

## Genworth Life Insurance Company

<b>Name:</b>	Genworth Life Insurance Company
<b>Description:</b>	Genworth Life Insurance Company is a Genworth Financial company (formerly known as GE Financial).
<b>Website:</b>	<a href="http://www.genworth.com">http://www.genworth.com</a>
<b>Customer Service:</b>	888-436-9678
<b>Address:</b>	700 Main Street Lynchburg, VA 24504
<b>Offered by QuickQuote in:</b>	All states except for: NY
<b>Year Founded:</b>	1871
<b>AM Best Rating:</b>	A as of 2010
<b>S&amp;P Rating:</b>	A

### Included Term Life Product Features

<b>Interest Rates:</b>	Guaranteed
<b>Accelerated Death Benefit:</b>	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

<b>Waiver of Specified Premium:</b>	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.
<b>Children's Term Insurance:</b>	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

<b>Legal Information</b>	<b>Colony Term UL is a universal life insurance policy designed to meet the needs of the term life insurance market.</b> 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.  Policy Form Number GL1002-0709 et al. or ICC09GL1002.
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### Genworth Life Insurance Company Plans

**Colony LifeLong UL**

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**Colony Term UL 10** 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.

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**Colony Term UL 15** 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.

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**Colony Term UL 15** 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.

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**Colony Term UL 20** 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.

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**Colony Term UL 20** 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.

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**Colony Term UL 30** 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.

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