

January 22, 2010

Get a Sales Boost in the New Year with New Substandard Rates for ColonySM Term UL

Effective February 1, 2010, we have new Colony Term UL substandard rates that are comparable to our substandard rates for term life insurance.

Here's a sample of new, competitive substandard planned premiums for Colony Term UL 10*

	Old	New (Effective 02/01/10)
Male age 45, \$500K, rated table H	\$4,882.79	\$2,187.98
Male age 55, \$500K, rated table D	\$4,985.08	\$3,406.03

The planned premiums shown can maintain the death-benefit guarantee for 10 years**

What does this mean for you?

- The Genworth Financial companies not only can handle your substandard cases but can make competitive offers for them.
- Planned premiums for death-benefit guarantee periods that compare favorably to term insurance premiums for similar periods for your preferred, standard and substandard cases.

What does this mean for your clients?

- Clients who are rated as substandard risks will find that their planned premiums are more competitive using the new ratings in the vast majority of cases. In a small percentage of cases, planned premiums may be higher.

How does it work?

- Cases that are pending underwriting as of 02/01/10 will receive the new rates.
- Cases awaiting delivery with the agents as of 02/01/10 will be handled individually; we will contact the submitting agency.

Submit your substandard cases today! We can help!

*Planned premiums shown are for illustrative purposes only and consumers should carefully consider all policy features when purchasing life insurance. Rates as of 1/13/10.

**Death-benefit guarantee refers to a conditional guarantee that can keep the policy in force even if the policy values do not. This guarantee, however, is conditional. Certain policy rights, if exercised, can end the guarantee.

Colony Term UL is a flexible premium, adjustable life insurance policy (commonly known as Universal Life). Colony Term UL is subject to state availability, terms, issue limitations and conditions of the Policy Forms below:

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)

Colony Term UL NY: Policy Form No. GY1002-0709; available only in NY (Genworth Life of New York)

All guarantees are based on the claims-paying ability of the issuing insurance company.

Genworth Financial companies include:

Genworth Life and Annuity Insurance Company, Richmond, VA

Genworth Life Insurance Company, Richmond, VA

Genworth Life Insurance Company of New York, 666 Third Avenue, 9th Floor, New York, NY 10017

Only Genworth Life Insurance Company of New York is licensed in New York.

Genworth, Genworth Financial and the Genworth logo are registered service marks of Genworth Financial, Inc.