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MAR 10 2022

INSURANCE REGULATION
Docketed by: *[Signature]*



OFFICE OF INSURANCE REGULATION

DAVID ALTMAIER
COMMISSIONER

IN THE MATTER OF:

CASE NO.: 287568-21-CO

GENWORTH LIFE INSURANCE COMPANY
_____ /

CONSENT ORDER

THIS CAUSE came on for consideration as a result of a rate filing submitted to the FLORIDA OFFICE OF INSURANCE REGULATION (“OFFICE”) by GENWORTH LIFE INSURANCE COMPANY (“GENWORTH” or “company”). Following a complete review of the entire record, and upon consideration thereof, and being otherwise fully advised in the premises, the OFFICE hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter of and the parties to this proceeding.
2. GENWORTH is a foreign insurer domiciled in Delaware, authorized to transact life and health insurance business in Florida, and subject to regulation by the OFFICE pursuant to the Florida Insurance Code and Florida Administrative Code.
3. GENWORTH has submitted a filing for a rate increase on certain long-term care policy forms underwritten by the company.
4. Based upon the OFFICE’s review of GENWORTH’s proposed long-term care rate schedules as filed in Florida file log number FLR 20-031682, the OFFICE has determined that the company’s proposed premium rates have not been adequately demonstrated to be reasonable in



relation to the benefits provided as required by Section 627.410, Florida Statutes, and Rule Chapter 690-149, Florida Administrative Code. However, the OFFICE has determined that some rate increase is necessary in order for GENWORTH to have adequate rates and protect the interests of its policyholders and certificate-holders.

5. In order to resolve this issue, and in the aim of bringing consumer clarity to all current GENWORTH long-term care policyholders and certificate-holders, the OFFICE, subject to the limitations and restrictions stated below, approves rate increases as outlined in paragraphs 6 through 11, below.

6. GENWORTH agrees to be subject to the following terms and conditions with respect to the Flex I Inflation policies on its Comprehensive Block:

a. Other than the rate increase approved pursuant to this Order, the company or representatives of the company shall not implement any further rate increase on the Flex I Inflation policies at issue in file log number FLR 20-031682 for a period of 3 years from the date the company begins its implementation of the rate increase as specified in Paragraph 6(b) of this Order. However, the company or representatives of the company may, based on then-current actual and projected experience, file for a new rate increase prior to the expiration of the three-year period specified in this paragraph, provided such rate increase, if approved in whole or in part, will not be implemented on any policyholder's policy prior to the expiration of said three-year period;

b. The rate increase shall be implemented over a period of 3 years. The first increment shall be imposed beginning at least 45 days after the date of approval, with the following two increments imposed thereafter on or after the anniversary date of the prior year's increase, but in no event will any policyholder receive more than one rate increase within a twelve-month (consecutive) period;



c. The amount of the rate increase will also take into account the issue age of the policyholder and the type of policy form held by each policyholder. The increases will be implemented according to the following table:

