16.17	0.11
31	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	18.06	0.11
32	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	20.13	0.11
33	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	22.32	0.12
34	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	24.72	0.12
35	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	2.92	27.24	0.13
36	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	3.13	29.94	0.14
37	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	3.29	32.82	0.15
38	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	35.61	0.16
39	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	38.70	0.18
40	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	41.91	0.20
41	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	45.24	0.22
42	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	4.68	48.99	0.24
43	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	52.74	0.27
44	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	5.47	56.70	0.30
45	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	61.02	0.34
46	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	6.40	65.61	0.42
47	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	70.77	0.48
48	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	7.35	76.44	0.55
49	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	7.81	82.59	0.67
50	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	89.46	0.75
51	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	97.29	1.04
52	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	9.30	105.93	1.32
53	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	9.77	115.23	1.63
54	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	125.43	2.04
55	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	11.31	135.69	2.46
56	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	12.11	146.88	
57	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	13.32	158.91	
58	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	14.46	171.87	
59	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	185.88	
60	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	16.77	200.97	
61	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	19.01	222.21	
62	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	21.13	245.28	

63	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	23.88	267.75
64	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	25.68	291.90
65	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	316.23
																				336.51
																				368.67
																				400.77
																				433.05
																				459.15
																				464.82
																				487.98
																				525.30
																				572.91
																				644.91
																				710.73
																				776.85

Genworth Financial
Colony 20, Band 3, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.85	
1	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.85	
2	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.85	
3	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.88	
4	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.91	
5	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.94	
6	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.06	
7	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.21	
8	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.15	
9	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.09	
10	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.06	
11	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.03	
12	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.03	
13	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.12	
14	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.18	
15	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.27	0.11
16	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.45	0.11
17	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.60	0.11
18	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.87	0.11
19	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	4.11	0.11
20	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	4.38	0.11
21	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	4.74	0.11
22	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	5.19	0.11
23	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	5.70	0.11
24	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	6.30	0.11
25	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	6.99	0.11
26	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	7.65	0.11
27	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	8.37	0.11
28	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	8.79	0.11
29	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	9.27	0.11
30	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	9.96	0.11
31	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	10.77	0.11
32	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	11.88	0.11
33	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	13.08	0.12
34	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	14.61	0.12
35	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	16.50	0.13
36	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	18.42	0.14
37	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	20.49	0.15
38	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	22.26	0.16
39	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	24.30	0.18
40	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	26.76	0.20
41	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	29.76	0.22
42	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	33.42	0.24
43	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	37.53	0.27
44	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	41.85	0.30
45	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	46.41	0.34
46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	51.03	0.42
47	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	55.71	0.48
48	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	60.75	0.55
49	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	65.97	0.67
50	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	72.30	0.75
51	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	79.38	1.04
52	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	88.68	1.32
53	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	98.49	1.63
54	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	108.81	2.04
55	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	120.09	2.46
56	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	132.39	
57	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	146.67	
58	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	163.35	
59	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	182.61	
60	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	203.61	
61	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	227.52	
62	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	252.42	

63	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	279.27
64	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	9.91	309.00
65	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	12.02	342.21
																				379.02
																				419.22
																				462.30
																				507.75
																				555.18
																				599.79
																				646.29
																				695.34
																				747.15
																				801.57
																				851.37
																				904.47

Genworth Financial
Colony 20, Band 3, Guaranteed Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	2.85	
1	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	2.85	
2	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	2.85	
3	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.88	
4	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.91	
5	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	2.94	
6	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.06	
7	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.21	
8	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.15	
9	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.09	
10	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.06	
11	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.03	
12	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.03	
13	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.12	
14	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.18	
15	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.27	0.11
16	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.45	0.11
17	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.60	0.11
18	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	3.87	0.11
19	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	4.11	0.11
20	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	4.38	0.11
21	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	4.74	0.11
22	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	5.19	0.11
23	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	5.70	0.11
24	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	6.30	0.11
25	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	6.99	0.11
26	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	7.65	0.11
27	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	8.37	0.11
28	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	8.79	0.11
29	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	9.27	0.11
30	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	9.96	0.11
31	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	10.77	0.11
32	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	11.88	0.11
33	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	13.08	0.12
34	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	14.61	0.12
35	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	16.50	0.13
36	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	18.42	0.14
37	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	20.49	0.15
38	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	22.26	0.16
39	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	24.30	0.18
40	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	26.76	0.20
41	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	29.76	0.22
42	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	33.42	0.24
43	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	37.53	0.27
44	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	41.85	0.30
45	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	46.41	0.34
46	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	51.03	0.42
47	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	55.71	0.48
48	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	60.75	0.55
49	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	65.97	0.67
50	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	72.30	0.75
51	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	79.38	1.04
52	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	2.97	88.68	1.32
53	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	98.49	1.63
54	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	108.81	2.04
55	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	3.98	120.09	2.46
56	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	4.37	132.39	
57	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	146.67	
58	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	163.35	
59	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	182.61	
60	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	203.61	
61	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	227.52	
62	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	252.42	

63	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	279.27
64	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	309.00
65	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	14.10	342.21
																				379.02
																				419.22
																				462.30
																				507.75
																				555.18
																				599.79
																				646.29
																				695.34
																				747.15
																				801.57
																				851.37
																				904.47

Genworth Financial
Colony 20, Band 3, Guaranteed Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.85	
1	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.85	
2	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.85	
3	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.88	
4	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.91	
5	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.94	
6	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	3.06	
7	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.21	
8	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.15	
9	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.09	
10	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.06	
11	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.03	
12	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.03	
13	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.12	
14	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.18	
15	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.27	0.11
16	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.45	0.11
17	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.60	0.11
18	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	3.87	0.11
19	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	4.11	0.11
20	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	4.38	0.11
21	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	4.74	0.11
22	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	5.19	0.11
23	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	5.70	0.11
24	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	6.30	0.11
25	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	6.99	0.11
26	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	7.65	0.11
27	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	8.37	0.11
28	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	8.79	0.11
29	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	9.27	0.11
30	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	9.96	0.11
31	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	10.77	0.11
32	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	11.88	0.11
33	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	13.08	0.12
34	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	14.61	0.12
35	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	16.50	0.13
36	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	18.42	0.14
37	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	20.49	0.15
38	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	22.26	0.16
39	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	24.30	0.18
40	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	26.76	0.20
41	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	29.76	0.22
42	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	33.42	0.24
43	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	37.53	0.27
44	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	41.85	0.30
45	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	46.41	0.34
46	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	51.03	0.42
47	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	2.59	55.71	0.48
48	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	60.75	0.55
49	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	65.97	0.67
50	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	72.30	0.75
51	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	79.38	1.04
52	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	88.68	1.32
53	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	98.49	1.63
54	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	108.81	2.04
55	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	120.09	2.46
56	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	132.39	
57	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	146.67	
58	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	163.35	
59	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	7.73	182.61	
60	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	203.61	
61	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	10.10	227.52	
62	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	252.42	

63	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	12.59	279.27
64	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	309.00
65	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	17.46	342.21
																					379.02
																					419.22
																					462.30
																					507.75
																					555.18
																					599.79
																					646.29
																					695.34
																					747.15
																					801.57
																					851.37
																					904.47

Genworth Financial
Colony 20, Band 3, Guaranteed Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.85	
1	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.85	
2	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.85	
3	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.88	
4	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.91	
5	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	2.94	
6	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.06	
7	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.21	
8	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.15	
9	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.09	
10	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.06	
11	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.03	
12	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.03	
13	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.12	
14	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.18	
15	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.27	0.11
16	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.45	0.11
17	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.60	0.11
18	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	3.87	0.11
19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	4.11	0.11
20	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	4.38	0.11
21	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	4.74	0.11
22	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	5.19	0.11
23	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	5.70	0.11
24	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	6.30	0.11
25	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	6.99	0.11
26	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	7.65	0.11
27	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	8.37	0.11
28	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	8.79	0.11
29	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	9.27	0.11
30	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	9.96	0.11
31	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	10.77	0.11
32	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	11.88	0.11
33	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	13.08	0.12
34	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	14.61	0.12
35	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	16.50	0.13
36	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	18.42	0.14
37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	20.49	0.15
38	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	22.26	0.16
39	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	24.30	0.18
40	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	26.76	0.20
41	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	29.76	0.22
42	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	33.42	0.24
43	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	37.53	0.27
44	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	41.85	0.30
45	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	46.41	0.34
46	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	2.84	51.03	0.42
47	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	55.71	0.48
48	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	3.33	60.75	0.55
49	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	65.97	0.67
50	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	4.01	72.30	0.75
51	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	4.42	79.38	1.04
52	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	4.88	88.68	1.32
53	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	5.46	98.49	1.63
54	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	108.81	2.04
55	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	120.09	2.46
56	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	7.40	132.39	
57	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	8.13	146.67	
58	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	163.35	
59	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	9.99	182.61	
60	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	11.07	203.61	
61	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	12.58	227.52	
62	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	14.29	252.42	

