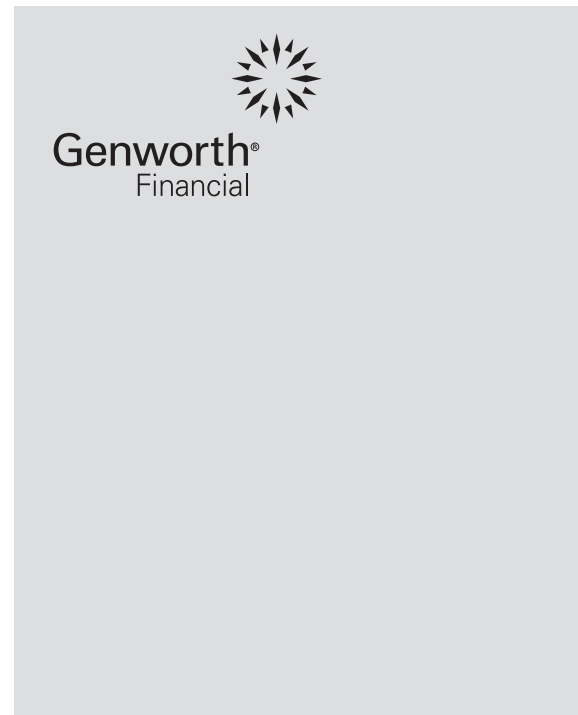


ATTAINED AGE	PLAN HI F		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	BSP	ANN.	BSP	ANN.	BSP	ANN.	BSP		
65	782	65.14	901	75.05	870	72.47	1,001	83.38		
66	782	65.14	901	75.05	870	72.47	1,001	83.38		
67	782	65.14	901	75.05	870	72.47	1,001	83.38		
68	815	67.89	937	78.05	906	75.47	1,042	86.80		
69	847	70.56	974	81.13	942	78.47	1,082	90.13		
70	878	73.14	1,010	84.13	976	81.30	1,122	93.46		
71	908	75.64	1,046	87.13	1,009	84.05	1,162	96.79		
72	937	78.05	1,079	89.88	1,042	86.80	1,198	99.79		
73	962	80.13	1,106	92.13	1,070	89.13	1,230	102.46		
74	988	82.30	1,136	94.63	1,098	91.46	1,262	105.12		
75	1,009	84.05	1,162	96.79	1,122	93.46	1,291	107.54		
76	1,031	85.88	1,183	98.54	1,144	95.30	1,315	109.54		
77	1,048	87.30	1,204	100.29	1,164	96.96	1,339	111.54		
78	1,064	88.63	1,224	101.96	1,182	98.46	1,358	113.12		
79	1,079	89.88	1,241	103.38	1,198	99.79	1,378	114.79		
80	1,092	90.96	1,256	104.62	1,213	101.04	1,396	116.29		
81	1,106	92.13	1,273	106.04	1,229	102.38	1,414	117.79		
82	1,121	93.38	1,289	107.37	1,246	103.79	1,432	119.29		
83	1,134	94.46	1,303	108.54	1,260	104.96	1,448	120.62		
84	1,147	95.55	1,319	109.87	1,274	106.12	1,465	122.03		
85	1,160	96.63	1,333	111.04	1,289	107.37	1,481	123.37		
86	1,171	97.54	1,348	112.29	1,302	108.46	1,496	124.62		
87	1,183	98.54	1,361	113.37	1,314	109.46	1,511	125.87		
88	1,195	99.54	1,374	114.45	1,327	110.54	1,525	127.03		
89	1,204	100.29	1,386	115.45	1,339	111.54	1,540	128.28		
90	1,214	101.13	1,396	116.29	1,349	112.37	1,552	129.28		