| First Year | | | | Second Year | | | | Third Year | | | |
|------------------|---------------|-----------|---------------|-------------|---------------|-----------|---------------|------------|---------------|-----------|---------------|
| Flex I Inflation | | | | | | | | | | | |
| Issue Age | Rate Increase | Issue Age | Rate Increase | Issue Age | Rate Increase | Issue Age | Rate Increase | Issue Age | Rate Increase | Issue Age | Rate Increase |
| 18 | 21.3% | 52 | 21.3% | 18 | 21.3% | 52 | 21.3% | 18 | 21.3% | 52 | 21.3% |
| 19 | 21.3% | 53 | 21.3% | 19 | 21.3% | 53 | 21.3% | 19 | 21.3% | 53 | 21.3% |
| 20 | 21.3% | 54 | 21.3% | 20 | 21.3% | 54 | 21.3% | 20 | 21.3% | 54 | 21.3% |
| 21 | 21.3% | 55 | 21.3% | 21 | 21.3% | 55 | 21.3% | 21 | 21.3% | 55 | 21.3% |
| 22 | 21.3% | 56 | 21.3% | 22 | 21.3% | 56 | 21.3% | 22 | 21.3% | 56 | 21.3% |
| 23 | 21.3% | 57 | 21.3% | 23 | 21.3% | 57 | 21.3% | 23 | 21.3% | 57 | 21.3% |
| 24 | 21.3% | 58 | 21.3% | 24 | 21.3% | 58 | 21.3% | 24 | 21.3% | 58 | 21.3% |
| 25 | 21.3% | 59 | 21.3% | 25 | 21.3% | 59 | 21.3% | 25 | 21.3% | 59 | 21.3% |
| 26 | 21.3% | 60 | 21.3% | 26 | 21.3% | 60 | 21.3% | 26 | 21.3% | 60 | 21.3% |
| 27 | 21.3% | 61 | 21.3% | 27 | 21.3% | 61 | 21.3% | 27 | 21.3% | 61 | 21.3% |
| 28 | 21.3% | 62 | 21.3% | 28 | 21.3% | 62 | 21.3% | 28 | 21.3% | 62 | 21.3% |
| 29 | 21.3% | 63 | 21.3% | 29 | 21.3% | 63 | 21.3% | 29 | 21.3% | 63 | 21.3% |
| 30 | 21.3% | 64 | 21.3% | 30 | 21.3% | 64 | 21.3% | 30 | 21.3% | 64 | 21.3% |
| 31 | 21.3% | 65 | 21.3% | 31 | 21.3% | 65 | 21.3% | 31 | 21.3% | 65 | 21.3% |
| 32 | 21.3% | 66 | 21.3% | 32 | 21.3% | 66 | 21.3% | 32 | 21.3% | 66 | 21.3% |
| 33 | 21.3% | 67 | 21.3% | 33 | 21.3% | 67 | 21.3% | 33 | 21.3% | 67 | 21.3% |
| 34 | 21.3% | 68 | 21.3% | 34 | 21.3% | 68 | 21.3% | 34 | 21.3% | 68 | 21.3% |
| 35 | 21.3% | 69 | 21.3% | 35 | 21.3% | 69 | 21.3% | 35 | 21.3% | 69 | 21.3% |
| 36 | 21.3% | 70 | 21.3% | 36 | 21.3% | 70 | 21.3% | 36 | 21.3% | 70 | 21.3% |
| 37 | 21.3% | 71 | 19.5% | 37 | 21.3% | 71 | 19.5% | 37 | 21.3% | 71 | 19.5% |
| 38 | 21.3% | 72 | 17.6% | 38 | 21.3% | 72 | 17.6% | 38 | 21.3% | 72 | 17.6% |
| 39 | 21.3% | 73 | 15.7% | 39 | 21.3% | 73 | 15.7% | 39 | 21.3% | 73 | 15.7% |
| 40 | 21.3% | 74 | 13.7% | 40 | 21.3% | 74 | 13.7% | 40 | 21.3% | 74 | 13.7% |
| 41 | 21.3% | 75 | 11.7% | 41 | 21.3% | 75 | 11.7% | 41 | 21.3% | 75 | 11.7% |
| 42 | 21.3% | 76 | 9.5% | 42 | 21.3% | 76 | 9.5% | 42 | 21.3% | 76 | 9.5% |
| 43 | 21.3% | 77 | 7.3% | 43 | 21.3% | 77 | 7.3% | 43 | 21.3% | 77 | 7.3% |
| 44 | 21.3% | 78 | 5.0% | 44 | 21.3% | 78 | 5.0% | 44 | 21.3% | 78 | 5.0% |
| 45 | 21.3% | 79 | 2.6% | 45 | 21.3% | 79 | 2.6% | 45 | 21.3% | 79 | 2.6% |
| 46 | 21.3% | 80 | 0.0% | 46 | 21.3% | 80 | 0.0% | 46 | 21.3% | 80 | 0.0% |
| 47 | 21.3% | 81 | 0.0% | 47 | 21.3% | 81 | 0.0% | 47 | 21.3% | 81 | 0.0% |
| 48 | 21.3% | 82 | 0.0% | 48 | 21.3% | 82 | 0.0% | 48 | 21.3% | 82 | 0.0% |
| 49 | 21.3% | 83 | 0.0% | 49 | 21.3% | 83 | 0.0% | 49 | 21.3% | 83 | 0.0% |
| 50 | 21.3% | 84 | 0.0% | 50 | 21.3% | 84 | 0.0% | 50 | 21.3% | 84 | 0.0% |
| 51 | 21.3% | 85 | 0.0% | 51 | 21.3% | 85 | 0.0% | 51 | 21.3% | 85 | 0.0% |