63	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	16.36	279.27
64	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	18.60	309.00
65	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	21.17	342.21
																					379.02
																					419.22
																					462.30
																					507.75
																					555.18
																					599.79
																					646.29
																					695.34
																					747.15
																					801.57
																					851.37
																					904.47

Genworth Financial
Colony 20, Band 3, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	6.33	0.11
17	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	6.69	0.11
18	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	7.20	0.11
19	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	7.71	0.11
20	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	8.31	0.11
21	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	9.09	0.11
22	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	9.99	0.11
23	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	11.07	0.11
24	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	12.36	0.11
25	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	13.71	0.11
26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	14.97	0.11
27	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	16.38	0.11
28	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	17.16	0.11
29	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	18.06	0.11
30	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	19.35	0.11
31	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	20.88	0.11
32	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	2.53	22.98	0.11
33	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	2.62	25.35	0.12
34	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	28.32	0.12
35	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	31.68	0.13
36	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	35.10	0.14
37	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	38.73	0.15
38	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	3.59	41.58	0.16
39	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	44.88	0.18
40	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	4.26	48.87	0.20
41	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	53.82	0.22
42	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	5.12	59.79	0.24
43	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	66.42	0.27
44	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	6.18	73.20	0.30
45	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	79.89	0.34
46	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	86.34	0.42
47	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	7.94	92.61	0.48
48	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	8.56	99.21	0.55
49	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	105.75	0.67
50	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	10.05	113.67	0.75
51	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	10.82	122.34	1.04
52	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	134.13	1.32
53	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	145.98	1.63
54	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	13.94	157.95	2.04
55	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	15.23	171.87	2.46
56	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	16.42	186.69	
57	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	203.82	
58	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	223.62	
59	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	21.16	246.15	
60	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	23.14	270.21	
61	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	25.90	297.15	
62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	28.62	324.33	

63	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	32.90	352.83
64	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	36.25	383.82
65	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	38.07	420.27
																					460.17
																					503.07
																					548.16
																					594.81
																					642.39
																					685.29
																					729.06
																					774.30
																					821.22
																					873.15
																					895.00
																					920.00

Genworth Financial
Colony 20, Band 3, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	6.33	0.11
17	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	6.69	0.11
18	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	7.20	0.11
19	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	7.71	0.11
20	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	8.31	0.11
21	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	9.09	0.11
22	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	9.99	0.11
23	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	11.07	0.11
24	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	12.36	0.11
25	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	13.71	0.11
26	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	14.97	0.11
27	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	16.38	0.11
28	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	17.16	0.11
29	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	2.87	18.06	0.11
30	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	2.94	19.35	0.11
31	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	20.88	0.11
32	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	22.98	0.11
33	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	3.30	25.35	0.12
34	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	3.46	28.32	0.12
35	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	3.60	31.68	0.13
36	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	3.87	35.10	0.14
37	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	38.73	0.15
38	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	4.53	41.58	0.16
39	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	44.88	0.18
40	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	48.87	0.20
41	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	53.82	0.22
42	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	59.79	0.24
43	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	66.42	0.27
44	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	7.49	73.20	0.30
45	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	8.19	79.89	0.34
46	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	8.84	86.34	0.42
47	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	9.57	92.61	0.48
48	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	10.37	99.21	0.55
49	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	11.24	105.75	0.67
50	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	113.67	0.75
51	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	13.27	122.34	1.04
52	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	14.44	134.13	1.32
53	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	15.82	145.98	1.63
54	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	17.13	157.95	2.04
55	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64	171.87	2.46
56	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	20.27	186.69	
57	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	21.95	203.82	
58	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	23.54	223.62	
59	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	24.86	246.15	
60	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	26.71	270.21	
61	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	30.05	297.15	
62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	32.62	324.33	

63	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	35.54	352.83
64	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	38.76	383.82
65	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	42.38	420.27
																					460.17
																					503.07
																					548.16
																					594.81
																					642.39
																					685.29
																					729.06
																					774.30
																					821.22
																					873.15
																					895.00
																					920.00

Genworth Financial
Colony 20, Band 3, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1.35	
1	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	1.38	
2	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.44	
3	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.44	
4	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	1.50	
5	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.50	
6	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.59	
7	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.71	
8	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.74	
9	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.86	
10	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	1.92	
11	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.04	
12	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.16	
13	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.28	
14	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	2.46	
15	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	2.67	0.11
16	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	2.85	0.11
17	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	3.09	0.11
18	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	3.21	0.11
19	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	3.39	0.11
20	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.60	0.11
21	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	3.81	0.11
22	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	4.05	0.11
23	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	4.35	0.11
24	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	4.71	0.11
25	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	5.13	0.11
26	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	5.61	0.11
27	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	6.21	0.11
28	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	6.87	0.11
29	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	7.59	0.11
30	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	8.43	0.11
31	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	9.36	0.11
32	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	10.41	0.11
33	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	11.55	0.12
34	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	12.75	0.12
35	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	14.04	0.13
36	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	15.54	0.14
37	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	17.10	0.15
38	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	18.78	0.16
39	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	20.46	0.18
40	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	22.20	0.20
41	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	24.09	0.22
42	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	26.16	0.24
43	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	28.29	0.27
44	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	30.60	0.30
45	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	33.15	0.34
46	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	35.97	0.42
47	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	39.06	0.48
48	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	42.51	0.55
49	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	46.29	0.67
50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	50.46	0.75
51	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	55.26	1.04
52	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	60.63	1.32
53	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	66.45	1.63
54	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	72.84	2.04
55	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	2.64	79.92	2.46
56	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	87.69	
57	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	96.24	
58	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	3.56	105.69	
59	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	3.96	115.89	
60	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	127.29	
61	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	142.77	
62	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	160.23	

63	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	177.63
64	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	6.81	196.86
65	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	8.11	218.52
																				238.17
																				267.75
																				298.65
																				331.59
																				361.95
																				377.31
																				407.52
																				452.34
																				508.92
																				578.76
																				645.09
																				713.37

Genworth Financial
Colony 20, Band 3, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.35	
1	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.38	
2	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.44	
3	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.44	
4	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.50	
5	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.50	
6	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.59	
7	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.71	
8	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.74	
9	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	1.86	
10	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	1.92	
11	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.04	
12	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.16	
13	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.28	
14	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.46	
15	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.67	0.11
16	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	2.85	0.11
17	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	3.09	0.11
18	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	3.21	0.11
19	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	3.39	0.11
20	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	3.60	0.11
21	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	3.81	0.11
22	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	4.05	0.11
23	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	4.35	0.11
24	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	0.59	4.71	0.11
25	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	5.13	0.11
26	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	5.61	0.11
27	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	6.21	0.11
28	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	6.87	0.11
29	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	7.59	0.11
30	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	8.43	0.11
31	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	9.36	0.11
32	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	10.41	0.11
33	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	11.55	0.12
34	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	12.75	0.12
35	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	14.04	0.13
36	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	15.54	0.14
37	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	17.10	0.15
38	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	18.78	0.16
39	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	20.46	0.18
40	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	22.20	0.20
41	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	24.09	0.22
42	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	26.16	0.24
43	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	28.29	0.27
44	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	30.60	0.30
45	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	33.15	0.34
46	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	35.97	0.42
47	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	39.06	0.48
48	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	1.61	42.51	0.55
49	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	46.29	0.67
50	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	50.46	0.75
51	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	55.26	1.04
52	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	60.63	1.32
53	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	66.45	1.63
54	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	72.84	2.04
55	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	3.14	79.92	2.46
56	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	87.69	
57	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	96.24	
58	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	4.43	105.69	
59	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	4.96	115.89	
60	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	5.55	127.29	
61	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	142.77	
62	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	6.86	160.23	

63	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	7.54	177.63
64	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	196.86
65	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	9.81	218.52
																					238.17
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Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.35	
1	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.38	
2	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.44	
3	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.44	
4	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.50	
5	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.50	
6	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.59	
7	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.71	
8	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.74	
9	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.86	
10	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.92	
11	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	2.04	
12	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	2.16	
13	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	2.28	
14	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	2.46	
15	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	2.67	0.11
16	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	2.85	0.11
17	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.09	0.11
18	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.21	0.11
19	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	3.39	0.11
20	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	3.60	0.11
21	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	3.81	0.11
22	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	4.05	0.11
23	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	4.35	0.11
24	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	4.71	0.11
25	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	5.13	0.11
26	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	5.61	0.11
27	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	6.21	0.11
28	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	6.87	0.11
29	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	7.59	0.11
30	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	8.43	0.11
31	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	9.36	0.11
32	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	10.41	0.11
33	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	11.55	0.12
34	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	12.75	0.12
35	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	14.04	0.13
36	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	15.54	0.14
37	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	17.10	0.15
38	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	18.78	0.16
39	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	20.46	0.18
40	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	22.20	0.20
41	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	24.09	0.22
42	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	26.16	0.24
43	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	28.29	0.27
44	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	30.60	0.30
45	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	33.15	0.34
46	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	35.97	0.42
47	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	39.06	0.48
48	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	2.15	42.51	0.55
49	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	46.29	0.67
50	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	50.46	0.75
51	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	55.26	1.04
52	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	60.63	1.32
53	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	66.45	1.63
54	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	72.84	2.04
55	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	79.92	2.46
56	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	4.19	87.69	
57	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	4.67	96.24	
58	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	105.69	
59	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	115.89	
60	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	6.49	127.29	
61	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	142.77	
62	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	8.22	160.23	

