

Genworth Financial Final Expense
Level Benefit Plan BSP Rates for Face Amounts

Male Non Smoker

| Issue Age | Face Amount | | | | | | |
|-----------|-------------|---------|----------|----------|----------|----------|----------|
| | \$5,000 | \$7,500 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 |
| 45 | 17.92 | 25.21 | 32.50 | 47.08 | 61.67 | 76.25 | 90.83 |
| 46 | 17.92 | 25.21 | 32.50 | 47.08 | 61.67 | 76.25 | 90.83 |
| 47 | 18.33 | 25.83 | 33.33 | 48.33 | 63.33 | 78.33 | 93.33 |
| 48 | 18.33 | 25.83 | 33.33 | 48.33 | 63.33 | 78.33 | 93.33 |
| 49 | 18.75 | 26.46 | 34.17 | 49.58 | 65.00 | 80.42 | 95.83 |
| 50 | 18.75 | 26.46 | 34.17 | 49.58 | 65.00 | 80.42 | 95.83 |
| 51 | 19.17 | 27.08 | 35.00 | 50.83 | 66.67 | 82.50 | 98.33 |
| 52 | 19.58 | 27.71 | 35.83 | 52.08 | 68.33 | 84.58 | 100.83 |
| 53 | 20.42 | 28.96 | 37.50 | 54.58 | 71.67 | 88.75 | 105.83 |
| 54 | 20.83 | 29.58 | 38.33 | 55.83 | 73.33 | 90.83 | 108.33 |
| 55 | 21.25 | 30.21 | 39.17 | 57.08 | 75.00 | 92.92 | 110.83 |
| 56 | 22.08 | 31.46 | 40.83 | 59.58 | 78.33 | 97.08 | 115.83 |
| 57 | 22.50 | 32.08 | 41.67 | 60.83 | 80.00 | 99.17 | 118.33 |
| 58 | 23.33 | 33.33 | 43.33 | 63.33 | 83.33 | 103.25 | 123.33 |
| 59 | 23.75 | 33.96 | 44.17 | 64.58 | 85.00 | 105.42 | 125.83 |
| 60 | 24.58 | 35.21 | 45.83 | 67.08 | 88.33 | 109.58 | 130.83 |
| 61 | 25.42 | 36.46 | 47.50 | 69.58 | 91.67 | 113.75 | 135.83 |
| 62 | 26.67 | 38.33 | 50.00 | 73.33 | 96.67 | 120.00 | 143.33 |
| 63 | 27.50 | 39.58 | 51.67 | 75.83 | 100.00 | 124.17 | 148.33 |
| 64 | 28.75 | 41.46 | 54.17 | 79.58 | 105.00 | 130.42 | 155.83 |
| 65 | 29.58 | 42.71 | 55.83 | 82.08 | 108.33 | 134.58 | 160.83 |
| 66 | 31.25 | 45.21 | 59.17 | 87.08 | 115.00 | 142.92 | |
| 67 | 32.50 | 47.08 | 61.67 | 90.83 | 120.00 | 149.17 | |
| 68 | 34.17 | 49.58 | 65.00 | 95.83 | 126.67 | 157.50 | |
| 69 | 35.42 | 51.46 | 67.50 | 99.58 | 131.67 | 163.75 | |
| 70 | 37.08 | 53.96 | 70.83 | 104.58 | 138.33 | 172.08 | |
| 71 | 39.58 | 57.71 | 75.83 | 112.08 | 148.33 | 184.58 | |
| 72 | 42.08 | 61.46 | 80.83 | 119.58 | 158.33 | 197.08 | |
| 73 | 44.58 | 65.21 | 85.83 | 127.08 | 168.33 | 209.58 | |
| 74 | 47.08 | 68.96 | 90.83 | 134.58 | 178.33 | 222.08 | |
| 75 | 49.58 | 72.71 | 95.83 | 142.08 | 188.33 | 234.58 | |
| 76 | 53.33 | 78.33 | 103.33 | 153.33 | 203.33 | 253.33 | |
| 77 | 56.67 | 83.33 | 110.00 | 163.33 | 216.67 | 270.00 | |
| 78 | 60.42 | 88.96 | 117.50 | 174.58 | 231.67 | 288.75 | |
| 79 | 63.75 | 93.96 | 124.17 | 184.58 | 245.00 | 305.42 | |
| 80 | 67.50 | 99.58 | 131.67 | 195.83 | 260.00 | 324.17 | |
| 81 | 74.17 | 109.58 | 145.00 | 215.83 | | | |
| 82 | 80.83 | 119.58 | 158.33 | 235.83 | | | |
| 83 | 87.92 | 130.21 | 172.50 | 257.08 | | | |
| 84 | 94.58 | 140.21 | 185.83 | 277.08 | | | |
| 85 | 101.25 | 150.21 | 199.17 | 297.08 | | | |
| 86 | 112.08 | 166.46 | 220.83 | | | | |
| 87 | 123.33 | 183.33 | 243.33 | | | | |
| 88 | 134.17 | 199.58 | 265.00 | | | | |
| 89 | 145.00 | 215.83 | 286.67 | | | | |