7. GENWORTH further agrees to provide the following options to policyholders on the Flex I Inflation policies on its Comprehensive Block who would like to lower premium costs:

- a. Accepting a reduction in the daily benefit provided by the policy;
- b. Accepting an increased elimination period under the policy. This option would increase the policyholder’s initial out of pocket cost before the policy begins to provide benefits;
- c. Accepting a reduction in the inflation factor (compound or simple) or the

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removal of the inflation factor (compound or simple).

GENWORTH offers a choice to policyholders regarding the reduction of inflation factor. Policyholders may either:

- i. Reduce their inflation factor and have their daily benefit be re-calculated as if the policyholder had the reduced inflation factor at policy issue and reduce the rate of the inflation factor for all future inflation increases. This reduces their premium to the issue age basis of the reduced inflation factor; or
- ii. Reduce their inflation factor and retain their daily benefit and reduce the rate of the inflation factor for all future inflation increases. The premium recalculates based on the issue age for the retained daily benefit and reduced inflation factor.

GENWORTH has two different administrative practices regarding policyholders who remove the inflation factor:

- i. For policies issued prior to 10/1/2007:
The removal of the inflation factor would freeze the policyholder's daily benefit at the currently inflated level with no future inflation increases. The premium recalculates based on the policyholder's original issue age as if they had never had inflation.
- ii. For policies issued on or after 10/1/2007:
The removal of the inflation factor would retain the policyholder's daily benefit at the current inflated level with no future inflation increases. The premium recalculates based



on the issue age of the retained daily benefit and no inflation factor;

d. Accepting a paid-up policy with maximum benefits equal to the premium paid, less any claim payments (unless specified otherwise by law or contract). This option would exempt the policyholder from making any future premium payments, and all other policy provisions, other than the maximum benefit, would remain unchanged.

8. GENWORTH agrees to be subject to the following terms and conditions with respect to the Flex I Non-Inflation policies on its Comprehensive Block:

a. Although no rate increase has been requested or approved at this time for the Flex I Non-Inflation policies, the company or representatives of the company shall not implement any rate increase on the Flex I Non-Inflation policies at issue in file log number FLR 20-031682 for a period of 3 years from the date this Order is fully executed as specified in Paragraph 16 below. GENWORTH further agrees to provide to policyholders of these policy forms who would like to lower premium costs options that are consistent with the terms of their policies.

9. GENWORTH agrees to be subject to the following terms and conditions with respect to the MFMP Inflation certificates on its Comprehensive Block:

a. Other than the rate increase approved pursuant to this Order, the company or representatives of the company shall not implement any further rate increase on the MFMP Inflation certificates at issue in file log number FLR 20-031682 for a period of 3 years from the date the company begins its implementation of the rate increase as specified in Paragraph 9(b) of this Order. However, the company or representatives of the company may, based on then-current actual and projected experience, file for a new rate increase prior to the expiration of the three-year period specified in this paragraph, provided such rate increase, if approved in whole or in part, will not be implemented on any certificate-holder's certificate prior to the expiration of said



three-year period;

b. The rate increase shall be implemented over a period of 3 years. The first increment shall be imposed beginning at least 45 days after the date of approval, with the following two increments imposed thereafter on or after the anniversary date of the prior year's increase, but in no event will any certificate-holder receive more than one rate increase within a twelve-month (consecutive) period;