63	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	9.26	177.63
64	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	10.48	196.86
65	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	11.85	218.52
																				238.17
																				267.75
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0	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.35	
1	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.38	
2	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.44	
3	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.44	
4	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	1.50	
5	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.50	
6	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.59	
7	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.71	
8	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.74	
9	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.86	
10	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	1.92	
11	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.04	
12	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.16	
13	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.28	
14	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.46	
15	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.67	0.11
16	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	2.85	0.11
17	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	3.09	0.11
18	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	3.21	0.11
19	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	3.39	0.11
20	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.60	0.11
21	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	3.81	0.11
22	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	4.05	0.11
23	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	4.35	0.11
24	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	4.71	0.11
25	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	5.13	0.11
26	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	5.61	0.11
27	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	6.21	0.11
28	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	6.87	0.11
29	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	7.59	0.11
30	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	8.43	0.11
31	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	9.36	0.11
32	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	10.41	0.11
33	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	11.55	0.12
34	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	12.75	0.12
35	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	14.04	0.13
36	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	15.54	0.14
37	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	17.10	0.15
38	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	18.78	0.16
39	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	1.33	20.46	0.18
40	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	1.42	22.20	0.20
41	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	24.09	0.22
42	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	26.16	0.24
43	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	28.29	0.27
44	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	30.60	0.30
45	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	33.15	0.34
46	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	35.97	0.42
47	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	39.06	0.48
48	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	42.51	0.55
49	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	46.29	0.67
50	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	50.46	0.75
51	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	55.26	1.04
52	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	60.63	1.32
53	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	66.45	1.63
54	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	72.84	2.04
55	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	79.92	2.46
56	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.17	87.69	
57	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	5.80	96.24	
58	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	6.42	105.69	
59	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	7.16	115.89	
60	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	127.29	
61	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	9.22	142.77	
62	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	160.23	

63	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	11.82	177.63
64	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	196.86
65	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	15.02	218.52
																				238.17
																				267.75
																				298.65
																				331.59
																				361.95
																				377.31
																				407.52
																				452.34
																				508.92
																				578.76
																				645.09
																				713.37

Genworth Financial
Colony 20, Band 3, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	4.95	0.11
17	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	5.37	0.11
18	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	5.64	0.11
19	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	6.00	0.11
20	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	6.36	0.11
21	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	6.78	0.11
22	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	7.29	0.11
23	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	7.89	0.11
24	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	8.58	0.11
25	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	9.39	0.11
26	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	10.29	0.11
27	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	11.43	0.11
28	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	12.84	0.11
29	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	14.43	0.11
30	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	16.17	0.11
31	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	18.06	0.11
32	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	20.13	0.11
33	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	22.32	0.12
34	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	2.19	24.72	0.12
35	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	2.28	27.24	0.13
36	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	29.94	0.14
37	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	2.61	32.82	0.15
38	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	35.61	0.16
39	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	38.70	0.18
40	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	3.22	41.91	0.20
41	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	3.47	45.24	0.22
42	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	3.74	48.99	0.24
43	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	52.74	0.27
44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	56.70	0.30
45	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	61.02	0.34
46	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	5.28	65.61	0.42
47	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	70.77	0.48
48	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	76.44	0.55
49	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	82.59	0.67
50	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	7.23	89.46	0.75
51	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	7.77	97.29	1.04
52	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	8.29	105.93	1.32
53	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	8.85	115.23	1.63
54	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	9.63	125.43	2.04
55	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	10.51	135.69	2.46
56	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	11.34	146.88	
57	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	12.32	158.91	
58	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	13.37	171.87	
59	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	14.53	185.88	
60	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	15.81	200.97	
61	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	18.24	222.21	
62	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	20.36	245.28	

63	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	22.65	267.75
64	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	24.74	291.90
65	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	27.37	316.23
																				336.51
																				368.67
																				400.77
																				433.05
																				459.15
																				464.82
																				487.98
																				525.30
																				572.91
																				644.91
																				710.73
																				776.85

Genworth Financial
Colony 20, Band 3, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	4.95	0.11
17	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	5.37	0.11
18	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	5.64	0.11
19	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	6.00	0.11
20	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	6.36	0.11
21	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	6.78	0.11
22	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	7.29	0.11
23	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	7.89	0.11
24	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	8.58	0.11
25	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	1.80	9.39	0.11
26	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	10.29	0.11
27	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	11.43	0.11
28	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	12.84	0.11
29	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	14.43	0.11
30	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	16.17	0.11
31	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	2.22	18.06	0.11
32	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	20.13	0.11
33	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	2.52	22.32	0.12
34	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	24.72	0.12
35	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	27.24	0.13
36	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	29.94	0.14
37	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	32.82	0.15
38	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	35.61	0.16
39	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	3.79	38.70	0.18
40	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	4.11	41.91	0.20
41	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	45.24	0.22
42	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	4.85	48.99	0.24
43	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	5.27	52.74	0.27
44	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	5.74	56.70	0.30
45	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	61.02	0.34
46	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	6.74	65.61	0.42
47	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	70.77	0.48
48	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	7.74	76.44	0.55
49	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	8.30	82.59	0.67
50	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	8.93	89.46	0.75
51	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	97.29	1.04
52	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	10.34	105.93	1.32
53	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	11.15	115.23	1.63
54	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	125.43	2.04
55	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	12.76	135.69	2.46
56	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	13.67	146.88	
57	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	14.93	158.91	
58	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	16.30	171.87	
59	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	185.88	
60	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	19.43	200.97	
61	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	23.36	222.21	
62	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	26.16	245.28	

63	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	28.85	267.75
64	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	30.92	291.90
65	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	34.42	316.23
																					336.51
																					368.67
																					400.77
																					433.05
																					459.15
																					464.82
																					487.98
																					525.30
																					572.91
																					644.91
																					710.73
																					776.85

Genworth Financial
Colony 20, Band 4, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.85	
1	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.85	
2	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.85	
3	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.88	
4	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.91	
5	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.94	
6	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.06	
7	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.21	
8	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.15	
9	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.09	
10	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.06	
11	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.03	
12	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.03	
13	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.12	
14	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.18	
15	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.27	0.11
16	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.45	0.11
17	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.60	0.11
18	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.87	0.11
19	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	4.11	0.11
20	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	4.38	0.11
21	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	4.74	0.11
22	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	5.19	0.11
23	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	5.70	0.11
24	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	6.30	0.11
25	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	6.99	0.11
26	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	7.65	0.11
27	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	8.37	0.11
28	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	8.79	0.11
29	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	9.27	0.11
30	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	9.96	0.11
31	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	10.77	0.11
32	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	11.88	0.11
33	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	13.08	0.12
34	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	14.61	0.12
35	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	16.50	0.13
36	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	18.42	0.14
37	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	20.49	0.15
38	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	22.26	0.16
39	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	24.30	0.18
40	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	26.76	0.20
41	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	29.76	0.22
42	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	33.42	0.24
43	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	37.53	0.27
44	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	41.85	0.30
45	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	46.41	0.34
46	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	51.03	0.42
47	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	55.71	0.48
48	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	60.75	0.55
49	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	65.97	0.67
50	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	72.30	0.75
51	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	79.38	1.04
52	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	88.68	1.32
53	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	98.49	1.63
54	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	108.81	2.04
55	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	120.09	2.46
56	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	132.39	
57	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	146.67	
58	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	163.35	
59	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	182.61	
60	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	5.81	203.61	
61	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	6.68	227.52	
62	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	7.61	252.42	

63	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	279.27
64	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	9.88	309.00
65	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	11.43	342.21
																				379.02
																				419.22
																				462.30
																				507.75
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Genworth Financial
Colony 20, Band 4, Guaranteed Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	2.85	
1	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	2.85	
2	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.85	
3	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.88	
4	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	2.91	
5	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	2.94	
6	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.06	
7	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.21	
8	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.15	
9	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.09	
10	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.06	
11	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.03	
12	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.03	
13	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.12	
14	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.18	
15	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.27	0.11
16	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.45	0.11
17	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	3.60	0.11
18	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.87	0.11
19	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	4.11	0.11
20	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	4.38	0.11
21	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	4.74	0.11
22	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	5.19	0.11
23	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	5.70	0.11
24	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	6.30	0.11
25	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	6.99	0.11
26	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	7.65	0.11
27	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	8.37	0.11
28	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	8.79	0.11
29	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	9.27	0.11
30	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	9.96	0.11
31	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	10.77	0.11
32	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	11.88	0.11
33	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	13.08	0.12
34	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	14.61	0.12
35	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	16.50	0.13
36	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	18.42	0.14
37	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	20.49	0.15
38	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	22.26	0.16
39	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	24.30	0.18
40	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	26.76	0.20
41	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	29.76	0.22
42	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	33.42	0.24
43	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	37.53	0.27
44	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	41.85	0.30
45	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	46.41	0.34
46	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	51.03	0.42
47	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	55.71	0.48
48	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	60.75	0.55
49	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	2.21	65.97	0.67
50	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	72.30	0.75
51	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	79.38	1.04
52	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	2.93	88.68	1.32
53	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	98.49	1.63
54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	108.81	2.04
55	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	120.09	2.46
56	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	4.35	132.39	
57	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	146.67	
58	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	163.35	
59	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	182.61	
60	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	203.61	
61	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	227.52	
62	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	252.42	