Rates include \$40 Annual Policy Fee

Agent Use Only

Genworth Financial Final Expense
Level Benefit Plan BSP Rates for Face Amounts

Male Smoker

| Issue Age | Face Amount | | | | | | |
|-----------|-------------|---------|----------|----------|----------|----------|----------|
| | \$5,000 | \$7,500 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 |
| 45 | 20.83 | 29.58 | 38.33 | 55.83 | 73.33 | 90.83 | 108.33 |
| 46 | 21.25 | 30.21 | 39.17 | 57.08 | 75.00 | 92.92 | 110.83 |
| 47 | 21.67 | 30.83 | 40.00 | 58.33 | 76.67 | 95.00 | 113.33 |
| 48 | 22.08 | 31.46 | 40.83 | 59.58 | 78.33 | 97.08 | 115.83 |
| 49 | 22.50 | 32.08 | 41.67 | 60.83 | 80.00 | 99.17 | 118.33 |
| 50 | 22.92 | 32.71 | 42.50 | 62.08 | 81.67 | 101.25 | 120.83 |
| 51 | 23.75 | 33.96 | 44.17 | 64.58 | 85.00 | 105.42 | 125.83 |
| 52 | 24.17 | 34.58 | 45.00 | 65.83 | 86.67 | 107.50 | 128.33 |
| 53 | 25.00 | 35.83 | 46.67 | 68.33 | 90.00 | 111.67 | 133.33 |
| 54 | 25.42 | 36.46 | 47.50 | 69.58 | 91.67 | 113.75 | 135.83 |
| 55 | 26.25 | 37.71 | 49.17 | 72.08 | 95.00 | 117.92 | 140.83 |
| 56 | 27.08 | 38.96 | 50.83 | 74.58 | 98.33 | 122.08 | 145.83 |
| 57 | 28.33 | 40.83 | 53.33 | 78.33 | 103.33 | 128.33 | 153.33 |
| 58 | 29.17 | 42.08 | 55.00 | 80.83 | 106.67 | 132.50 | 158.33 |
| 59 | 30.42 | 43.96 | 57.50 | 84.58 | 111.67 | 138.75 | 165.83 |
| 60 | 31.25 | 45.21 | 59.17 | 87.08 | 115.00 | 142.92 | 170.83 |
| 61 | 32.92 | 47.71 | 62.50 | 92.08 | 121.67 | 151.25 | 180.83 |
| 62 | 34.58 | 50.21 | 65.83 | 97.08 | 128.33 | 159.58 | 190.83 |
| 63 | 35.83 | 52.08 | 68.33 | 100.83 | 133.33 | 165.83 | 198.33 |
| 64 | 37.50 | 54.58 | 71.67 | 105.83 | 140.00 | 174.17 | 208.33 |
| 65 | 39.17 | 57.08 | 75.00 | 110.83 | 146.67 | 182.50 | 218.33 |
| 66 | 41.25 | 60.21 | 79.17 | 117.08 | 155.00 | 192.92 | |
| 67 | 43.33 | 63.33 | 83.33 | 123.33 | 163.33 | 203.33 | |
| 68 | 45.00 | 65.83 | 86.67 | 128.33 | 170.00 | 211.67 | |
| 69 | 47.08 | 68.96 | 90.83 | 134.58 | 178.33 | 222.08 | |
| 70 | 49.17 | 72.08 | 95.00 | 140.83 | 186.67 | 232.50 | |
| 71 | 52.50 | 77.08 | 101.67 | 150.83 | 200.00 | 249.17 | |
| 72 | 55.83 | 82.08 | 108.33 | 160.83 | 213.33 | 265.83 | |
| 73 | 59.17 | 87.08 | 115.00 | 170.83 | 226.67 | 282.50 | |
| 74 | 62.50 | 92.08 | 121.67 | 180.83 | 240.00 | 299.17 | |
| 75 | 65.83 | 97.08 | 128.33 | 190.83 | 253.33 | 315.83 | |
| 76 | 70.42 | 103.96 | 137.50 | 204.58 | 271.67 | 338.75 | |
| 77 | 74.58 | 110.21 | 145.83 | 217.08 | 288.33 | 359.58 | |
| 78 | 79.17 | 117.08 | 155.00 | 230.83 | 306.67 | 382.50 | |
| 79 | 83.33 | 123.33 | 163.33 | 243.33 | 323.33 | 403.33 | |
| 80 | 87.92 | 130.21 | 172.50 | 257.08 | 341.67 | 426.25 | |
| 81 | 96.67 | 143.33 | 190.00 | 283.33 | | | |
| 82 | 105.00 | 155.83 | 206.67 | 308.33 | | | |
| 83 | 113.75 | 168.96 | 224.17 | 334.58 | | | |
| 84 | 122.08 | 181.46 | 240.83 | 359.58 | | | |
| 85 | 130.83 | 194.58 | 258.33 | 385.83 | | | |
| 86 | 142.50 | 212.08 | 281.67 | | | | |
| 87 | 154.17 | 229.58 | 305.00 | | | | |
| 88 | 165.83 | 247.08 | 328.33 | | | | |
| 89 | 177.50 | 264.58 | 351.67 | | | | |

