

COMPARE OUR PRODUCTS

LIFE INSURANCE

When clients need life insurance, our innovative products are among the most competitive available. With our comprehensive suite of products, you can find the right life insurance solution for your clients.

Underwritten by

Genworth Life and Annuity
Insurance Company
Genworth Life Insurance Company

Richmond, VA

Genworth Life Insurance Company
of New York

New York, NY

Only Genworth Life of New York is licensed to conduct business in New York.

UNIVERSAL LIFE (UL) INSURANCE

Product	GenGuard SM UL	GenGuard SM SUL	Life Ready SM UL II
	GenGuard SM UL NY (available only in NY)	GenGuard SM SUL NY (available only in NY)	Life Ready SM UL NY (available only in NY)
Description	Long-term, secondary guarantee, single life product	Second - to - die survivorship product with long term secondary guarantee	Current assumption single life product
Client Profile	Looking for affordable lifetime coverage, predictable premiums and flexibility for the unexpected	Looking for security, flexibility and affordability in a survivorship universal life (SUL) product. Guaranteed death benefit paid at second insured's death can be used for various estate or business planning purposes.	Looking for affordable death benefit protection and is willing to accept some interest rate and cost of insurance risk in exchange for greater liquidity and policy change flexibility
Issue Ages¹	0 - 90	First Life: 15 - 79 18 - 79 NJ & OR Second Life: 15 - 94 18 - 94 NJ & OR	0 - 90 Nicotine Use: 15 - 90
Minimum Specified Amount	\$25,000	\$100,000	\$50,000
Death Benefit	One option — level	One option — level	Two options — level and increasing
Premium Guarantees	Coverage Protection Benefit (CPB) <i>Provides death-benefit guarantee²</i> <ul style="list-style-type: none"> Premiums are treated as if received on first day of policy month 1035 money received in first policy year considered paid on the first day of the first policy year 	Policy Protection Rider <i>Provides death-benefit guarantee²</i> <ul style="list-style-type: none"> Premiums are treated as if received on first day of policy month 1035 money received in first policy year considered paid on the first day of the first policy year 	Minimum Monthly Premium Guarantee³ Period Issue ages 0-24 — first 14 years Issue ages 25-84 — first 10 years Issue ages 85-90 — same as surrender charge period
Market Applications⁴	Personal <ul style="list-style-type: none"> Replace income Repay debt Protect mortgage Provide an inheritance Increase estate liquidity Support charitable giving Enable estate equalization Business <ul style="list-style-type: none"> Business continuation Executive bonus Key person protection Buy/sell arrangement 	Personal <ul style="list-style-type: none"> Facilitate wealth transfer Support a special needs child Provide an inheritance Increase estate liquidity Enable estate equalization Business <ul style="list-style-type: none"> Business continuation Executive bonus Key person protection Buy/sell arrangement Transfer of family business 	Personal <ul style="list-style-type: none"> Replace income Provide an inheritance Supplement retirement income Pay college tuition Business <ul style="list-style-type: none"> Business continuation Executive bonus Key person protection Split dollar arrangement Buy/sell arrangement
Features	<ul style="list-style-type: none"> Preferred and non-preferred loans 14-year surrender charge 6 underwriting classes for most issue ages Designed to be competitive for death-benefit guarantee coverage to age 105 No maturity age <ul style="list-style-type: none"> Premium payments and monthly insurance charges cease at attained age 121 Policy and riders continue as does interest on policy values and loans 	<ul style="list-style-type: none"> One insured may be uninsurable Preferred and non-preferred loans 19-year surrender charge 5 underwriting classes for most issue ages Designed to be competitive for death-benefit guarantee coverage to age 105 No maturity age <ul style="list-style-type: none"> Premium payments and monthly insurance charges cease at younger insured's age 121 Policy and riders continue as does interest on policy values and loans 	<ul style="list-style-type: none"> Preferred and non-preferred loans 14-year surrender charge up to issue age 80 <ul style="list-style-type: none"> For ages 81+, surrender charge period equals 94 minus issue age 6 underwriting classes for most issue ages No maturity age <ul style="list-style-type: none"> Premium payments and monthly insurance charges cease at attained age 121 Policy and riders continue as does interest on policy values and loans
Riders (optional unless otherwise stated)	Waiver of Specified Premium, Accidental Death Benefit, Children's Term Insurance, Accelerated Death Benefit (automatic — not available in NY)	Policy Split, Estate Tax Repeal, Accelerated Death Benefit (automatic — not available in NY)	Waiver of Monthly Deduction, Accidental Death Benefit, Children's Term Insurance, Accelerated Death Benefit (automatic — not available in NY)