63	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	279.27
64	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	309.00
65	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	13.52	342.21
																				379.02
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Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.85	
1	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.85	
2	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.85	
3	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.88	
4	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.91	
5	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.94	
6	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.06	
7	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.21	
8	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.15	
9	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.09	
10	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.06	
11	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.03	
12	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.03	
13	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.12	
14	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.18	
15	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.27	0.11
16	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.45	0.11
17	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.60	0.11
18	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.87	0.11
19	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	4.11	0.11
20	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	4.38	0.11
21	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	4.74	0.11
22	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	5.19	0.11
23	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	5.70	0.11
24	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	6.30	0.11
25	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	6.99	0.11
26	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	7.65	0.11
27	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	8.37	0.11
28	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	8.79	0.11
29	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	9.27	0.11
30	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	9.96	0.11
31	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	10.77	0.11
32	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	11.88	0.11
33	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	13.08	0.12
34	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	14.61	0.12
35	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	16.50	0.13
36	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	18.42	0.14
37	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	20.49	0.15
38	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	22.26	0.16
39	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	1.17	24.30	0.18
40	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	26.76	0.20
41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	29.76	0.22
42	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	1.58	33.42	0.24
43	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	1.76	37.53	0.27
44	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	1.97	41.85	0.30
45	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	46.41	0.34
46	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	2.36	51.03	0.42
47	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	55.71	0.48
48	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	60.75	0.55
49	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	65.97	0.67
50	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	72.30	0.75
51	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	79.38	1.04
52	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	88.68	1.32
53	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	98.49	1.63
54	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	108.81	2.04
55	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	120.09	2.46
56	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	132.39	
57	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	146.67	
58	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	163.35	
59	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	182.61	
60	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	8.78	203.61	
61	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	9.93	227.52	
62	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	11.16	252.42	

63	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	12.48	279.27
64	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	309.00
65	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	342.21
																					379.02
																					419.22
																					462.30
																					507.75
																					555.18
																					599.79
																					646.29
																					695.34
																					747.15
																					801.57
																					851.37
																					904.47

Genworth Financial
Colony 20, Band 4, Guaranteed Rates
$50 Policy Fee
Male Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.85	
1	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.85	
2	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.85	
3	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.88	
4	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.91	
5	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.94	
6	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.06	
7	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.21	
8	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.15	
9	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.09	
10	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.06	
11	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.03	
12	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.03	
13	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.12	
14	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.18	
15	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.27	0.11
16	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.45	0.11
17	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.60	0.11
18	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	3.87	0.11
19	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	4.11	0.11
20	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	4.38	0.11
21	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	4.74	0.11
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	5.19	0.11
23	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	5.70	0.11
24	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	6.30	0.11
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	6.99	0.11
26	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	7.65	0.11
27	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	8.37	0.11
28	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	8.79	0.11
29	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	9.27	0.11
30	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	9.96	0.11
31	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	10.77	0.11
32	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	11.88	0.11
33	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	13.08	0.12
34	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	14.61	0.12
35	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	16.50	0.13
36	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	18.42	0.14
37	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	1.31	20.49	0.15
38	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	22.26	0.16
39	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	24.30	0.18
40	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	26.76	0.20
41	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	1.78	29.76	0.22
42	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	33.42	0.24
43	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	37.53	0.27
44	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	41.85	0.30
45	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	46.41	0.34
46	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	2.81	51.03	0.42
47	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	55.71	0.48
48	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	60.75	0.55
49	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	65.97	0.67
50	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	3.88	72.30	0.75
51	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	4.30	79.38	1.04
52	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	4.77	88.68	1.32
53	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	98.49	1.63
54	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	108.81	2.04
55	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	6.58	120.09	2.46
56	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	7.26	132.39	
57	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	146.67	
58	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	163.35	
59	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	9.73	182.61	
60	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	203.61	
61	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	12.31	227.52	
62	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	252.42	

63	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	15.98	279.27
64	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	18.08	309.00
65	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	342.21
																				379.02
																				419.22
																				462.30
																				507.75
																				555.18
																				599.79
																				646.29
																				695.34
																				747.15
																				801.57
																				851.37
																				904.47

Genworth Financial
Colony 20, Band 4, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	6.33	0.11
17	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	6.69	0.11
18	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	7.20	0.11
19	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	7.71	0.11
20	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	8.31	0.11
21	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	9.09	0.11
22	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	9.99	0.11
23	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	11.07	0.11
24	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	12.36	0.11
25	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	13.71	0.11
26	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	14.97	0.11
27	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	16.38	0.11
28	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	2.08	17.16	0.11
29	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	18.06	0.11
30	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10	19.35	0.11
31	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	20.88	0.11
32	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	22.98	0.11
33	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	25.35	0.12
34	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	28.32	0.12
35	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	31.68	0.13
36	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	35.10	0.14
37	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	38.73	0.15
38	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	41.58	0.16
39	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	44.88	0.18
40	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	48.87	0.20
41	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	4.31	53.82	0.22
42	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	4.76	59.79	0.24
43	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	66.42	0.27
44	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	5.72	73.20	0.30
45	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	6.28	79.89	0.34
46	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	6.77	86.34	0.42
47	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	92.61	0.48
48	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	7.97	99.21	0.55
49	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	8.68	105.75	0.67
50	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	9.47	113.67	0.75
51	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	10.24	122.34	1.04
52	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	11.13	134.13	1.32
53	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	12.22	145.98	1.63
54	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	13.36	157.95	2.04
55	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	14.65	171.87	2.46
56	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	15.84	186.69	
57	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	17.19	203.82	
58	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	223.62	
59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	20.59	246.15	
60	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	22.56	270.21	
61	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	25.32	297.15	
62	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	28.04	324.33	

63	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	32.32	352.83
64	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	383.82
65	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	37.86	420.27
																					460.17
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Genworth Financial
Colony 20, Band 4, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	6.33	0.11
17	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	6.69	0.11
18	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	7.20	0.11
19	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	7.71	0.11
20	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	8.31	0.11
21	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	2.42	9.09	0.11
22	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	9.99	0.11
23	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	11.07	0.11
24	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	12.36	0.11
25	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	13.71	0.11
26	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	14.97	0.11
27	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	16.38	0.11
28	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	17.16	0.11
29	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	2.67	18.06	0.11
30	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	2.72	19.35	0.11
31	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	20.88	0.11
32	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	22.98	0.11
33	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	3.09	25.35	0.12
34	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	28.32	0.12
35	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	3.37	31.68	0.13
36	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	35.10	0.14
37	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	38.73	0.15
38	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	41.58	0.16
39	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	44.88	0.18
40	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	5.09	48.87	0.20
41	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	5.58	53.82	0.22
42	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	59.79	0.24
43	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	6.72	66.42	0.27
44	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	7.36	73.20	0.30
45	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	8.07	79.89	0.34
46	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	86.34	0.42
47	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	9.41	92.61	0.48
48	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	10.17	99.21	0.55
49	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	105.75	0.67
50	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	11.88	113.67	0.75
51	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	13.02	122.34	1.04
52	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	14.14	134.13	1.32
53	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	15.42	145.98	1.63
54	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	16.74	157.95	2.04
55	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	18.06	171.87	2.46
56	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	19.76	186.69	
57	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	21.37	203.82	
58	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	23.06	223.62	
59	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	24.56	246.15	
60	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	26.15	270.21	
61	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	29.48	297.15	
62	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	324.33	