Rates include \$40 Annual Policy Fee

Agent Use Only

Genworth Financial Final Expense
Level Benefit Plan BSP Rates for Face Amounts

Female Non Smoker

| Issue Age | Face Amount | | | | | | |
|-----------|-------------|---------|----------|----------|----------|----------|----------|
| | \$5,000 | \$7,500 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 |
| 45 | 16.67 | 23.33 | 30.00 | 43.33 | 56.67 | 70.00 | 83.33 |
| 46 | 16.67 | 23.33 | 30.00 | 43.33 | 56.67 | 70.00 | 83.33 |
| 47 | 16.67 | 23.33 | 30.00 | 43.33 | 56.67 | 70.00 | 83.33 |
| 48 | 17.08 | 23.96 | 30.83 | 44.58 | 58.33 | 72.08 | 85.83 |
| 49 | 17.08 | 23.96 | 30.83 | 44.58 | 58.33 | 72.08 | 85.83 |
| 50 | 17.08 | 23.96 | 30.83 | 44.58 | 58.33 | 72.08 | 85.83 |
| 51 | 17.50 | 24.58 | 31.67 | 45.83 | 60.00 | 74.17 | 88.33 |
| 52 | 17.92 | 25.21 | 32.50 | 47.08 | 61.67 | 76.25 | 90.83 |
| 53 | 17.92 | 25.21 | 32.50 | 47.08 | 61.67 | 76.25 | 90.83 |
| 54 | 18.33 | 25.83 | 33.33 | 48.33 | 63.33 | 78.33 | 93.33 |
| 55 | 18.75 | 26.46 | 34.17 | 49.58 | 65.00 | 80.42 | 95.83 |
| 56 | 19.17 | 27.08 | 35.00 | 50.83 | 66.67 | 82.50 | 98.33 |
| 57 | 19.58 | 27.71 | 35.83 | 52.08 | 68.33 | 84.58 | 100.83 |
| 58 | 20.42 | 28.96 | 37.50 | 54.58 | 71.67 | 88.75 | 105.83 |
| 59 | 20.83 | 29.58 | 38.33 | 55.83 | 73.33 | 90.83 | 108.33 |
| 60 | 21.25 | 30.21 | 39.17 | 57.08 | 75.00 | 92.92 | 110.83 |
| 61 | 22.08 | 31.46 | 40.83 | 59.58 | 78.33 | 97.08 | 115.83 |
| 62 | 22.50 | 32.08 | 41.67 | 60.83 | 80.00 | 99.17 | 118.33 |
| 63 | 23.33 | 33.33 | 43.33 | 63.33 | 83.33 | 103.33 | 123.33 |
| 64 | 23.75 | 33.96 | 44.17 | 64.58 | 85.00 | 105.42 | 125.83 |
| 65 | 24.58 | 35.21 | 45.83 | 67.08 | 88.33 | 109.58 | 130.83 |
| 66 | 25.42 | 36.46 | 47.50 | 69.58 | 91.67 | 113.75 | |
| 67 | 26.67 | 38.33 | 50.00 | 73.33 | 96.67 | 120.00 | |
| 68 | 27.50 | 39.58 | 51.67 | 75.83 | 100.00 | 124.17 | |
| 69 | 28.75 | 41.16 | 54.17 | 79.58 | 105.00 | 130.42 | |
| 70 | 29.58 | 42.71 | 55.83 | 82.08 | 108.33 | 134.58 | |
| 71 | 31.67 | 45.83 | 60.00 | 88.33 | 116.67 | 145.00 | |
| 72 | 33.75 | 48.96 | 64.17 | 94.58 | 125.00 | 155.42 | |
| 73 | 35.42 | 51.46 | 67.50 | 99.58 | 131.67 | 163.75 | |
| 74 | 37.50 | 54.58 | 71.67 | 105.83 | 140.00 | 174.17 | |
| 75 | 39.58 | 57.71 | 75.83 | 112.08 | 148.33 | 184.58 | |
| 76 | 42.50 | 62.08 | 81.67 | 120.83 | 160.00 | 199.17 | |
| 77 | 45.42 | 66.46 | 87.50 | 129.58 | 171.67 | 213.75 | |
| 78 | 48.75 | 71.46 | 94.17 | 139.58 | 185.00 | 230.42 | |
| 79 | 51.67 | 75.83 | 100.00 | 148.33 | 196.67 | 245.00 | |
| 80 | 54.58 | 80.21 | 105.83 | 157.08 | 208.33 | 259.58 | |
| 81 | 60.00 | 88.33 | 116.67 | 173.33 | | | |
| 82 | 65.42 | 96.46 | 127.50 | 189.58 | | | |
| 83 | 70.42 | 103.96 | 137.50 | 204.58 | | | |
| 84 | 75.83 | 112.08 | 148.33 | 220.83 | | | |
| 85 | 81.25 | 120.21 | 159.17 | 237.08 | | | |
| 86 | 87.50 | 129.58 | 171.67 | | | | |
| 87 | 93.33 | 138.33 | 183.33 | | | | |
| 88 | 99.58 | 147.71 | 195.83 | | | | |
| 89 | 105.42 | 156.46 | 207.50 | | | | |

