



BULLETIN:

New State Availability

ColonySM Term UL, GenGuardSM UL, GenGuardSM SUL and Life ReadySM UL II

genworth.com

February 19, 2010

Effective: 03-01-2010

Key States and Products:

MT, CA and OR – Colony Term UL available March 1, 2010. See transition rules and other important details in this bulletin.

FL – GenGuard UL available March 1, 2010. See transition rules and other important details in this bulletin.

MS – Colony Term UL, GenGuard UL, GenGuard SUL and Life Ready UL II available March 1, 2010.

Colony Term UL is available on key aggregator sites (e.g., Compulife®, VitalTerm and iPipeline™). If you are using iPipeline™, be sure to perform your system update to make certain that the Colony Term UL premiums are visible.

Contact: Questions? Please contact your Genworth representative.

March 1, 2010, marks the availability of several life insurance products in key states:

- **ColonySM Term UL** will be available for sale in **CA, MS, MT and OR**
- **GenGuard UL** will replace **Lifetime FlexPlus® II** in **FL**
- **ColonySM Term UL, GenGuardSM UL, GenGuardSM SUL and Life ReadySM UL II** products will be available in **MS**

ColonySM Term UL – CA, MS, MT and OR

Transition Rules for CA, MT, MS and OR

New Sales

- **March 1, 2010:** We will begin accepting applications for Colony Term UL in CA, MT, MS and OR.
- **March 1 – April 15, 2010:** Applications in process prior to March 1, 2010, and received through April 15, 2010, will be issued for the product applied for, unless we receive notification to issue the new Colony Term UL product.*
- **March 1, 2010:** Only Colony Term UL will be available for quote on quoting engines and for processing through Life Quick Request.
- **After April 15, 2010:** We will automatically issue applications received after this date as Colony Term UL.*
- **Non-approved states:** Not yet approved in NJ.
- **May 31, 2010,** is the last date that applications for ColonySM or Sure Term® products will be accepted, regardless of state approvals.

Pending Inventory for CA, MS, MT and OR

- **April 15, 2010:** Pending applications will be issued as applied for unless we are otherwise notified to issue the new Colony Term UL product.

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 to conduct business in New York.

Long term care insurance products issued by Genworth Life Insurance Company and in New York by Genworth Life Insurance Company of New York.

Variable products issued by Genworth Life and Annuity Insurance Company and in New York by Genworth Life Insurance Company of New York.

Principal Underwriter: Capital Brokerage Corporation (dba Genworth Financial Brokerage Corporation in Indiana)

6620 West Broad Street, Building 2, Richmond, VA 23230, Member FINRA

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- We will allow reissues to Colony Term UL on policies that have been issued and are out for delivery in approved states unless policies have been placed in force.
- Cancellations, re-opens or policies not taken will have to re-apply for Colony Term UL if requested after April 15, 2010 (for newly approved states).

WinFlex Projections

- Colony Term UL projections will be available in WinFlex on **March 1, 2010**. The product is non-illustrated; therefore, signed illustrations are not required, but projections of guaranteed values will be available and may be required in cases of unusual premium patterns.
- It is our intention to move from our old term life insurance series to Colony Term UL in these states effective March 1st, 2010. However, to support your business already in progress, we will maintain our old term products on WinFlex until April 15th, 2010.

Colony Term UL State Availability — As of March 1, 2010, approved in all states except New Jersey.

GenGuardSM UL – FL and MS

Effective March 1, 2010, GenGuard UL will now be available in Florida and Mississippi.

Transition Rules for FL

New Sales

- **March 1, 2010:** We will begin accepting applications for GenGuard UL.
- **March 1 – March 31, 2010:** We will issue applications received through March 31, 2010, as applied for unless we receive notification to issue the new GenGuard UL product.**
- **After March 31, 2010:** We will automatically issue applications received after this date as GenGuard UL.**

Pending Inventory for FL

- We will issue applications pending after March 31, 2010, as applied for unless we are otherwise notified to issue the new GenGuard UL product.**
- Policies previously issued and/or placed in force are not eligible for re-issue for the new GenGuard UL product.
- Cancellations, re-opens or policies not taken will have to reapply for GenGuard UL if requested after March 31, 2010.

WinFlex Illustrations

- On March 31, 2010, we will discontinue the ability to run Lifetime FlexPlus II illustrations. New Business will provide illustrations for Lifetime FlexPlus II cases issued other than as applied for.
- GenGuard UL is strongly competitive for death-benefit guarantee¹ periods through age 105. We are not as competitive for guarantee periods beyond age 105. However, we will continue to allow all versions of WinFlex to produce illustrations for longer periods, including death benefit guarantee periods to age 121.

Transition Rules for MS

There is no transition period for MS.

GenGuardSM SUL and Life ReadySM UL II – MS

Effective March 1, 2010, GenGuard SUL and Life Ready UL II will be available in Mississippi.

(Please note that the Estate Tax Repeal Rider is not available on GenGuard SUL in MS)

Transition Rules for MS

There is no transition period for MS.

Illustration Requirements

Expense Allocation Method Used in illustrations is required from all insurers. In accordance with the Life Insurance Illustration Model Regulation, agents must receive information about the expense allocation method used in illustrations. Illustrations for Life products sold through the Genworth Financial companies (Genworth Life Insurance Company, Genworth Life and Annuity Insurance Company and Genworth Life Insurance Company of New York) represent values that include the full allocation of company expenses.

For more information about any product noted, please contact your Genworth Representative.

*An amendment changing the plan on the application to Colony Term UL will be required on delivery of the Colony Term UL policy.

**A valid GenGuard UL illustration or waiver is required prior to issue, and an amendment changing the plan on the application to GenGuard UL will be required on delivery.

¹ Death-benefit guarantee refers to a conditional guarantee that can keep the policy in force even if policy values do not. Certain policy rights, if exercised, can end this guarantee.

All products and their riders and benefits are subject to their policy forms and to state availability and issue limitations.

ColonySM Term UL: Policy Form No. GA1002-0709 or ICC09GA1002 et al. (Genworth Life & Annuity); Policy Form No. GL1002-0709 or ICC09GL1002 et al. (Genworth Life).

ColonySM: Policy Form No. 1420 (96) et al. or 1421 et al. (Genworth Life & Annuity)

Sure Term[®]: Policy Form No. GE-1420 et al. (Genworth Life).

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

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

GenGuardSM SUL: Policy Form No. GLAULLTD0408 et al. and Rider Form No. GLAULRPPR0308 et al. and Policy Form ICC09GA1001 and Rider Form No. ICC09GA100R (Genworth Life & Annuity).

Life ReadySM UL II: Policy Form No. GLAULLR1I0807 et al. (Genworth Life & Annuity) or GLIULLR1I0807 et al. (Genworth Life).

Life insurance underwritten by

Genworth Life and Annuity Insurance Company

Genworth Life Insurance Company Richmond, VA

Genworth Life Insurance Company of New York New York, NY