63	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	34.97	352.83
64	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	38.50	383.82
65	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	42.22	420.27
																					460.17
																					503.07
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																					642.39
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Genworth Financial
Colony 20, Band 4, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.35	
1	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.38	
2	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.44	
3	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.44	
4	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.50	
5	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.50	
6	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.59	
7	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.71	
8	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.74	
9	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.86	
10	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	1.92	
11	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	2.04	
12	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	2.16	
13	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	2.28	
14	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.46	
15	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.67	0.11
16	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	2.85	0.11
17	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.09	0.11
18	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.21	0.11
19	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	3.39	0.11
20	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	3.60	0.11
21	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	3.81	0.11
22	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	4.05	0.11
23	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	4.35	0.11
24	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	4.71	0.11
25	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	5.13	0.11
26	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	5.61	0.11
27	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	6.21	0.11
28	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	6.87	0.11
29	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	7.59	0.11
30	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	8.43	0.11
31	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	9.36	0.11
32	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	10.41	0.11
33	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	11.55	0.12
34	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	12.75	0.12
35	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	14.04	0.13
36	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	15.54	0.14
37	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	0.57	17.10	0.15
38	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	18.78	0.16
39	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	20.46	0.18
40	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	22.20	0.20
41	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	24.09	0.22
42	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	26.16	0.24
43	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	28.29	0.27
44	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	30.60	0.30
45	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	33.15	0.34
46	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	35.97	0.42
47	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	39.06	0.48
48	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	42.51	0.55
49	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	46.29	0.67
50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	50.46	0.75
51	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	55.26	1.04
52	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	60.63	1.32
53	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	66.45	1.63
54	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	72.84	2.04
55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	79.92	2.46
56	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	2.82	87.69	
57	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	3.11	96.24	
58	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	3.41	105.69	
59	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	3.78	115.89	
60	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	4.20	127.29	
61	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	142.77	
62	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	160.23	

63	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	177.63
64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	6.64	196.86
65	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	218.52
																				238.17
																				267.75
																				298.65
																				331.59
																				361.95
																				377.31
																				407.52
																				452.34
																				508.92
																				578.76
																				645.09
																				713.37

Genworth Financial
Colony 20, Band 4, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.35	
1	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.38	
2	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.44	
3	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.44	
4	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.50	
5	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.50	
6	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.59	
7	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.71	
8	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.74	
9	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	1.86	
10	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	1.92	
11	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.04	
12	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.16	
13	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.28	
14	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.46	
15	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.67	0.11
16	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	2.85	0.11
17	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	3.09	0.11
18	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	3.21	0.11
19	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	3.39	0.11
20	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	3.60	0.11
21	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	3.81	0.11
22	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	4.05	0.11
23	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	4.35	0.11
24	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	4.71	0.11
25	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	5.13	0.11
26	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	5.61	0.11
27	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.54	6.21	0.11
28	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	6.87	0.11
29	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	7.59	0.11
30	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.56	8.43	0.11
31	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	9.36	0.11
32	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	10.41	0.11
33	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	11.55	0.12
34	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	12.75	0.12
35	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	14.04	0.13
36	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	15.54	0.14
37	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	17.10	0.15
38	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	18.78	0.16
39	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	20.46	0.18
40	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	22.20	0.20
41	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	24.09	0.22
42	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	26.16	0.24
43	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	28.29	0.27
44	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	30.60	0.30
45	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	33.15	0.34
46	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	35.97	0.42
47	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	39.06	0.48
48	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	42.51	0.55
49	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	46.29	0.67
50	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	50.46	0.75
51	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	55.26	1.04
52	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	60.63	1.32
53	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	66.45	1.63
54	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	72.84	2.04
55	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	79.92	2.46
56	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	87.69	
57	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	96.24	
58	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	4.07	105.69	
59	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	115.89	
60	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	5.05	127.29	
61	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	142.77	
62	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	160.23	

63	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	177.63
64	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	8.12	196.86
65	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	9.23	218.52
																				238.17
																				267.75
																				298.65
																				331.59
																				361.95
																				377.31
																				407.52
																				452.34
																				508.92
																				578.76
																				645.09
																				713.37

Genworth Financial
Colony 20, Band 4, Guaranteed Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.35	
1	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.38	
2	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.44	
3	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.44	
4	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.50	
5	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.50	
6	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.59	
7	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.71	
8	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	1.74	
9	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.86	
10	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	1.92	
11	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.04	
12	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.16	
13	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.28	
14	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.46	
15	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.67	0.11
16	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	2.85	0.11
17	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.09	0.11
18	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.21	0.11
19	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.39	0.11
20	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.60	0.11
21	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	3.81	0.11
22	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	4.05	0.11
23	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	4.35	0.11
24	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	4.71	0.11
25	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	5.13	0.11
26	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	5.61	0.11
27	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	6.21	0.11
28	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	6.87	0.11
29	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	7.59	0.11
30	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	8.43	0.11
31	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	9.36	0.11
32	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	10.41	0.11
33	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	11.55	0.12
34	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	12.75	0.12
35	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	14.04	0.13
36	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	15.54	0.14
37	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	17.10	0.15
38	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	18.78	0.16
39	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	20.46	0.18
40	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	22.20	0.20
41	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	24.09	0.22
42	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.24	26.16	0.24
43	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.36	28.29	0.27
44	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	30.60	0.30
45	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	33.15	0.34
46	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	35.97	0.42
47	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	39.06	0.48
48	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	42.51	0.55
49	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	46.29	0.67
50	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	50.46	0.75
51	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	55.26	1.04
52	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	60.63	1.32
53	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	66.45	1.63
54	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	72.84	2.04
55	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	3.61	79.92	2.46
56	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	4.02	87.69	
57	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	96.24	
58	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	105.69	
59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	5.59	115.89	
60	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	6.26	127.29	
61	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	7.02	142.77	
62	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	8.01	160.23	

63	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	9.05	177.63
64	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	10.19	196.86
65	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	11.71	218.52
																					238.17
																					267.75
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Genworth Financial
Colony 20, Band 4, Guaranteed Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.35	
1	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.38	
2	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.44	
3	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	1.44	
4	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.50	
5	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.50	
6	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.59	
7	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.71	
8	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.74	
9	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.86	
10	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	1.92	
11	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.04	
12	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.16	
13	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.28	
14	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.46	
15	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.67	0.11
16	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.85	0.11
17	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	3.09	0.11
18	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	3.21	0.11
19	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	3.39	0.11
20	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.60	0.11
21	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.81	0.11
22	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	4.05	0.11
23	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	4.35	0.11
24	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	4.71	0.11
25	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	5.13	0.11
26	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	5.61	0.11
27	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	6.21	0.11
28	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	6.87	0.11
29	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	7.59	0.11
30	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	8.43	0.11
31	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	9.36	0.11
32	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	10.41	0.11
33	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	11.55	0.12
34	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	12.75	0.12
35	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	14.04	0.13
36	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	1.09	15.54	0.14
37	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	17.10	0.15
38	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	1.22	18.78	0.16
39	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	1.30	20.46	0.18
40	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	22.20	0.20
41	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	24.09	0.22
42	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	26.16	0.24
43	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	28.29	0.27
44	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	30.60	0.30
45	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	33.15	0.34
46	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	2.17	35.97	0.42
47	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	39.06	0.48
48	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	42.51	0.55
49	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	46.29	0.67
50	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	50.46	0.75
51	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	55.26	1.04
52	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	60.63	1.32
53	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	66.45	1.63
54	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	72.84	2.04
55	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	4.51	79.92	2.46
56	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	5.04	87.69	
57	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	96.24	
58	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	105.69	
59	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	6.94	115.89	
60	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	127.29	
61	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	8.98	142.77	
62	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	10.26	160.23	

63	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	11.64	177.63
64	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	13.19	196.86
65	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	14.78	218.52
																					238.17
																					267.75
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Genworth Financial
Colony 20, Band 4, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	4.95	0.11
17	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	5.37	0.11
18	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	5.64	0.11
19	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	6.00	0.11
20	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	6.36	0.11
21	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	6.78	0.11
22	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	7.29	0.11
23	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	7.89	0.11
24	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	8.58	0.11
25	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	9.39	0.11
26	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	1.53	10.29	0.11
27	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	1.54	11.43	0.11
28	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	12.84	0.11
29	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	14.43	0.11
30	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	16.17	0.11
31	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	18.06	0.11
32	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	1.86	20.13	0.11
33	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	22.32	0.12
34	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	24.72	0.12
35	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	2.09	27.24	0.13
36	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	2.27	29.94	0.14
37	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	32.82	0.15
38	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	35.61	0.16
39	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	2.80	38.70	0.18
40	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	3.01	41.91	0.20
41	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	45.24	0.22
42	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	48.99	0.24
43	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	52.74	0.27
44	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	4.18	56.70	0.30
45	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	61.02	0.34
46	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	65.61	0.42
47	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	5.37	70.77	0.48
48	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	5.83	76.44	0.55
49	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	82.59	0.67
50	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	6.79	89.46	0.75
51	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	7.33	97.29	1.04
52	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	7.83	105.93	1.32
53	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	115.23	1.63
54	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	9.10	125.43	2.04
55	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	9.94	135.69	2.46
56	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	10.76	146.88	
57	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	11.86	158.91	
58	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	12.95	171.87	
59	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	185.88	
60	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	15.32	200.97	
61	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66	222.21	
62	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	19.78	245.28	

63	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	22.30	267.75
64	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	24.25	291.90
65	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	27.12	316.23
																					336.51
																					368.67
																					400.77
																					433.05
																					459.15
																					464.82
																					487.98
																					525.30
																					572.91
																					644.91
																					710.73
																					776.85