Rates include \$40 Annual Policy Fee

Agent Use Only

Genworth Financial Final Expense
Level Benefit Plan BSP Rates for Face Amounts

Female Smoker

| Issue Age | Face Amount | | | | | | |
|-----------|-------------|---------|----------|----------|----------|----------|----------|
| | \$5,000 | \$7,500 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 |
| 45 | 19.17 | 27.08 | 35.00 | 50.83 | 66.67 | 82.50 | 98.33 |
| 46 | 19.58 | 27.71 | 35.83 | 52.08 | 68.33 | 84.58 | 100.83 |
| 47 | 20.00 | 28.33 | 36.67 | 53.33 | 70.00 | 86.67 | 103.33 |
| 48 | 20.42 | 28.96 | 37.50 | 54.58 | 71.67 | 88.75 | 105.83 |
| 49 | 20.83 | 29.58 | 38.33 | 55.83 | 73.33 | 90.83 | 108.33 |
| 50 | 21.25 | 30.21 | 39.17 | 57.08 | 75.00 | 92.92 | 110.83 |
| 51 | 21.67 | 30.83 | 40.00 | 58.33 | 76.67 | 95.00 | 113.33 |
| 52 | 22.50 | 32.08 | 41.67 | 60.83 | 80.00 | 99.17 | 118.33 |
| 53 | 22.92 | 32.71 | 42.50 | 62.08 | 81.67 | 101.25 | 120.83 |
| 54 | 23.75 | 33.96 | 44.17 | 64.58 | 85.00 | 105.42 | 125.83 |
| 55 | 24.17 | 34.58 | 45.00 | 65.83 | 86.67 | 107.50 | 128.33 |
| 56 | 24.58 | 35.21 | 45.83 | 67.08 | 88.33 | 109.58 | 130.83 |
| 57 | 25.00 | 35.83 | 46.67 | 68.33 | 90.00 | 111.67 | 133.33 |
| 58 | 25.42 | 36.46 | 47.50 | 69.58 | 91.67 | 113.75 | 135.83 |
| 59 | 25.83 | 37.08 | 48.33 | 70.83 | 93.33 | 115.83 | 138.33 |
| 60 | 26.25 | 37.71 | 49.17 | 72.08 | 95.00 | 117.92 | 140.83 |
| 61 | 27.08 | 38.96 | 50.83 | 74.58 | 98.33 | 122.08 | 145.83 |
| 62 | 27.92 | 40.21 | 52.50 | 77.08 | 101.67 | 126.25 | 150.83 |
| 63 | 29.17 | 42.08 | 55.00 | 80.83 | 106.67 | 132.50 | 158.33 |
| 64 | 30.00 | 43.33 | 56.67 | 83.33 | 110.00 | 136.67 | 163.33 |
| 65 | 30.83 | 44.58 | 58.33 | 85.83 | 113.33 | 140.83 | 168.33 |
| 66 | 31.67 | 45.83 | 60.00 | 88.33 | 116.67 | 145.00 | |
| 67 | 32.92 | 47.71 | 62.50 | 92.08 | 121.67 | 151.25 | |
| 68 | 33.75 | 49.06 | 64.17 | 94.58 | 125.00 | 155.42 | |
| 69 | 35.00 | 50.83 | 66.67 | 98.33 | 130.00 | 161.67 | |
| 70 | 35.83 | 52.08 | 68.33 | 100.83 | 133.33 | 165.83 | |
| 71 | 37.92 | 55.21 | 72.50 | 107.08 | 141.67 | 176.25 | |
| 72 | 40.00 | 58.33 | 76.67 | 113.33 | 150.00 | 186.67 | |
| 73 | 41.67 | 60.83 | 80.00 | 118.33 | 156.67 | 195.00 | |
| 74 | 43.75 | 63.96 | 84.17 | 124.58 | 165.00 | 205.42 | |
| 75 | 45.83 | 67.08 | 88.33 | 130.83 | 173.33 | 215.83 | |
| 76 | 49.17 | 72.08 | 95.00 | 140.83 | 186.67 | 232.50 | |
| 77 | 52.50 | 77.08 | 101.67 | 150.83 | 200.00 | 249.17 | |
| 78 | 55.83 | 82.08 | 108.33 | 160.83 | 213.33 | 265.83 | |
| 79 | 59.17 | 87.08 | 115.00 | 170.83 | 226.67 | 282.50 | |
| 80 | 62.50 | 92.08 | 121.67 | 180.83 | 240.00 | 299.17 | |
| 81 | 68.33 | 100.83 | 133.33 | 198.33 | | | |
| 82 | 74.17 | 109.58 | 145.00 | 215.83 | | | |
| 83 | 79.58 | 117.71 | 155.83 | 232.08 | | | |
| 84 | 85.42 | 126.46 | 167.50 | 249.58 | | | |
| 85 | 91.25 | 135.21 | 179.17 | 267.08 | | | |
| 86 | 97.92 | 145.21 | 192.50 | | | | |
| 87 | 105.00 | 155.83 | 206.67 | | | | |
| 88 | 111.67 | 165.83 | 220.00 | | | | |
| 89 | 118.33 | 175.83 | 233.33 | | | | |

