

Genworth Life Insurance Company & Genworth Life Insurance Company of New York
Long Term Care Products - Standard Commission Schedules
 Effective 09/21/2006

Level	Comp Schedule #	Standard		Indiana		Michigan*		Missouri		Delaware		Pennsylvania	
		1st Year	Renewal	1st Year	Renewal	1st Year	Renewal	1st Year	Renewal	1st Year	Renewal	1st Year	Renewal
WVA - Default	COMN4-LTC-03-BGA-W03	50.0%	5.0%	26.0%	13.0%	31.0%	4.0%	42.0%	10.5%	23.0%	12.0%	50.0%	5.0%
WVA	COMN4-LTC-03-BGA-W04	55.0%	5.0%	24.0%	12.0%	28.0%	4.0%	40.0%	10.0%	23.0%	10.0%	50.0%	5.0%
WVA	COMN4-LTC-03-BGA-W05	50.0%	5.0%	22.0%	11.0%	25.0%	4.0%	38.0%	9.5%	21.0%	10.0%	50.0%	5.0%
WVA	COMN4-LTC-03-BGA-W01	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

*Effective 1/1/05, Michigan's restricted commission rate structure will apply only to those applicants who meet the Medicare age eligibility requirements, currently age 65 and older. For applicants under age 65, the standard national commission rate will be used for compensation purposes. For shared benefit plans, the older age applicant will determine the commission rate. The restricted commission rate structure must be levered for the first 3 policy years; therefore, the renewal rate will not take effect until policy year four.