Genworth Financial
Colony 20, Band 4, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	4.95	0.11
17	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	5.37	0.11
18	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	5.64	0.11
19	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	6.00	0.11
20	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	6.36	0.11
21	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	6.78	0.11
22	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	7.29	0.11
23	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	7.89	0.11
24	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	8.58	0.11
25	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	9.39	0.11
26	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	10.29	0.11
27	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	11.43	0.11
28	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	12.84	0.11
29	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	1.98	14.43	0.11
30	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	16.17	0.11
31	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	2.12	18.06	0.11
32	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	2.23	20.13	0.11
33	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	22.32	0.12
34	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	24.72	0.12
35	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	2.66	27.24	0.13
36	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	29.94	0.14
37	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	3.05	32.82	0.15
38	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	3.28	35.61	0.16
39	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	3.55	38.70	0.18
40	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	41.91	0.20
41	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	45.24	0.22
42	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	48.99	0.24
43	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	4.89	52.74	0.27
44	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	5.34	56.70	0.30
45	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	5.78	61.02	0.34
46	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	6.29	65.61	0.42
47	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	70.77	0.48
48	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	7.39	76.44	0.55
49	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	7.93	82.59	0.67
50	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	8.53	89.46	0.75
51	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	97.29	1.04
52	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	9.86	105.93	1.32
53	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	10.57	115.23	1.63
54	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	11.30	125.43	2.04
55	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	12.18	135.69	2.46
56	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	13.09	146.88	
57	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	14.35	158.91	
58	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	15.72	171.87	
59	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	17.08	185.88	
60	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	18.85	200.97	
61	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	22.78	222.21	
62	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	25.58	245.28	

63	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	28.27	267.75
64	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	30.71	291.90
65	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	34.21	316.23
																					336.51
																					368.67
																					400.77
																					433.05
																					459.15
																					464.82
																					487.98
																					525.30
																					572.91
																					644.91
																					710.73
																					776.85

Genworth Financial
Colony 20, Band 5, Guaranteed Rates
$50 Policy Fee
Male Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.45	2.85	
1	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.85	
2	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	2.85	
3	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.88	
4	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.91	
5	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	2.94	
6	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.06	
7	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.21	
8	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.15	
9	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.09	
10	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.06	
11	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.03	
12	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.03	
13	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.12	
14	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.18	
15	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.27	0.11
16	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.45	0.11
17	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.60	0.11
18	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	0.47	3.87	0.11
19	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	4.11	0.11
20	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	4.38	0.11
21	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	4.74	0.11
22	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	5.19	0.11
23	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	5.70	0.11
24	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	6.30	0.11
25	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	6.99	0.11
26	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	7.65	0.11
27	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	8.37	0.11
28	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	8.79	0.11
29	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	9.27	0.11
30	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	9.96	0.11
31	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	10.77	0.11
32	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	11.88	0.11
33	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	13.08	0.12
34	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	14.61	0.12
35	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	16.50	0.13
36	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	18.42	0.14
37	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	20.49	0.15
38	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	22.26	0.16
39	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	24.30	0.18
40	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	26.76	0.20
41	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	29.76	0.22
42	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	33.42	0.24
43	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	37.53	0.27
44	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	41.85	0.30
45	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	46.41	0.34
46	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	51.03	0.42
47	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	55.71	0.48
48	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	1.67	60.75	0.55
49	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	65.97	0.67
50	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	2.06	72.30	0.75
51	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	79.38	1.04
52	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	2.46	88.68	1.32
53	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	2.69	98.49	1.63
54	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	108.81	2.04
55	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	3.26	120.09	2.46
56	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	3.63	132.39	
57	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	146.67	
58	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	163.35	
59	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	5.07	182.61	
60	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	5.70	203.61	
61	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	6.62	227.52	
62	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	7.58	252.42	

63	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	8.69	279.27
64	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	9.87	309.00
65	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	11.14	342.21
																				379.02
																				419.22
																				462.30
																				507.75
																				555.18
																				599.79
																				646.29
																				695.34
																				747.15
																				801.57
																				851.37
																				904.47

Genworth Financial
Colony 20, Band 5, Guaranteed Rates
$50 Policy Fee
Male Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.85	
1	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	0.62	2.85	
2	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	0.63	2.85	
3	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.88	
4	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	2.91	
5	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	2.94	
6	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	3.06	
7	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	3.21	
8	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	3.15	
9	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.09	
10	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.06	
11	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.03	
12	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.03	
13	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.12	
14	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.18	
15	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.27	0.11
16	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.45	0.11
17	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.60	0.11
18	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.87	0.11
19	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	4.11	0.11
20	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	4.38	0.11
21	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	4.74	0.11
22	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	5.19	0.11
23	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	5.70	0.11
24	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	6.30	0.11
25	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	6.99	0.11
26	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	7.65	0.11
27	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	8.37	0.11
28	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	8.79	0.11
29	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	9.27	0.11
30	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	9.96	0.11
31	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	10.77	0.11
32	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	11.88	0.11
33	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	13.08	0.12
34	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	14.61	0.12
35	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	16.50	0.13
36	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	18.42	0.14
37	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	20.49	0.15
38	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	22.26	0.16
39	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	24.30	0.18
40	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	26.76	0.20
41	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	29.76	0.22
42	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	33.42	0.24
43	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	37.53	0.27
44	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	1.41	41.85	0.30
45	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	46.41	0.34
46	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	51.03	0.42
47	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	55.71	0.48
48	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	60.75	0.55
49	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	65.97	0.67
50	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	72.30	0.75
51	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	79.38	1.04
52	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	88.68	1.32
53	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	3.19	98.49	1.63
54	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	3.51	108.81	2.04
55	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	3.89	120.09	2.46
56	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	4.33	132.39	
57	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	146.67	
58	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	5.32	163.35	
59	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	5.92	182.61	
60	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	6.66	203.61	
61	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	7.69	227.52	
62	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	252.42	

63	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	10.21	279.27
64	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	11.68	309.00
65	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	13.23	342.21
																				379.02
																				419.22
																				462.30
																				507.75
																				555.18
																				599.79
																				646.29
																				695.34
																				747.15
																				801.57
																				851.37
																				904.47

Genworth Financial
Colony 20, Band 5, Guaranteed Rates
$50 Policy Fee
Male Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	2.85	
1	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.85	
2	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.85	
3	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.88	
4	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.91	
5	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	2.94	
6	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.06	
7	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.21	
8	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.15	
9	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.09	
10	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.06	
11	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.03	
12	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.03	
13	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.12	
14	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.18	
15	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	3.27	0.11
16	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.45	0.11
17	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.60	0.11
18	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	3.87	0.11
19	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	4.11	0.11
20	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	4.38	0.11
21	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	4.74	0.11
22	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	5.19	0.11
23	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	5.70	0.11
24	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	6.30	0.11
25	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	6.99	0.11
26	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	7.65	0.11
27	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	8.37	0.11
28	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	8.79	0.11
29	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	9.27	0.11
30	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	9.96	0.11
31	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	10.77	0.11
32	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	11.88	0.11
33	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	13.08	0.12
34	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	14.61	0.12
35	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	16.50	0.13
36	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	18.42	0.14
37	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	20.49	0.15
38	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	22.26	0.16
39	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	1.14	24.30	0.18
40	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	26.76	0.20
41	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	29.76	0.22
42	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	33.42	0.24
43	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	37.53	0.27
44	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	41.85	0.30
45	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	46.41	0.34
46	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	51.03	0.42
47	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	55.71	0.48
48	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	60.75	0.55
49	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	2.96	65.97	0.67
50	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	3.21	72.30	0.75
51	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	3.50	79.38	1.04
52	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	3.86	88.68	1.32
53	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	98.49	1.63
54	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	4.66	108.81	2.04
55	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	120.09	2.46
56	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	5.66	132.39	
57	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	146.67	
58	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	6.88	163.35	
59	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	7.72	182.61	
60	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	8.71	203.61	
61	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	9.84	227.52	
62	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	11.09	252.42	

63	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	12.42	279.27
64	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	14.00	309.00
65	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	16.60	342.21
																					379.02
																					419.22
																					462.30
																					507.75
																					555.18
																					599.79
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Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.85	
1	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.85	
2	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.85	
3	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.88	
4	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	2.91	
5	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	2.94	
6	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.06	
7	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.21	
8	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.15	
9	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.09	
10	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.06	
11	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.03	
12	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.03	
13	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.12	
14	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.18	
15	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.27	0.11
16	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.45	0.11
17	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.60	0.11
18	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	3.87	0.11
19	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	4.11	0.11
20	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	4.38	0.11
21	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	4.74	0.11
22	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	5.19	0.11
23	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	5.70	0.11
24	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	6.30	0.11
25	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	6.99	0.11
26	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	7.65	0.11
27	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	8.37	0.11
28	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	8.79	0.11
29	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	9.27	0.11
30	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	9.96	0.11
31	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	10.77	0.11
32	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	1.03	11.88	0.11
33	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	1.06	13.08	0.12
34	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	14.61	0.12
35	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	16.50	0.13
36	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	18.42	0.14
37	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	20.49	0.15
38	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	22.26	0.16
39	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	24.30	0.18
40	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	26.76	0.20
41	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	29.76	0.22
42	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	1.94	33.42	0.24
43	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	37.53	0.27
44	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	41.85	0.30
45	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	2.56	46.41	0.34
46	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	51.03	0.42
47	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	55.71	0.48
48	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	60.75	0.55
49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	3.49	65.97	0.67
50	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	3.81	72.30	0.75
51	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	4.23	79.38	1.04
52	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	88.68	1.32
53	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	98.49	1.63
54	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	5.85	108.81	2.04
55	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	120.09	2.46
56	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	7.18	132.39	
57	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	7.86	146.67	
58	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	8.73	163.35	
59	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	9.60	182.61	
60	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	10.61	203.61	
61	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	12.17	227.52	
62	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	13.84	252.42	