Rates include \$40 Annual Policy Fee

Agent Use Only

Genworth Financial Final Expense
Graded Benefit Plan BSP Rates for Face Amounts

Male Non Smoker

| Issue Age | Face Amount | | | | | | |
|-----------|-------------|---------|----------|----------|----------|----------|----------|
| | \$5,000 | \$7,500 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 |
| 45 | 20.00 | 28.33 | 36.67 | 53.33 | 70.00 | 86.67 | 103.33 |
| 46 | 20.42 | 28.96 | 37.50 | 54.58 | 71.67 | 88.75 | 105.83 |
| 47 | 20.42 | 28.96 | 37.50 | 54.58 | 71.67 | 88.75 | 105.83 |
| 48 | 20.83 | 29.58 | 38.33 | 55.83 | 73.33 | 90.83 | 108.33 |
| 49 | 20.83 | 29.58 | 38.33 | 55.83 | 73.33 | 90.83 | 108.33 |
| 50 | 21.25 | 30.21 | 39.17 | 57.08 | 75.00 | 92.92 | 110.83 |
| 51 | 22.08 | 31.46 | 40.83 | 59.58 | 78.33 | 97.08 | 115.83 |
| 52 | 22.92 | 32.71 | 42.50 | 62.08 | 81.67 | 101.25 | 120.83 |
| 53 | 24.17 | 34.58 | 45.00 | 65.83 | 86.67 | 107.50 | 128.33 |
| 54 | 25.00 | 35.83 | 46.67 | 68.33 | 90.00 | 111.67 | 133.33 |
| 55 | 25.83 | 37.08 | 48.33 | 70.83 | 93.33 | 115.83 | 138.33 |
| 56 | 26.67 | 38.33 | 50.00 | 73.33 | 96.67 | 120.00 | 143.33 |
| 57 | 27.50 | 39.58 | 51.67 | 75.83 | 100.00 | 124.17 | 148.33 |
| 58 | 27.92 | 40.21 | 52.50 | 77.08 | 101.67 | 126.25 | 150.83 |
| 59 | 28.75 | 41.46 | 54.17 | 79.58 | 105.00 | 130.42 | 155.83 |
| 60 | 29.58 | 42.71 | 55.83 | 82.08 | 108.33 | 134.58 | 160.83 |
| 61 | 30.83 | 44.58 | 58.33 | 85.83 | 113.33 | 140.83 | 168.33 |
| 62 | 32.08 | 46.46 | 60.83 | 89.58 | 118.33 | 147.08 | 175.83 |
| 63 | 33.75 | 48.96 | 64.17 | 94.58 | 125.00 | 155.42 | 185.83 |
| 64 | 35.00 | 50.83 | 66.67 | 98.33 | 130.00 | 161.67 | 193.33 |
| 65 | 36.25 | 52.71 | 69.17 | 102.08 | 135.00 | 167.92 | 200.83 |
| 66 | 38.33 | 55.83 | 73.33 | 107.33 | 143.33 | 178.33 | |
| 67 | 40.42 | 58.96 | 77.50 | 114.58 | 151.67 | 188.75 | |
| 68 | 42.08 | 61.46 | 80.83 | 119.58 | 158.33 | 197.08 | |
| 69 | 44.17 | 64.58 | 85.00 | 125.83 | 166.67 | 207.50 | |
| 70 | 46.25 | 67.71 | 89.17 | 132.08 | 175.00 | 217.92 | |
| 71 | 49.58 | 72.71 | 95.83 | 142.08 | 188.33 | 234.58 | |
| 72 | 52.92 | 77.71 | 102.50 | 152.08 | 201.67 | 251.25 | |
| 73 | 56.25 | 82.71 | 109.17 | 162.08 | 215.00 | 267.92 | |
| 74 | 59.58 | 87.71 | 115.83 | 172.08 | 228.33 | 284.58 | |
| 75 | 62.92 | 92.71 | 122.50 | 182.08 | 241.67 | 301.25 | |
| 76 | 68.33 | 100.83 | 133.33 | 198.33 | 263.33 | 328.33 | |
| 77 | 73.33 | 108.33 | 143.33 | 213.33 | 283.33 | 353.33 | |
| 78 | 78.75 | 116.46 | 154.17 | 229.58 | 305.00 | 380.42 | |
| 79 | 83.75 | 123.96 | 164.17 | 244.58 | 325.00 | 405.42 | |
| 80 | 89.17 | 132.08 | 175.00 | 260.83 | 346.67 | 432.50 | |

Rates include \$40 Annual Policy Fee

Genworth Financial Final Expense
Graded Benefit Plan BSP Rates for Face Amounts

Male Smoker

| Issue Age | Face Amount | | | | | | |
|-----------|-------------|---------|----------|----------|----------|----------|----------|
| | \$5,000 | \$7,500 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 |
| 45 | 24.58 | 35.21 | 45.83 | 67.08 | 88.33 | 109.58 | 130.83 |
| 46 | 25.42 | 36.46 | 47.50 | 69.58 | 91.67 | 113.75 | 135.83 |
| 47 | 25.83 | 37.08 | 48.33 | 70.83 | 93.33 | 115.83 | 138.33 |
| 48 | 26.67 | 38.33 | 50.00 | 73.33 | 96.67 | 120.00 | 143.33 |
| 49 | 27.08 | 38.96 | 50.83 | 74.58 | 98.33 | 122.08 | 145.83 |
| 50 | 27.92 | 40.21 | 52.50 | 77.08 | 101.67 | 126.25 | 150.83 |
| 51 | 29.17 | 42.08 | 55.00 | 80.83 | 106.67 | 132.50 | 158.33 |
| 52 | 30.42 | 43.96 | 57.50 | 84.58 | 111.67 | 138.75 | 165.83 |
| 53 | 32.08 | 46.46 | 60.83 | 89.58 | 118.33 | 147.08 | 175.83 |
| 54 | 33.33 | 48.33 | 63.33 | 93.33 | 123.33 | 153.33 | 183.33 |
| 55 | 34.58 | 50.21 | 65.83 | 97.08 | 128.33 | 159.58 | 190.83 |
| 56 | 35.83 | 52.08 | 68.33 | 100.83 | 133.33 | 165.83 | 198.33 |
| 57 | 37.08 | 53.96 | 70.83 | 104.58 | 138.33 | 172.08 | 205.83 |
| 58 | 38.75 | 56.46 | 74.17 | 109.58 | 145.00 | 180.00 | 215.83 |
| 59 | 40.00 | 58.33 | 76.67 | 113.33 | 150.00 | 186.67 | 223.33 |
| 60 | 41.25 | 60.21 | 79.17 | 117.08 | 155.00 | 192.92 | 230.83 |
| 61 | 43.33 | 63.33 | 83.33 | 123.33 | 163.33 | 203.33 | 243.33 |
| 62 | 45.83 | 67.08 | 88.33 | 130.83 | 173.33 | 215.83 | 258.33 |
| 63 | 47.92 | 70.21 | 92.50 | 137.08 | 181.67 | 226.25 | 270.83 |
| 64 | 50.42 | 73.96 | 97.50 | 144.58 | 191.67 | 238.75 | 285.83 |
| 65 | 52.50 | 77.08 | 101.67 | 150.83 | 200.00 | 249.17 | 298.33 |
| 66 | 55.42 | 81.46 | 107.50 | 157.58 | 211.67 | 263.75 | |
| 67 | 57.92 | 85.21 | 112.50 | 167.08 | 221.67 | 276.25 | |
| 68 | 60.83 | 89.00 | 118.33 | 175.83 | 233.33 | 290.83 | |
| 69 | 63.33 | 93.33 | 123.33 | 183.33 | 243.33 | 303.33 | |
| 70 | 66.25 | 97.71 | 129.17 | 192.08 | 255.00 | 317.92 | |
| 71 | 71.75 | 105.21 | 139.17 | 207.08 | 275.00 | 342.92 | |
| 72 | 75.25 | 112.71 | 149.17 | 222.08 | 295.00 | 367.92 | |
| 73 | 81.25 | 120.21 | 159.17 | 237.08 | 315.00 | 392.92 | |
| 74 | 86.25 | 127.71 | 169.17 | 252.08 | 335.00 | 417.92 | |
| 75 | 91.25 | 135.21 | 179.17 | 267.08 | 355.00 | 442.92 | |
| 76 | 97.92 | 145.21 | 192.50 | 287.08 | 381.67 | 476.25 | |
| 77 | 104.58 | 155.21 | 205.83 | 307.08 | 408.33 | 509.58 | |
| 78 | 110.83 | 164.58 | 218.33 | 325.83 | 433.33 | 540.83 | |
| 79 | 117.50 | 174.58 | 231.67 | 345.83 | 460.00 | 574.17 | |
| 80 | 124.17 | 184.58 | 245.00 | 365.83 | 486.67 | 607.50 | |