ATTAINED AGE	PLAN N		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	BSP	ANN.	BSP	ANN.	BSP	ANN.	BSP		
65	1,384	115.29	1,591	132.53	1,538	128.12	1,769	147.36		
66	1,384	115.29	1,591	132.53	1,538	128.12	1,769	147.36		
67	1,384	115.29	1,591	132.53	1,538	128.12	1,769	147.36		
68	1,442	120.12	1,658	138.11	1,603	133.53	1,843	153.52		
69	1,507	125.53	1,734	144.44	1,675	139.53	1,926	160.44		
70	1,567	130.53	1,802	150.11	1,742	145.11	2,004	166.93		
71	1,626	135.45	1,870	155.77	1,807	150.52	2,078	173.10		
72	1,684	140.28	1,937	161.35	1,870	155.77	2,152	179.26		
73	1,736	144.61	1,997	166.35	1,930	160.77	2,219	184.84		
74	1,786	148.77	2,054	171.10	1,986	165.43	2,284	190.26		
75	1,832	152.61	2,106	175.43	2,035	169.52	2,340	194.92		
76	1,874	156.10	2,154	179.43	2,081	173.35	2,395	199.50		
77	1,915	159.52	2,201	183.34	2,128	177.26	2,444	203.59		
78	1,951	162.52	2,245	187.01	2,168	180.59	2,494	207.75		
79	1,984	165.27	2,284	190.26	2,204	183.59	2,534	211.08		
80	2,018	168.10	2,320	193.26	2,242	186.76	2,578	214.75		
81	2,046	170.43	2,352	195.92	2,274	189.42	2,614	217.75		
82	2,074	172.76	2,383	198.50	2,304	191.92	2,650	220.75		
83	2,101	175.01	2,414	201.09	2,334	194.42	2,684	223.58		
84	2,128	177.26	2,444	203.59	2,363	196.84	2,718	226.41		
85	2,152	179.26	2,474	206.08	2,390	199.09	2,748	228.91		
86	2,174	181.09	2,501	208.33	2,417	201.34	2,779	231.49		
87	2,198	183.09	2,527	210.50	2,443	203.50	2,808	233.91		
88	2,221	185.01	2,555	212.83	2,466	205.42	2,838	236.41		
89	2,242	186.76	2,579	214.83	2,491	207.50	2,864	238.57		
90	2,262	188.42	2,599	216.50	2,513	209.33	2,890	240.74		

ATTAINED AGE	PLAN G		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	BSP	ANN.	BSP	ANN.	BSP	ANN.	BSP		
65	1,744	145.28	2,004	166.93	1,937	161.35	2,226	185.43		
66	1,744	145.28	2,004	166.93	1,937	161.35	2,226	185.43		
67	1,744	145.28	2,004	166.93	1,937	161.35	2,226	185.43		
68	1,816	151.27	2,088	173.93	2,018	168.10	2,320	193.26		
69	1,897	158.02	2,183	181.84	2,108	175.60	2,425	202.00		
70	1,973	164.35	2,269	189.01	2,191	182.51	2,521	210.00		
71	2,047	170.52	2,354	196.09	2,275	189.51	2,617	218.00		
72	2,119	176.51	2,436	202.92	2,354	196.09	2,707	225.49		
73	2,186	182.09	2,514	209.42	2,429	202.34	2,792	232.57		
74	2,249	187.34	2,587	215.50	2,498	208.08	2,873	239.32		
75	2,305	192.01	2,652	220.91	2,562	213.41	2,946	245.40		
76	2,359	196.50	2,712	225.91	2,621	218.33	3,013	250.98		
77	2,410	200.75	2,771	230.82	2,677	222.99	3,078	256.40		
78	2,456	204.58	2,824	235.24	2,729	227.33	3,138	261.40		
79	2,498	208.08	2,873	239.32	2,776	231.24	3,192	265.89		
80	2,539	211.50	2,920	243.24	2,821	234.99	3,244	270.23		
81	2,575	214.50	2,963	246.82	2,862	238.40	3,292	274.22		
82	2,610	217.41	3,001	249.98	2,900	241.57	3,336	277.89		
83	2,644	220.25	3,041	253.32	2,938	244.74	3,379	281.47		
84	2,676	222.91	3,078	256.40	2,975	247.82	3,420	284.89		
85	2,708	225.58	3,114	259.40	3,010	250.73	3,461	288.30		
86	2,738	228.08	3,149	262.31	3,043	253.48	3,499	291.47		
87	2,767	230.49	3,182	265.06	3,076	256.23	3,536	294.55		
88	2,796	232.91	3,214	267.73	3,107	258.81	3,571	297.46		
89	2,821	234.99	3,245	270.31	3,136	261.23	3,606	300.38		
90	2,846	237.07	3,274	272.72	3,163	263.48	3,638	303.05		