c. The amount of the rate increase will also take into account the issue age of the certificate-holder and the type of certificate held by each certificate-holder. The increases will be implemented according to the following table:

| First Year | | | | Second Year | | | | Third Year | | | |
|----------------|---------------|-----------|---------------|-------------|---------------|-----------|---------------|------------|---------------|-----------|---------------|
| MFMP Inflation | | | | | | | | | | | |
| Issue Age | Rate Increase | Issue Age | Rate Increase | Issue Age | Rate Increase | Issue Age | Rate Increase | Issue Age | Rate Increase | Issue Age | Rate Increase |
| 18 | 21.5% | 52 | 21.5% | 18 | 21.5% | 52 | 21.5% | 18 | 21.5% | 52 | 21.5% |
| 19 | 21.5% | 53 | 21.5% | 19 | 21.5% | 53 | 21.5% | 19 | 21.5% | 53 | 21.5% |
| 20 | 21.5% | 54 | 21.5% | 20 | 21.5% | 54 | 21.5% | 20 | 21.5% | 54 | 21.5% |
| 21 | 21.5% | 55 | 21.5% | 21 | 21.5% | 55 | 21.5% | 21 | 21.5% | 55 | 21.5% |
| 22 | 21.5% | 56 | 21.5% | 22 | 21.5% | 56 | 21.5% | 22 | 21.5% | 56 | 21.5% |
| 23 | 21.5% | 57 | 21.5% | 23 | 21.5% | 57 | 21.5% | 23 | 21.5% | 57 | 21.5% |
| 24 | 21.5% | 58 | 21.5% | 24 | 21.5% | 58 | 21.5% | 24 | 21.5% | 58 | 21.5% |
| 25 | 21.5% | 59 | 21.5% | 25 | 21.5% | 59 | 21.5% | 25 | 21.5% | 59 | 21.5% |
| 26 | 21.5% | 60 | 21.5% | 26 | 21.5% | 60 | 21.5% | 26 | 21.5% | 60 | 21.5% |
| 27 | 21.5% | 61 | 21.5% | 27 | 21.5% | 61 | 21.5% | 27 | 21.5% | 61 | 21.5% |
| 28 | 21.5% | 62 | 21.5% | 28 | 21.5% | 62 | 21.5% | 28 | 21.5% | 62 | 21.5% |
| 29 | 21.5% | 63 | 21.5% | 29 | 21.5% | 63 | 21.5% | 29 | 21.5% | 63 | 21.5% |
| 30 | 21.5% | 64 | 21.5% | 30 | 21.5% | 64 | 21.5% | 30 | 21.5% | 64 | 21.5% |
| 31 | 21.5% | 65 | 21.5% | 31 | 21.5% | 65 | 21.5% | 31 | 21.5% | 65 | 21.5% |
| 32 | 21.5% | 66 | 21.5% | 32 | 21.5% | 66 | 21.5% | 32 | 21.5% | 66 | 21.5% |
| 33 | 21.5% | 67 | 21.5% | 33 | 21.5% | 67 | 21.5% | 33 | 21.5% | 67 | 21.5% |
| 34 | 21.5% | 68 | 21.5% | 34 | 21.5% | 68 | 21.5% | 34 | 21.5% | 68 | 21.5% |
| 35 | 21.5% | 69 | 21.5% | 35 | 21.5% | 69 | 21.5% | 35 | 21.5% | 69 | 21.5% |
| 36 | 21.5% | 70 | 21.5% | 36 | 21.5% | 70 | 21.5% | 36 | 21.5% | 70 | 21.5% |
| 37 | 21.5% | 71 | 19.7% | 37 | 21.5% | 71 | 19.7% | 37 | 21.5% | 71 | 19.7% |
| 38 | 21.5% | 72 | 17.8% | 38 | 21.5% | 72 | 17.8% | 38 | 21.5% | 72 | 17.8% |
| 39 | 21.5% | 73 | 15.9% | 39 | 21.5% | 73 | 15.9% | 39 | 21.5% | 73 | 15.9% |
| 40 | 21.5% | 74 | 13.9% | 40 | 21.5% | 74 | 13.9% | 40 | 21.5% | 74 | 13.9% |
| 41 | 21.5% | 75 | 11.8% | 41 | 21.5% | 75 | 11.8% | 41 | 21.5% | 75 | 11.8% |
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| 43 | 21.5% | 77 | 7.4% | 43 | 21.5% | 77 | 7.4% | 43 | 21.5% | 77 | 7.4% |
| 44 | 21.5% | 78 | 5.0% | 44 | 21.5% | 78 | 5.0% | 44 | 21.5% | 78 | 5.0% |
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| 46 | 21.5% | 80 | 0.0% | 46 | 21.5% | 80 | 0.0% | 46 | 21.5% | 80 | 0.0% |
| 47 | 21.5% | 81 | 0.0% | 47 | 21.5% | 81 | 0.0% | 47 | 21.5% | 81 | 0.0% |
| 48 | 21.5% | 82 | 0.0% | 48 | 21.5% | 82 | 0.0% | 48 | 21.5% | 82 | 0.0% |
| 49 | 21.5% | 83 | 0.0% | 49 | 21.5% | 83 | 0.0% | 49 | 21.5% | 83 | 0.0% |
| 50 | 21.5% | 84 | 0.0% | 50 | 21.5% | 84 | 0.0% | 50 | 21.5% | 84 | 0.0% |
| 51 | 21.5% | 85 | 0.0% | 51 | 21.5% | 85 | 0.0% | 51 | 21.5% | 85 | 0.0% |