Rates include \$40 Annual Policy Fee

Genworth Financial Final Expense
Graded Benefit Plan BSP Rates for Face Amounts

Female Non Smoker

| Issue Age | Face Amount | | | | | | |
|-----------|-------------|---------|----------|----------|----------|----------|----------|
| | \$5,000 | \$7,500 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 |
| 45 | 18.33 | 25.83 | 33.33 | 48.33 | 63.33 | 78.33 | 93.33 |
| 46 | 18.75 | 26.46 | 34.17 | 49.58 | 65.00 | 80.42 | 95.83 |
| 47 | 18.75 | 26.46 | 34.17 | 49.58 | 65.00 | 80.42 | 95.83 |
| 48 | 19.17 | 27.08 | 35.00 | 50.83 | 66.67 | 82.50 | 98.33 |
| 49 | 19.17 | 27.08 | 35.00 | 50.83 | 66.67 | 82.50 | 98.33 |
| 50 | 19.58 | 27.71 | 35.83 | 52.08 | 68.33 | 84.58 | 100.83 |
| 51 | 20.00 | 28.33 | 36.67 | 53.33 | 70.00 | 86.67 | 103.33 |
| 52 | 20.83 | 29.58 | 38.33 | 55.83 | 73.33 | 90.83 | 108.33 |
| 53 | 21.25 | 30.21 | 39.17 | 57.08 | 75.00 | 92.92 | 110.83 |
| 54 | 22.08 | 31.46 | 40.83 | 59.58 | 78.33 | 97.08 | 115.83 |
| 55 | 22.50 | 32.08 | 41.67 | 60.83 | 80.00 | 99.17 | 118.33 |
| 56 | 22.92 | 32.71 | 42.50 | 62.08 | 82.67 | 101.25 | 120.83 |
| 57 | 23.33 | 33.33 | 43.33 | 63.33 | 85.00 | 103.33 | 123.33 |
| 58 | 23.75 | 33.96 | 44.17 | 64.58 | 85.00 | 105.42 | 125.83 |
| 59 | 24.17 | 34.58 | 45.00 | 65.83 | 86.67 | 107.50 | 128.33 |
| 60 | 24.58 | 35.21 | 45.83 | 67.08 | 88.33 | 109.58 | 130.83 |
| 61 | 25.42 | 36.46 | 47.50 | 69.58 | 91.67 | 113.75 | 135.83 |
| 62 | 26.67 | 38.33 | 50.00 | 73.33 | 96.67 | 120.00 | 143.33 |
| 63 | 27.50 | 39.58 | 51.67 | 75.83 | 100.00 | 124.17 | 148.33 |
| 64 | 28.75 | 41.46 | 54.17 | 79.58 | 105.00 | 130.42 | 155.83 |
| 65 | 29.58 | 42.71 | 55.83 | 82.08 | 108.33 | 134.58 | 160.83 |
| 66 | 30.83 | 44.58 | 58.33 | 85.83 | 113.33 | 140.83 | |
| 67 | 32.08 | 46.46 | 60.83 | 89.58 | 118.33 | 147.08 | |
| 68 | 33.33 | 48.33 | 63.33 | 93.33 | 123.33 | 153.33 | |
| 69 | 34.58 | 50.21 | 65.83 | 97.08 | 128.33 | 159.58 | |
| 70 | 35.83 | 52.08 | 68.33 | 100.83 | 133.33 | 165.83 | |
| 71 | 38.73 | 55.83 | 73.33 | 108.33 | 143.33 | 178.33 | |
| 72 | 40.83 | 59.58 | 78.33 | 115.83 | 153.33 | 190.83 | |
| 73 | 42.92 | 63.71 | 82.50 | 122.08 | 161.67 | 201.25 | |
| 74 | 45.42 | 66.46 | 87.50 | 129.58 | 171.67 | 213.75 | |
| 75 | 47.92 | 70.21 | 92.50 | 137.08 | 181.67 | 226.25 | |
| 76 | 52.08 | 76.46 | 100.83 | 149.58 | 198.33 | 247.08 | |
| 77 | 56.67 | 83.33 | 110.00 | 163.33 | 216.67 | 270.00 | |
| 78 | 60.83 | 89.58 | 118.33 | 175.83 | 233.33 | 290.83 | |
| 79 | 65.42 | 96.46 | 127.50 | 189.58 | 251.67 | 313.75 | |
| 80 | 69.58 | 102.71 | 135.83 | 202.08 | 268.33 | 334.58 | |