MEDICARE SUPPLEMENT RATES

NEW JERSEY

Effective July 2011

Policy Form GLAMSP10A NJ,
GLAMSP10B NJ, GLAMSP10C NJ,
GLAMSP10F NJ, GLAMSP10HF NJ,
GLAMSP10G NJ, GLAMSP10N NJ

Application Form GLAMS0329NJ

Genworth Life and Annuity
Insurance Company
A Genworth Financial Company
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Genworth Life and Annuity
Insurance Company

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ATTAINED AGE	PLAN A		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	BSP	ANN.	BSP	ANN.	BSP	ANN.	BSP		
65	1,360	113.29	1,565	130.36	1,511	125.87	1,738	144.78		
66	1,360	113.29	1,565	130.36	1,511	125.87	1,738	144.78		
67	1,360	113.29	1,565	130.36	1,511	125.87	1,738	144.78		
68	1,418	118.12	1,630	135.78	1,574	131.11	1,811	150.86		
69	1,480	123.28	1,703	141.86	1,645	137.03	1,891	157.52		
70	1,540	128.28	1,770	147.44	1,710	142.44	1,967	163.85		
71	1,600	133.28	1,840	153.27	1,776	147.94	2,042	170.10		
72	1,654	137.78	1,902	158.44	1,837	153.02	2,112	175.93		
73	1,705	142.03	1,962	163.43	1,895	157.85	2,180	181.59		
74	1,756	146.27	2,018	168.10	1,950	162.44	2,242	186.76		
75	1,800	149.94	2,070	172.43	1,998	166.43	2,299	191.51		
76	1,842	153.44	2,117	176.35	2,045	170.35	2,352	195.92		
77	1,880	156.60	2,160	179.93	2,090	174.10	2,402	200.09		
78	1,915	159.52	2,204	183.59	2,131	177.51	2,448	203.92		
79	1,950	162.44	2,242	186.76	2,167	180.51	2,491	207.50		
80	1,982	165.10	2,280	189.92	2,202	183.43	2,531	210.83		
81	2,010	167.43	2,311	192.51	2,233	186.01	2,567	213.83		
82	2,036	169.60	2,342	195.09	2,263	188.51	2,603	216.83		
83	2,064	171.93	2,372	197.59	2,293	191.01	2,638	219.75		
84	2,089	174.01	2,401	200.00	2,321	193.34	2,669	222.33		
85	2,112	175.93	2,430	202.42	2,347	195.51	2,701	224.99		
86	2,137	178.01	2,458	204.75	2,375	197.84	2,731	227.49		
87	2,159	179.84	2,483	206.83	2,400	199.92	2,758	229.74		
88	2,182	181.76	2,509	209.00	2,424	201.92	2,788	232.24		
89	2,202	183.43	2,531	210.83	2,447	203.84	2,814	234.41		
90	2,221	185.01	2,556	212.91	2,468	205.58	2,837	236.32		