63	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	15.79	279.27
64	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	17.82	309.00
65	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	342.21
																					379.02
																					419.22
																					462.30
																					507.75
																					555.18
																					599.79
																					646.29
																					695.34
																					747.15
																					801.57
																					851.37
																					904.47

Genworth Financial
Colony 20, Band 5, Guaranteed Rates
$50 Policy Fee
Male Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	6.33	0.11
17	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	6.69	0.11
18	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	7.20	0.11
19	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	7.71	0.11
20	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	8.31	0.11
21	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	9.09	0.11
22	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	9.99	0.11
23	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	1.82	11.07	0.11
24	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	12.36	0.11
25	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	1.89	13.71	0.11
26	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	1.90	14.97	0.11
27	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	16.38	0.11
28	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	1.95	17.16	0.11
29	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	18.06	0.11
30	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	19.35	0.11
31	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	2.04	20.88	0.11
32	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	2.14	22.98	0.11
33	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	25.35	0.12
34	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	28.32	0.12
35	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	2.49	31.68	0.13
36	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	2.68	35.10	0.14
37	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	38.73	0.15
38	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	3.07	41.58	0.16
39	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	3.36	44.88	0.18
40	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	3.71	48.87	0.20
41	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	4.14	53.82	0.22
42	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	4.59	59.79	0.24
43	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	5.03	66.42	0.27
44	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	5.49	73.20	0.30
45	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	6.01	79.89	0.34
46	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	6.48	86.34	0.42
47	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	7.07	92.61	0.48
48	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	7.68	99.21	0.55
49	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	105.75	0.67
50	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	9.18	113.67	0.75
51	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	9.95	122.34	1.04
52	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	10.84	134.13	1.32
53	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	11.93	145.98	1.63
54	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	13.07	157.95	2.04
55	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	14.36	171.87	2.46
56	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	15.55	186.69	
57	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	16.90	203.82	
58	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	18.56	223.62	
59	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	20.30	246.15	
60	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	22.27	270.21	
61	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	25.03	297.15	
62	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	27.75	324.33	

63	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	32.04	352.83
64	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	35.93	383.82
65	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	37.76	420.27
																					460.17
																					503.07
																					548.16
																					594.81
																					642.39
																					685.29
																					729.06
																					774.30
																					821.22
																					873.15
																					895.00
																					920.00

Genworth Financial
Colony 20, Band 5, Guaranteed Rates
$50 Policy Fee
Male Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	6.33	0.11
17	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	2.29	6.69	0.11
18	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	7.20	0.11
19	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	7.71	0.11
20	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	8.31	0.11
21	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	9.09	0.11
22	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	9.99	0.11
23	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	2.38	11.07	0.11
24	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	2.39	12.36	0.11
25	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	2.43	13.71	0.11
26	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	2.44	14.97	0.11
27	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	16.38	0.11
28	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	17.16	0.11
29	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	18.06	0.11
30	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	19.35	0.11
31	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	20.88	0.11
32	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	2.85	22.98	0.11
33	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	25.35	0.12
34	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	3.08	28.32	0.12
35	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	3.25	31.68	0.13
36	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	35.10	0.14
37	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	3.82	38.73	0.15
38	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	4.15	41.58	0.16
39	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	4.54	44.88	0.18
40	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	4.98	48.87	0.20
41	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	53.82	0.22
42	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	6.05	59.79	0.24
43	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	6.65	66.42	0.27
44	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	7.30	73.20	0.30
45	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	79.89	0.34
46	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	8.64	86.34	0.42
47	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	9.33	92.61	0.48
48	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	10.07	99.21	0.55
49	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	10.88	105.75	0.67
50	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	11.73	113.67	0.75
51	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	12.89	122.34	1.04
52	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	13.99	134.13	1.32
53	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	15.22	145.98	1.63
54	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	16.55	157.95	2.04
55	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	17.77	171.87	2.46
56	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	19.50	186.69	
57	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	21.08	203.82	
58	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	22.82	223.62	
59	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	24.41	246.15	
60	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	25.87	270.21	
61	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	29.19	297.15	
62	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	31.76	324.33	

63	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	34.68	352.83
64	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	38.37	383.82
65	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	42.14	420.27
																					460.17
																					503.07
																					548.16
																					594.81
																					642.39
																					685.29
																					729.06
																					774.30
																					821.22
																					873.15
																					895.00
																					920.00

Genworth Financial
Colony 20, Band 5, Guaranteed Rates
$50 Policy Fee
Female Preferred Best No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	1.35	
1	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.38	
2	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.44	
3	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.44	
4	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.50	
5	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.50	
6	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.59	
7	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.71	
8	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.74	
9	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.86	
10	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	1.92	
11	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.04	
12	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.16	
13	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.28	
14	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.46	
15	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.67	0.11
16	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	2.85	0.11
17	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	3.09	0.11
18	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	3.21	0.11
19	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	3.39	0.11
20	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	3.60	0.11
21	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	3.81	0.11
22	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	4.05	0.11
23	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	4.35	0.11
24	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	0.38	4.71	0.11
25	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	0.39	5.13	0.11
26	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	5.61	0.11
27	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	6.21	0.11
28	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	6.87	0.11
29	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	0.41	7.59	0.11
30	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42	8.43	0.11
31	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	0.43	9.36	0.11
32	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	0.44	10.41	0.11
33	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	0.46	11.55	0.12
34	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	12.75	0.12
35	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	14.04	0.13
36	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	0.53	15.54	0.14
37	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	17.10	0.15
38	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	18.78	0.16
39	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	0.64	20.46	0.18
40	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	22.20	0.20
41	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	24.09	0.22
42	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	26.16	0.24
43	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	28.29	0.27
44	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	30.60	0.30
45	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	1.01	33.15	0.34
46	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	35.97	0.42
47	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	39.06	0.48
48	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	42.51	0.55
49	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	1.38	46.29	0.67
50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	50.46	0.75
51	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	55.26	1.04
52	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	60.63	1.32
53	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	66.45	1.63
54	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	2.24	72.84	2.04
55	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	2.51	79.92	2.46
56	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	2.77	87.69	
57	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	3.06	96.24	
58	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	3.34	105.69	
59	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	115.89	
60	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	4.08	127.29	
61	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	4.65	142.77	
62	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	5.20	160.23	

63	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	5.84	177.63
64	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	6.55	196.86
65	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	7.34	218.52
																				238.17
																				267.75
																				298.65
																				331.59
																				361.95
																				377.31
																				407.52
																				452.34
																				508.92
																				578.76
																				645.09
																				713.37

Genworth Financial
Colony 20, Band 5, Guaranteed Rates
$50 Policy Fee
Female Preferred No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.35	
1	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.38	
2	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.44	
3	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.44	
4	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.50	
5	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.50	
6	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.59	
7	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.71	
8	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.74	
9	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	0.48	1.86	
10	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	1.92	
11	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	2.04	
12	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	2.16	
13	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	2.28	
14	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	2.46	
15	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	2.67	0.11
16	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	2.85	0.11
17	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.09	0.11
18	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.21	0.11
19	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.39	0.11
20	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.60	0.11
21	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	3.81	0.11
22	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	4.05	0.11
23	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	4.35	0.11
24	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	0.49	4.71	0.11
25	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	5.13	0.11
26	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	5.61	0.11
27	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	6.21	0.11
28	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	6.87	0.11
29	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	0.51	7.59	0.11
30	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	8.43	0.11
31	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	9.36	0.11
32	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	0.55	10.41	0.11
33	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	11.55	0.12
34	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	12.75	0.12
35	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	0.58	14.04	0.13
36	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	0.61	15.54	0.14
37	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	17.10	0.15
38	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	18.78	0.16
39	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	20.46	0.18
40	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	22.20	0.20
41	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85	24.09	0.22
42	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	26.16	0.24
43	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	28.29	0.27
44	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	1.11	30.60	0.30
45	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	33.15	0.34
46	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	1.29	35.97	0.42
47	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	39.06	0.48
48	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	42.51	0.55
49	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	46.29	0.67
50	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	1.88	50.46	0.75
51	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	55.26	1.04
52	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	60.63	1.32
53	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	66.45	1.63
54	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	72.84	2.04
55	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	2.86	79.92	2.46
56	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	3.18	87.69	
57	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	3.52	96.24	
58	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	3.90	105.69	
59	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	115.89	
60	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	4.79	127.29	
61	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	142.77	
62	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	6.54	160.23	