Rates include \$40 Annual Policy Fee

Genworth Financial Final Expense
Graded Benefit Plan BSP Rates for Face Amounts

Female Smoker

| Issue Age | Face Amount | | | | | | |
|-----------|-------------|---------|----------|----------|----------|----------|----------|
| | \$5,000 | \$7,500 | \$10,000 | \$15,000 | \$20,000 | \$25,000 | \$30,000 |
| 45 | 22.50 | 32.08 | 41.67 | 60.83 | 80.00 | 99.17 | 118.33 |
| 46 | 23.33 | 33.33 | 43.33 | 63.33 | 83.33 | 103.33 | 123.33 |
| 47 | 24.17 | 34.58 | 45.00 | 65.83 | 86.67 | 107.50 | 128.33 |
| 48 | 24.58 | 35.21 | 45.83 | 67.08 | 88.33 | 109.58 | 130.83 |
| 49 | 25.42 | 36.46 | 47.50 | 69.58 | 91.67 | 113.75 | 135.83 |
| 50 | 26.25 | 37.71 | 49.17 | 72.08 | 95.00 | 117.92 | 140.83 |
| 51 | 27.08 | 38.96 | 50.83 | 74.58 | 98.33 | 122.08 | 145.83 |
| 52 | 27.92 | 40.21 | 52.50 | 77.08 | 101.67 | 126.25 | 150.83 |
| 53 | 29.17 | 42.08 | 55.00 | 80.83 | 106.67 | 132.50 | 158.33 |
| 54 | 30.00 | 43.33 | 56.67 | 83.33 | 110.00 | 136.67 | 163.33 |
| 55 | 30.83 | 44.58 | 58.33 | 85.83 | 113.33 | 140.83 | 168.33 |
| 56 | 31.67 | 45.83 | 60.00 | 88.33 | 116.67 | 145.00 | 173.33 |
| 57 | 32.08 | 46.46 | 60.83 | 89.58 | 118.33 | 147.08 | 175.83 |
| 58 | 32.92 | 47.71 | 62.50 | 92.08 | 121.67 | 151.25 | 180.83 |
| 59 | 33.33 | 48.33 | 63.33 | 93.33 | 123.33 | 153.33 | 183.33 |
| 60 | 34.17 | 49.58 | 65.00 | 95.83 | 126.67 | 157.50 | 188.33 |
| 61 | 35.00 | 50.83 | 66.67 | 98.33 | 130.00 | 161.67 | 193.33 |
| 62 | 36.25 | 52.71 | 69.17 | 102.08 | 135.00 | 167.92 | 200.83 |
| 63 | 37.08 | 53.96 | 70.83 | 104.58 | 138.33 | 172.08 | 205.83 |
| 64 | 38.33 | 55.83 | 73.33 | 108.33 | 143.33 | 178.33 | 213.33 |
| 65 | 39.17 | 57.08 | 75.00 | 110.83 | 146.67 | 182.50 | 218.33 |
| 66 | 40.42 | 58.96 | 77.50 | 114.58 | 151.67 | 188.75 | |
| 67 | 41.25 | 60.21 | 79.17 | 117.08 | 155.00 | 192.92 | |
| 68 | 42.50 | 62.08 | 81.67 | 120.83 | 160.00 | 199.17 | |
| 69 | 43.33 | 63.33 | 83.33 | 123.33 | 163.33 | 203.33 | |
| 70 | 44.58 | 65.21 | 85.83 | 127.08 | 168.33 | 209.58 | |
| 71 | 47.08 | 68.96 | 90.83 | 134.58 | 178.33 | 222.08 | |
| 72 | 50.00 | 73.33 | 96.67 | 143.33 | 190.00 | 236.67 | |
| 73 | 52.50 | 77.08 | 101.67 | 150.83 | 200.00 | 249.17 | |
| 74 | 55.42 | 81.46 | 107.50 | 159.58 | 211.67 | 263.75 | |
| 75 | 57.92 | 85.21 | 112.50 | 167.08 | 221.67 | 276.25 | |
| 76 | 62.92 | 92.71 | 122.50 | 182.08 | 241.67 | 301.25 | |
| 77 | 67.92 | 100.21 | 132.50 | 197.08 | 261.67 | 326.25 | |
| 78 | 72.50 | 107.08 | 141.67 | 210.83 | 280.00 | 349.17 | |
| 79 | 77.50 | 114.58 | 151.67 | 225.83 | 300.00 | 374.17 | |
| 80 | 82.50 | 122.08 | 161.67 | 240.83 | 320.00 | 399.17 | |