UNIVERSAL LIFE (UL) INSURANCE

Product	Colony SM Term UL
Description	Flexible premium adjustable life insurance product (Universal Life)
Highlights	Universal life product that allows the customer to choose an initial planned premium. The planned premium is comparable to a term life insurance premium for death-benefit guarantees for a selected period (for example 10, 15, 20 or 30 years). Colony Term UL offers a conditional death-benefit guarantee. ²
Client Profile	Consumers who are interested in affordable life insurance with initial planned periodic premiums comparable to a term life insurance premium that can be chosen for death-benefit guarantees for the period selected.
Issue Ages¹	10-yr: <i>0-80 for Preferred Best No Nicotine Use, Select No Nicotine Use, Preferred Nicotine Use</i> <i>0-85 for Preferred No Nicotine Use, Standard No Nicotine Use, Standard Nicotine Use</i> 15-yr: 0-80 20-yr: 0-75 30-yr: 0-65 In OR, the youngest issue age begins at 18
Minimum Specified Amount	\$50,000
Death Benefit	Level
Premium Guarantee	Coverage Protection Benefit (CPB) <i>Provides death-benefit guarantee²</i> For the purpose of determining whether the death-benefit guarantee is in effect, we credit payments as of the first of the month in which they are paid. Remember, though, premiums are credited to Policy Value as of date received.
Market Applications⁴	Personal <ul style="list-style-type: none"> • Replace income • Repay debts • Protect mortgage • Provide an inheritance Business <ul style="list-style-type: none"> • Business continuation • Executive bonus • Key person protection
Features	<ul style="list-style-type: none"> • 6 underwriting classes for most issue ages • No maturity age <ul style="list-style-type: none"> - Premium payments and monthly insurance charges cease at attained age 121 - Policy and riders continue as does interest on policy values and loans
Riders (optional unless otherwise stated)	Waiver of Specified Premium, Children's Term Insurance, Accelerated Death Benefit (automatic - not available in NY)

¹ All issue ages are age nearest birthday and may be limited by underwriting class in certain states. Issue ages vary for nicotine users.

² The death-benefit guarantee is conditioned on the payment of enough premium so that at the beginning of a policy month the policy's Coverage Protection Amount (defined in the Coverage Protection Benefit section of the policy) minus any policy loan balance is zero or greater. Policy loans and/or withdrawals can shorten the length of the guarantee or affect whether or not the guarantee remains in effect.

³ Minimum Monthly Premium Guarantee is a conditional guarantee that can keep the policy in force for a specified period of time when policy values are too small to do so. If the Owner pays only enough premiums to meet the Minimum Monthly Premium requirement, policy values may not be large enough to keep the policy in force after the guarantee period ends.

⁴ The Genworth Financial companies and their representatives and distributors do not provide tax or legal advice. We did not write this material for use by any taxpayer to avoid any Internal Revenue Service penalty. Clients should ask their independent tax and legal advisors for advice based on their particular situation.

Genworth Life and Annuity Insurance Company, Richmond, VA
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Genworth Life Insurance Company of New York, New York, NY

These are partial product descriptions. To accurately present these products you must fully understand their features, benefits and limitations, which are explained in more detail in the product's feature guide. Only the policy contains the actual terms and conditions of coverage.

All products are subject to their Policy Form Numbers and to issue limitations. Products, riders and benefits may not be available in all states. All guarantees are based on the claims-paying ability of the issuing insurance company.

GenGuardSM UL: Policy Form No. ICC09GA1000 or GA1000-0609 et al. (Genworth Life & Annuity)

GenGuardSM UL: Policy Form No. ICC09GL1000 or GL1000-0609 et al. (Genworth Life)

GenGuardSM UL NY: Policy Form No. GY1000-0609; available only in NY (Genworth Life of New York)

Life ReadySM UL II: Policy Form No. GLAULLRII0807 et al. (Genworth Life & Annuity) or GLIULLRII0807 et al. (Genworth Life)

Life ReadySM UL NY: Policy Form No. GNYULLRII0807; available only in NY (Genworth Life of New York)

GenGuardSM SUL: Policy Form No. GLAULLTD0408 et al. and Rider Form No. GLAULRPPR0308 et al.

In Texas, Policy Form No. ICC09GA1001 and Rider Form No. ICC09GA100R (Genworth Life & Annuity)

GenGuardSM SUL NY: Policy Form No. GNYULLTD0408 and Rider Form No. GNYULRPPR0109; available only in NY (Genworth Life of New York)

Colony Term UL: Policy Form No. ICC09GA1002 or GA1002-0709 et al. (Genworth Life & Annuity)

Colony Term UL: Policy Form No. ICC09GL1002 or GL1002-0709 et al. (Genworth Life)



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