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10. GENWORTH further agrees to provide the following options to certificate-holders on the MFMP Inflation certificates on its Comprehensive Block who would like to lower premium costs:

- a. Accepting a reduction in the daily benefit provided by the certificate;
- b. Accepting an increased elimination period under the certificate. This option would increase the certificate-holder's initial out of pocket cost before the certificate begins to provide benefits;
- c. Accepting a reduction in the inflation factor (compound or simple).

GENWORTH offers a choice to certificate-holders regarding the reduction of the inflation factor. Certificate-holders may either:

- i. Reduce their inflation factor and have their daily benefit be re-calculated as if the certificate-holder had the reduced inflation factor at issue and reduce the rate of the inflation factor for all future inflation increases. This reduces their premium to the issue age basis of the reduced inflation factor;
or
- ii. Reduce their inflation factor and retain their daily benefit and reduce the rate of the inflation factor for all future inflation increases. The premium recalculates based on the issue age for the retained daily benefit and reduced inflation factor.

GENWORTH does not have an available option for an MFMP Inflation certificate-holder to remove the inflation factor from a certificate;

- d. Accepting a paid-up certificate with maximum benefits equal to the premium paid, less any claim payments (unless specified otherwise by law or contract). This



option would exempt the certificate-holder from making any future premium payments, and all other certificate provisions, other than the maximum benefit, would remain unchanged.

11. GENWORTH agrees to be subject to the following terms and conditions with respect to the MFMP Non-Inflation certificates on its Comprehensive Block:

a. Although no rate increase has been requested or approved at this time for the MFMP Non-Inflation policies, the company or representatives of the company shall not implement any rate increase on the MFMP Non-Inflation certificates at issue in file log number FLR 20-031682 for a period of 3 years from the date this Order is fully executed as specified in paragraph 16 below. GENWORTH further agrees to provide to MFMP Non-Inflation certificate-holders who would like to lower premium costs options that are consistent with the terms of their certificates.

12. GENWORTH acknowledges and agrees that all representations and requirements set forth herein are material to the issuance of this Consent Order. Violation of any provision of this Consent Order shall constitute a violation of a lawful order of the OFFICE and may subject GENWORTH to one or more of the administrative remedies available under the Florida Insurance Code or other applicable law.

