

Genworth Life Insurance Company

Name: Genworth Life Insurance Company

Description: Genworth Life Insurance Company is a Genworth Financial company (formerly known as GE Financial).

Website: <http://www.genworth.com>

Customer Service: 888-436-9678

Address: 700 Main Street
Lynchburg, VA 24504

Offered by QuickQuote in: All states except for NY

Year Founded: 1871

AM Best Rating: A as of 2009

S&P Rating: A

Included Term Life Product Features

Interest Rates: Guaranteed

Accelerated Death Benefit: Included with no additional cost. Available if a condition reduces an insured's life expectancy to 6 months or less (in most states). An administrative fee is deducted at benefit payment.

The maximum accelerated death benefit is the difference between (1) an amount equal to the lesser of (a) \$500,000 and (b) the loan value plus 75% of the difference between the primary death benefit and the loan value and (2) the loan balance.

Optional Term Life Product Features

Waiver of Specified Premium: Optional rider at additional cost. In the event of a total disability (as defined in the policy rider), this rider waives payment of an amount equal to the Monthly Waiver Benefit (MVB) and applies that amount at the beginning of each policy month as a gross premium, subject to premium expense charges. MWB may not be sufficient to keep the policy in force.

Issue ages are 15 - 55. The rider expires at the policy anniversary nearest the insured's 60th birthday or, for a total disability beginning prior to and continuing past age 60, when the insured is no longer totally disabled.

Children's Term Insurance: Optional rider at additional cost. This rider covers natural children, stepchildren and legally adopted children of the insured. Issue ages are 15 - 55. The rider expires on the child's 25th birthday or the policy anniversary nearest the insured's attained age 65, whichever comes first. There is a 10 unit maximum, with each unit equal to \$1,000 (\$10,000 total). One rider covers all eligible children.

Other Information

Legal Information Colony Term UL is a universal life insurance product with initial planned premiums comparable to a term life insurance premium. Premiums are guaranteed to provide death benefit coverage for the initial period selected (10, 15, 20 or 30 years). Higher premiums will be required to guarantee death benefit coverage beyond the initial period. There is no maturity date.

Premiums shown are approximate for coverage (10, 15, 20 or 30) years. Company projection software provides exact premiums. Premiums that can continue coverage beyond this period are much higher.

Genworth Life Insurance Company Plans

Colony Term Universal Life 10 View Brochure	Colony Term UL 10 is a universal life insurance policy with initial planned premiums comparable to traditional term life insurance. The death benefit is guaranteed for 10 years at the initial premium level. Coverage may be extended beyond the initial period with higher planned premiums.
Colony Term Universal Life 15 View Brochure	Colony Term UL 15 is a universal life insurance policy with initial planned premiums comparable to traditional term life insurance. The death benefit is guaranteed for 15 years at the initial premium level. Coverage may be extended beyond the initial period with higher planned premiums.
Colony Term Universal Life 20 View Brochure	Colony Term UL 20 is a universal life insurance policy with initial planned premiums comparable to traditional term life insurance. The death benefit is guaranteed for 20 years at the initial premium level. Coverage may be extended beyond the initial period with higher planned premiums.
Colony Term Universal Life 30 View Brochure	Colony Term UL 30 is a universal life insurance policy with initial planned premiums comparable to traditional term life insurance. The death benefit is guaranteed for 30 years at the initial premium level. Coverage may be extended beyond the initial period with higher planned premiums.
Sure Term 10 View Brochure	10-year term life insurance with premium rates guaranteed to remain level for 10 years.
Sure Term 15 View Brochure	15-year term life insurance with premium rates guaranteed to remain level for 15 years.
Sure Term 20 View Brochure	20-year term life insurance with premium rates guaranteed to remain level for 20 years.
Sure Term 30 View Brochure	30-year term life insurance with premium rates guaranteed to remain level for 30 years.

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- 2009-01-09 [Genworth Life Insurance Company News](#)
- 2008-11-19 [Genworth Life Insurance Company FAQ's](#)
- 2007-08-07 [Term Life Insurance Coverage Minimum](#)
- 2007-07-19 [Term to Perm](#)

Genworth Life Insurance Company News

- [GENWORTH FINANCIAL INC Financials \(EDGAR Online Financials\)](#) Yahoo! Finance: GNW News - Fri, 12 Mar 2010 18:05:10 Etc/GMT
- [The 10 Hottest Stocks Right Now \(at Motley Fool\)](#) Yahoo! Finance: GNW News - Thu, 11 Mar 2010 20:24:50 Etc/GMT
- [Getting Hard To Find A Reason To Buy Corporate Bonds \(at Forbes.com\)](#) Yahoo! Finance: GNW News - Thu, 11 Mar 2010 18:12:35 Etc/GMT