63	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	7.22	177.63
64	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	196.86
65	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	8.94	218.52
																					238.17
																					267.75
																					298.65
																					331.59
																					361.95
																					377.31
																					407.52
																					452.34
																					508.92
																					578.76
																					645.09
																					713.37

Genworth Financial
Colony 20, Band 5, Guaranteed Rates
$50 Policy Fee
Female Select No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.35	
1	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.38	
2	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.44	
3	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.44	
4	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.50	
5	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.50	
6	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.59	
7	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.71	
8	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.74	
9	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.86	
10	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	1.92	
11	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.04	
12	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.16	
13	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.28	
14	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.46	
15	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.67	0.11
16	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	2.85	0.11
17	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.09	0.11
18	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.21	0.11
19	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.39	0.11
20	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.60	0.11
21	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	3.81	0.11
22	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	4.05	0.11
23	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	4.35	0.11
24	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	0.66	4.71	0.11
25	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	5.13	0.11
26	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	5.61	0.11
27	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	0.67	6.21	0.11
28	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	6.87	0.11
29	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	0.68	7.59	0.11
30	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	0.69	8.43	0.11
31	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	9.36	0.11
32	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	10.41	0.11
33	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	11.55	0.12
34	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	12.75	0.12
35	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	0.75	14.04	0.13
36	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	0.78	15.54	0.14
37	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	17.10	0.15
38	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	18.78	0.16
39	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	20.46	0.18
40	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	22.20	0.20
41	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10	24.09	0.22
42	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	26.16	0.24
43	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	1.32	28.29	0.27
44	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	1.46	30.60	0.30
45	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	1.59	33.15	0.34
46	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	1.69	35.97	0.42
47	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	39.06	0.48
48	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	1.96	42.51	0.55
49	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	2.11	46.29	0.67
50	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	50.46	0.75
51	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	2.65	55.26	1.04
52	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	2.83	60.63	1.32
53	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	2.99	66.45	1.63
54	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	3.23	72.84	2.04
55	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	3.54	79.92	2.46
56	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	3.93	87.69	
57	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	96.24	
58	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	4.90	105.69	
59	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	5.48	115.89	
60	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	127.29	
61	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	6.87	142.77	
62	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	7.90	160.23	

63	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	8.95	177.63
64	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	10.04	196.86
65	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	218.52
																					238.17
																					267.75
																					298.65
																					331.59
																					361.95
																					377.31
																					407.52
																					452.34
																					508.92
																					578.76
																					645.09
																					713.37

Genworth Financial
Colony 20, Band 5, Guaranteed Rates
$50 Policy Fee
Female Standard No Nicotine

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	0.70	1.35	
1	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	1.38	
2	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	0.72	1.44	
3	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	1.44	
4	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	1.50	
5	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.50	
6	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	1.59	
7	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.71	
8	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.74	
9	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.86	
10	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	1.92	
11	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	2.04	
12	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	2.16	
13	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	2.28	
14	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	2.46	
15	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	2.67	0.11
16	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	2.85	0.11
17	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.09	0.11
18	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.21	0.11
19	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.39	0.11
20	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.60	0.11
21	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	3.81	0.11
22	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	4.05	0.11
23	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	4.35	0.11
24	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	4.71	0.11
25	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	5.13	0.11
26	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	5.61	0.11
27	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	6.21	0.11
28	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	6.87	0.11
29	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	0.81	7.59	0.11
30	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	8.43	0.11
31	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	0.84	9.36	0.11
32	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.87	10.41	0.11
33	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	11.55	0.12
34	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	12.75	0.12
35	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	14.04	0.13
36	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	1.07	15.54	0.14
37	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	1.13	17.10	0.15
38	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	1.21	18.78	0.16
39	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28	20.46	0.18
40	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	1.37	22.20	0.20
41	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	24.09	0.22
42	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	1.62	26.16	0.24
43	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	1.74	28.29	0.27
44	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	1.87	30.60	0.30
45	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	33.15	0.34
46	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	35.97	0.42
47	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	2.33	39.06	0.48
48	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	2.57	42.51	0.55
49	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	46.29	0.67
50	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	3.03	50.46	0.75
51	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	55.26	1.04
52	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	60.63	1.32
53	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	66.45	1.63
54	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	4.06	72.84	2.04
55	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	4.44	79.92	2.46
56	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	4.97	87.69	
57	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	5.52	96.24	
58	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	6.13	105.69	
59	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	115.89	
60	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	7.59	127.29	
61	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	8.86	142.77	
62	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	10.18	160.23	

63	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	11.55	177.63
64	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	13.10	196.86
65	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	14.66	218.52
																					238.17
																					267.75
																					298.65
																					331.59
																					361.95
																					377.31
																					407.52
																					452.34
																					508.92
																					578.76
																					645.09
																					713.37

Genworth Financial
Colony 20, Band 5, Guaranteed Rates
$50 Policy Fee
Female Preferred Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	4.95	0.11
17	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	5.37	0.11
18	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	5.64	0.11
19	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	6.00	0.11
20	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	6.36	0.11
21	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	6.78	0.11
22	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	7.29	0.11
23	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	7.89	0.11
24	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	8.58	0.11
25	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	1.45	9.39	0.11
26	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	10.29	0.11
27	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	1.47	11.43	0.11
28	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	1.48	12.84	0.11
29	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	14.43	0.11
30	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	1.57	16.17	0.11
31	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	18.06	0.11
32	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	1.77	20.13	0.11
33	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	22.32	0.12
34	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	24.72	0.12
35	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	27.24	0.13
36	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	29.94	0.14
37	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	32.82	0.15
38	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	35.61	0.16
39	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	2.70	38.70	0.18
40	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	2.90	41.91	0.20
41	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	45.24	0.22
42	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	3.44	48.99	0.24
43	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	52.74	0.27
44	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	4.04	56.70	0.30
45	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	4.39	61.02	0.34
46	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	4.72	65.61	0.42
47	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	5.18	70.77	0.48
48	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	5.62	76.44	0.55
49	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	6.08	82.59	0.67
50	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	6.57	89.46	0.75
51	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	7.11	97.29	1.04
52	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	7.60	105.93	1.32
53	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	8.09	115.23	1.63
54	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	8.83	125.43	2.04
55	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	9.66	135.69	2.46
56	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	10.47	146.88	
57	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	11.62	158.91	
58	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	12.74	171.87	
59	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	13.85	185.88	
60	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	15.08	200.97	
61	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	17.38	222.21	
62	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	19.49	245.28	

63	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	22.13	267.75
64	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	24.01	291.90
65	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	26.99	316.23
																					336.51
																					368.67
																					400.77
																					433.05
																					459.15
																					464.82
																					487.98
																					525.30
																					572.91
																					644.91
																					710.73
																					776.85

Genworth Financial
Colony 20, Band 5, Guaranteed Rates
$50 Policy Fee
Female Standard Nicotine Use

Issue Age	Duration 1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	Ult	WP
0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
1	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
13	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
16	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	1.64	4.95	0.11
17	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	5.37	0.11
18	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	5.64	0.11
19	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	6.00	0.11
20	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	6.36	0.11
21	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	6.78	0.11
22	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	1.65	7.29	0.11
23	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	7.89	0.11
24	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	8.58	0.11
25	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	1.68	9.39	0.11
26	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	1.72	10.29	0.11
27	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	1.79	11.43	0.11
28	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	1.83	12.84	0.11
29	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	1.91	14.43	0.11
30	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	1.99	16.17	0.11
31	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	2.07	18.06	0.11
32	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	2.16	20.13	0.11
33	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	2.26	22.32	0.12
34	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	2.41	24.72	0.12
35	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	2.58	27.24	0.13
36	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	2.76	29.94	0.14
37	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	32.82	0.15
38	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	3.16	35.61	0.16
39	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	38.70	0.18
40	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	3.68	41.91	0.20
41	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	3.99	45.24	0.22
42	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	4.32	48.99	0.24
43	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	4.71	52.74	0.27
44	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	5.13	56.70	0.30
45	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	5.56	61.02	0.34
46	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	6.07	65.61	0.42
47	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	6.63	70.77	0.48
48	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	7.21	76.44	0.55
49	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	82.59	0.67
50	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	8.34	89.46	0.75
51	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	97.29	1.04
52	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	9.62	105.93	1.32
53	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	10.28	115.23	1.63
54	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	11.01	125.43	2.04
55	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	135.69	2.46
56	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	12.80	146.88	
57	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	14.07	158.91	
58	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	15.43	171.87	
59	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	16.79	185.88	
60	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	18.57	200.97	
61	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	22.49	222.21	
62	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	25.29	245.28	

63	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	27.99	267.75
64	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	30.60	291.90
65	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	34.11	316.23
																					336.51
																					368.67
																					400.77
																					433.05
																					459.15
																					464.82
																					487.98
																					525.30
																					572.91
																					644.91
																					710.73
																					776.85