Rates include \$40 Annual Policy Fee

Genworth Financial Final Expense
Base Rates (per \$1,000 of Face Amount)

Level Benefit

| Issue Age | Male Non Smoker | Male Smoker | Female Non Smoker | Female Smoker |
|-----------|-----------------|-------------|-------------------|---------------|
| 45 | 35 | 42 | 32 | 38 |
| 46 | 35 | 43 | 32 | 39 |
| 47 | 36 | 44 | 32 | 40 |
| 48 | 36 | 45 | 33 | 41 |
| 49 | 37 | 46 | 33 | 42 |
| 50 | 37 | 47 | 33 | 43 |
| 51 | 38 | 49 | 34 | 44 |
| 52 | 39 | 50 | 35 | 46 |
| 53 | 41 | 52 | 35 | 47 |
| 54 | 42 | 53 | 36 | 49 |
| 55 | 43 | 55 | 37 | 50 |
| 56 | 45 | 57 | 38 | 51 |
| 57 | 46 | 60 | 39 | 52 |
| 58 | 48 | 62 | 41 | 53 |
| 59 | 49 | 65 | 42 | 54 |
| 60 | 51 | 67 | 43 | 55 |
| 61 | 53 | 71 | 45 | 57 |
| 62 | 56 | 75 | 46 | 59 |
| 63 | 58 | 78 | 48 | 62 |
| 64 | 61 | 82 | 49 | 64 |
| 65 | 63 | 86 | 51 | 66 |
| 66 | 67 | 91 | 53 | 68 |
| 67 | 70 | 96 | 56 | 71 |
| 68 | 74 | 100 | 58 | 73 |
| 69 | 77 | 105 | 61 | 76 |
| 70 | 81 | 110 | 63 | 78 |
| 71 | 87 | 118 | 68 | 83 |
| 72 | 93 | 126 | 73 | 88 |
| 73 | 99 | 134 | 77 | 92 |
| 74 | 105 | 142 | 82 | 97 |
| 75 | 111 | 150 | 87 | 102 |
| 76 | 120 | 161 | 94 | 110 |
| 77 | 128 | 171 | 101 | 118 |
| 78 | 137 | 182 | 109 | 126 |
| 79 | 145 | 192 | 116 | 134 |
| 80 | 154 | 203 | 123 | 142 |
| 81 | 170 | 224 | 136 | 156 |
| 82 | 186 | 244 | 149 | 170 |
| 83 | 203 | 265 | 161 | 183 |
| 84 | 219 | 285 | 174 | 197 |
| 85 | 235 | 306 | 187 | 211 |
| 86 | 261 | 334 | 202 | 227 |
| 87 | 288 | 362 | 216 | 244 |
| 88 | 314 | 390 | 231 | 260 |
| 89 | 340 | 418 | 245 | 276 |

SAMPLE

Modal Factors: Annual: 1.0; Semi-Annual: 0.5; Quarterly: 0.25; and Monthly: 1/12

Rates do not include \$40 Annual Policy Fee

Agent Use Only

Genworth Financial Final Expense
Base Rates (per \$1,000 of Face Amount)

Graded Benefit

| Issue Age | Male Non Smoker | Male Smoker | Female Non Smoker | Female Smoker |
|-----------|-----------------|-------------|-------------------|---------------|
| 45 | 40 | 51 | 36 | 46 |
| 46 | 41 | 53 | 37 | 48 |
| 47 | 41 | 54 | 37 | 50 |
| 48 | 42 | 56 | 38 | 51 |
| 49 | 42 | 57 | 38 | 53 |
| 50 | 43 | 59 | 39 | 55 |
| 51 | 45 | 62 | 40 | 57 |
| 52 | 47 | 65 | 42 | 59 |
| 53 | 50 | 69 | 43 | 62 |
| 54 | 52 | 72 | 45 | 64 |
| 55 | 54 | 75 | 46 | 66 |
| 56 | 56 | 78 | 47 | 68 |
| 57 | 58 | 81 | 48 | 69 |
| 58 | 59 | 85 | 49 | 71 |
| 59 | 61 | 88 | 50 | 72 |
| 60 | 63 | 91 | 51 | 74 |
| 61 | 66 | 96 | 53 | 76 |
| 62 | 69 | 102 | 56 | 79 |
| 63 | 73 | 107 | 58 | 81 |
| 64 | 76 | 113 | 61 | 84 |
| 65 | 79 | 118 | 63 | 86 |
| 66 | 84 | 125 | 66 | 89 |
| 67 | 89 | 131 | 69 | 91 |
| 68 | 93 | 138 | 72 | 94 |
| 69 | 98 | 144 | 75 | 96 |
| 70 | 103 | 151 | 78 | 99 |
| 71 | 111 | 163 | 84 | 105 |
| 72 | 119 | 175 | 90 | 112 |
| 73 | 127 | 187 | 95 | 118 |
| 74 | 135 | 199 | 101 | 125 |
| 75 | 143 | 211 | 107 | 131 |
| 76 | 156 | 227 | 117 | 143 |
| 77 | 168 | 243 | 128 | 155 |
| 78 | 181 | 258 | 138 | 166 |
| 79 | 193 | 274 | 149 | 178 |
| 80 | 206 | 290 | 159 | 190 |

Modal Factors: Annual: 1.0; Semi-Annual: 0.5; Quarterly: 0.25; and Monthly: 1/12

Rates do not include \$40 Annual Policy Fee

Agent Use Only