ATTAINED AGE	PLAN C		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	BSP	ANN.	BSP	ANN.	BSP	ANN.	BSP		
65	1,927	160.52	2,218	184.76	2,142	178.43	2,464	205.25		
66	1,927	160.52	2,218	184.76	2,142	178.43	2,464	205.25		
67	1,927	160.52	2,218	184.76	2,142	178.43	2,464	205.25		
68	2,012	167.60	2,315	192.84	2,237	186.34	2,573	214.33		
69	2,095	174.51	2,411	200.84	2,329	194.01	2,677	222.99		
70	2,174	181.09	2,500	208.25	2,416	201.25	2,779	231.49		
71	2,251	187.51	2,588	215.58	2,501	208.33	2,876	239.57		
72	2,321	193.34	2,670	222.41	2,579	214.83	2,966	247.07		
73	2,387	198.84	2,744	228.58	2,653	220.99	3,050	254.07		
74	2,449	204.00	2,818	234.74	2,722	226.74	3,130	260.73		
75	2,508	208.92	2,884	240.24	2,786	232.07	3,205	266.98		
76	2,561	213.33	2,945	245.32	2,845	236.99	3,272	272.56		
77	2,615	217.83	3,008	250.57	2,906	242.07	3,342	278.39		
78	2,663	221.83	3,062	255.06	2,959	246.48	3,402	283.39		
79	2,707	225.49	3,114	259.40	3,010	250.73	3,461	288.30		
80	2,742	228.41	3,155	262.81	3,047	253.82	3,504	291.88		
81	2,777	231.32	3,193	265.98	3,085	256.98	3,548	295.55		
82	2,812	234.24	3,233	269.31	3,124	260.23	3,592	299.21		
83	2,844	236.91	3,270	272.39	3,160	263.23	3,632	302.55		
84	2,874	239.40	3,306	275.39	3,194	266.06	3,673	305.96		
85	2,904	241.90	3,341	278.31	3,227	268.81	3,712	309.21		
86	2,934	244.40	3,373	280.97	3,259	271.47	3,748	312.21		
87	2,962	246.73	3,404	283.55	3,289	273.97	3,784	315.21		
88	2,988	248.90	3,436	286.22	3,320	276.56	3,818	318.04		
89	3,013	250.98	3,466	288.72	3,349	278.97	3,851	320.79		
90	3,040	253.23	3,496	291.22	3,377	281.30	3,883	323.45		

ATTAINED AGE	PLAN B		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	BSP	ANN.	BSP	ANN.	BSP	ANN.	BSP		
65	1,715	142.86	1,970	164.10	1,906	158.77	2,189	182.34		
66	1,715	142.86	1,970	164.10	1,906	158.77	2,189	182.34		
67	1,715	142.86	1,970	164.10	1,906	158.77	2,189	182.34		
68	1,784	148.61	2,054	171.10	1,984	165.27	2,281	190.01		
69	1,866	155.44	2,146	178.76	2,072	172.60	2,383	198.50		
70	1,942	161.77	2,231	185.84	2,155	179.51	2,479	206.50		
71	2,014	167.77	2,316	192.92	2,238	186.43	2,573	214.33		
72	2,084	173.60	2,396	199.59	2,316	192.92	2,663	221.83		
73	2,150	179.10	2,472	205.92	2,388	198.92	2,747	228.83		
74	2,213	184.34	2,544	211.92	2,458	204.75	2,825	235.32		
75	2,268	188.92	2,606	217.08	2,520	209.92	2,897	241.32		
76	2,320	193.26	2,668	222.24	2,578	214.75	2,963	246.82		
77	2,368	197.25	2,724	226.91	2,632	219.25	3,029	252.32		
78	2,414	201.09	2,777	231.32	2,683	223.49	3,084	256.90		
79	2,458	204.75	2,825	235.32	2,731	227.49	3,140	261.56		
80	2,496	207.92	2,870	239.07	2,774	231.07	3,190	265.73		
81	2,531	210.83	2,912	242.57	2,814	234.41	3,236	269.56		
82	2,566	213.75	2,952	245.90	2,852	237.57	3,278	273.06		
83	2,599	216.50	2,992	249.23	2,888	240.57	3,322	276.72		
84	2,630	219.08	3,025	251.98	2,926	243.74	3,362	280.05		
85	2,663	221.83	3,061	254.98	2,959	246.48	3,402	283.39		
86	2,693	224.33	3,096	257.90	2,993	249.32	3,442	286.72		
87	2,722	226.74	3,130	260.73	3,023	251.82	3,476	289.55		
88	2,749	228.99	3,161	263.31	3,053	254.31	3,511	292.47		
89	2,774	231.07	3,192	265.89	3,082	256.73	3,545	295.30		
90	2,798	233.07	3,220	268.23	3,110	259.06	3,576	297.88		