13. GENWORTH expressly waives a hearing in this matter, the making of findings of fact and conclusions of law by the OFFICE, and all further and other proceedings herein to which it may be entitled by law or rules of the OFFICE. GENWORTH hereby knowingly and voluntarily waives all rights to challenge or to contest this Consent Order in any forum available to it, now or in the future, including the right to any administrative proceeding, state or federal court action, or any appeal.

14. GENWORTH expressly agrees that this Consent Order shall be binding on the company and any successor in interest. GENWORTH further agrees to notify any successors in



interest that this Consent Order is in force.

15. Each party to this action shall bear its own costs and fees.

16. The parties agree that this Consent Order shall be deemed to be executed when the OFFICE has signed and docketed a copy of this Consent Order bearing the signature of the authorized representative of GENWORTH, notwithstanding the fact that the copy may have been transmitted to the OFFICE electronically. GENWORTH agrees that the signature of its authorized representative as affixed to this Consent Order shall be under the seal of a Notary Public.

WHEREFORE, the agreement between GENWORTH LIFE INSURANCE COMPANY and the FLORIDA OFFICE OF INSURANCE REGULATION, the terms and conditions of which are set forth above, is APPROVED.

FURTHER, all terms and conditions contained herein are hereby ORDERED.

DONE and ORDERED this 10 day of March, 2022.



David Altmaier

David Altmaier, Commissioner
Office of Insurance Regulation

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By execution hereof, GENWORTH LIFE INSURANCE COMPANY consents to entry of this Consent Order, agrees without reservation to all of the above terms and conditions, and shall be bound by all provisions herein. The undersigned represents that they have the authority to bind GENWORTH LIFE INSURANCE COMPANY to the terms and conditions of this Consent Order.



Seal)

GENWORTH LIFE INSURANCE COMPANY

By: Jamala Arland

Print Name: Jamala M. Arland

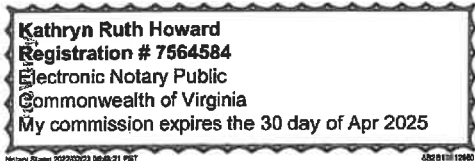
Title: Senior Vice President, LTC Inforce

Date: 02/23/2022

STATE OF Virginia

COUNTY OF Powhatan

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 23rd day of February 2022, by Jamala M. Arland (name of person) as Senior Vice President, LTC Inforce for Genworth Life Insurance Company (type of authority; e.g., officer, trustee, attorney in fact) (company name)



Kathryn R. Howard

(Signature of the Notary)

Kathryn R. Howard

(Print, Type or Stamp Commissioned Name of Notary)

Notarial act performed by audio-visual communication

Personally Known OR Produced Identification _____

Type of Identification Produced _____

My Commission Expires: April 30, 2025

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Florida Consent Order-GLIC

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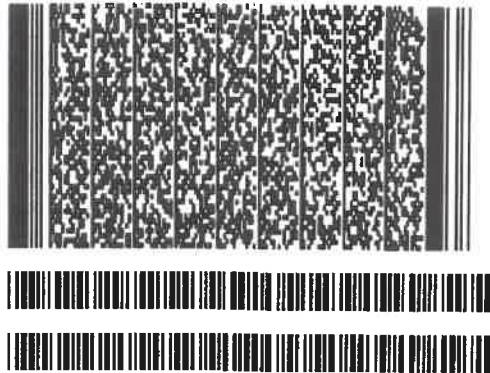
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E-Signature Summary

E-Signature 1: jamala arland (jma)
 February 23, 2022 05:48:21 -8:00 [01A810EA8957] [100.7.40.192]
 Jamala.Arland@genworth.com (Principal) (Personally Known)

E-Signature Notary: Kathryn Howard (KRH)
 February 23, 2022 05:48:21 -8:00 [8B2B12E12860] [73.99.37.19]
 kathy.howard@genworth.com
 I, Kathryn Howard, did witness the participants named above electronically sign this document.



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