ATTAINED AGE	PLAN F		ALL ZIP CODES							
	PREFERRED				STANDARD					
	FEMALE		MALE		FEMALE		MALE			
	ANN.	BSP	ANN.	BSP	ANN.	BSP	ANN.	BSP		
65	1,991	165.85	2,290	190.76	2,213	184.34	2,544	211.92		
66	1,991	165.85	2,290	190.76	2,213	184.34	2,544	211.92		
67	1,991	165.85	2,290	190.76	2,213	184.34	2,544	211.92		
68	2,074	172.76	2,383	198.50	2,303	191.84	2,650	220.75		
69	2,154	179.43	2,478	206.42	2,395	199.50	2,753	229.32		
70	2,233	186.01	2,569	214.00	2,482	206.75	2,854	237.74		
71	2,311	192.51	2,658	221.41	2,567	213.83	2,953	245.98		
72	2,383	198.50	2,742	228.41	2,647	220.50	3,046	253.73		
73	2,448	203.92	2,815	234.49	2,720	226.58	3,127	260.48		
74	2,510	209.08	2,888	240.57	2,790	232.41	3,208	267.23		
75	2,567	213.83	2,953	245.98	2,854	237.74	3,282	273.39		
76	2,618	218.08	3,010	250.73	2,906	242.07	3,343	278.47		
77	2,663	221.83	3,061	254.98	2,959	246.48	3,402	283.39		
78	2,704	225.24	3,110	259.06	3,004	250.23	3,454	287.72		
79	2,742	228.41	3,155	262.81	3,046	253.73	3,503	291.80		
80	2,776	231.24	3,193	265.98	3,084	256.90	3,547	295.47		
81	2,813	234.32	3,235	269.48	3,125	260.31	3,595	299.46		
82	2,849	237.32	3,276	272.89	3,164	263.56	3,640	303.21		
83	2,882	240.07	3,316	276.22	3,203	266.81	3,684	306.88		
84	2,916	242.90	3,353	279.30	3,240	269.89	3,726	310.38		
85	2,948	245.57	3,390	282.39	3,276	272.89	3,768	313.87		
86	2,978	248.07	3,425	285.30	3,310	275.72	3,806	317.04		
87	3,010	250.73	3,461	288.30	3,342	278.39	3,842	320.04		
88	3,036	252.90	3,492	290.88	3,373	280.97	3,878	323.04		
89	3,061	254.98	3,522	293.38	3,402	283.39	3,914	326.04		
90	3,089	257.31	3,550	295.72	3,430	285.72	3,946	328.70		

EFFECTIVE DATE

The effective date must be on or after the date of the application. If an existing Medicare Supplement policy is being replaced, the date must coordinate with the expiration date of the existing policy.

An application must be received in the Home Office within 10 working days from the date of application. Applications submitted on EFT and by fax result in faster service time.

PAYMENT MODES

Semi-Annual	Annual x .52
Quarterly	Annual x .265
Monthly Bank Service Plan (BSP)	Annual x .0833

BSP Mode requires one month's premium, a blank voided check for the account to be drafted, and the completed Bank Authorization form signed exactly the same way as the applicant would sign a check.

CALCULATING RATES

Use this rate guide to quote rates. When using the Outline of Coverage, multiply the appropriate base rate and the rating area factor; round the result to the nearest whole dollar. Then, multiply by the mode factor; round the result to the nearest cent. If there is no rating area factor, then multiply the rate and the mode factor; round the result to the nearest cent.

- All Plans: A one time only \$20 policy fee required at time of application
- Rates are Attained Age, male/female, preferred and standard
- Use age last birthday on effective date of coverage
- Tobacco users use standard rates
- Non-tobacco users use preferred rates
- OE and GI use preferred rates
- For rates under age 65 and over age 90, refer to Outline of Coverage
- 12-month rate guarantee

Need Help?

Contact the Agent Services team at 800 445.4254, option 2, or go to cont-life.com (agent side).