

ColonySM Term UL

Affordable life insurance on your terms

Genworth 



Life insurance products underwritten by:
Genworth Life and Annuity Insurance Company,
Genworth Life Insurance Company, Richmond, VA
49598 09/15/11

ColonySM Term UL Universal Life Insurance

Colony Term UL is an affordable, flexible premium universal life insurance product designed to provide a death benefit for a desired period of time: 10, 15, 20, 30 years or any period in between.

What's Important to You?

Your Family

Your family's financial security depends on you. You work hard every day to provide for your loved ones and make good financial decisions. No one likes to dwell on the prospect of his or her own death. However, life insurance is an important part of any sound financial strategy, especially during those critical years when you have children at home, a mortgage to pay, college years to fund and a retirement nest egg to build. Your income makes it possible for you to give your family the life you want them to have. What would they do if the unexpected happened to you? If the day comes when you're no longer there, life insurance can help provide the safety net that could mean the difference between hardship for them and continuing their lives in their own home surrounded by family and friends.

You're not alone, 42% of Main Street Americans¹ don't have life insurance. 40% of those who do feel they don't have enough.

Now, there's a solution: Colony Term UL - affordable life insurance on your terms.

Your Life Insurance Protection Needs

Determining the amount of coverage you need is easier than you think. Everyone's financial responsibilities are different. Genworth has developed an innovative and simple way to help you think about your individual life insurance needs. Just answer six short questions about what you want life insurance to cover and see an estimated premium for that coverage. You may be surprised at how affordable it is to gain a sense of security for you and your family.

Visit genworth.com/lets-talklife to calculate your protection needs. Colony Term UL allows you to customize your coverage to meet your specific needs.

Your Decision

Life insurance is more than an important financial decision - it's a way to put your mind at ease knowing your loved ones will be protected today and in the future. With competitively priced customizable coverage, flexible premiums,² flexible protection and transparency you can trust, a Colony Term UL policy may be the answer.

I AM LOOKING FOR	COLONY TERM UL SOLUTIONS
Safety	Death-benefit guarantee ³
Affordable premiums	Competitive rates
Predictable payments	When you choose to pay level planned premiums monthly, ⁴ quarterly, semi-annually or annually
Flexibility	Adjustable planned payments ²
Transparency	Annual report and clear communications
Business continuation planning	Key employee insurance Buy-sell funding

¹Genworth Financial 2011 LifeJacketSM Study, Main Street Americans refers to households with income of \$50,000-\$250,000.

²If you choose to pay the minimum amount needed to maintain the guarantee, planned premiums must be paid timely to avoid lapse.

³Death-benefit guarantee refers to a conditional guarantee that, if the conditions are met, can keep the policy in force even if policy values do not. Certain policy rights, if exercised, can end the guarantee.

⁴Monthly planned premiums can only be paid via electronic funds transfer.

“I never realized how easy it would be to customize our life insurance to meet our family’s needs”

“Our friends kept telling us that we needed to buy 5-10 times our income in life insurance protection. The numbers overwhelmed us, so we kept procrastinating, leaving our family at risk. We both had some employer-provided life insurance and realized that when we changed jobs we would not have had the option of maintaining that coverage.

After visiting genworth.com/lets-talklife, we made an appointment to discuss our needs with a life insurance advisor who was able to ladder our life insurance policies to provide the right amount of protection when we needed it.

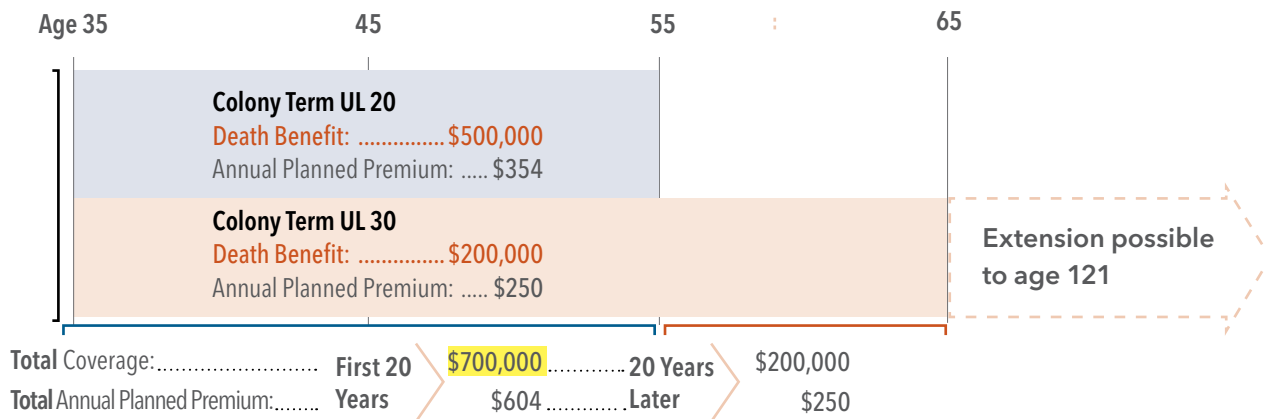
Now, we aren’t under-insured when our financial responsibilities are highest or over-insured as our financial responsibilities decrease.”



Our Coverage Needs

Household Expenses	First 20 Years	In 20 Years
Remaining mortgage	\$140,000	\$0
College fund	\$40,000	N/A
Final expenses (burial, credit card debt, etc.)	\$20,000	\$30,000
Partial income replacement	\$500,000	\$170,000
Total	\$700,000	\$200,000

Male, age 35, Preferred No Nicotine Use



For illustrative purposes only. Ask your agent/producer for a quote.
 Example and quoted statements above are fictitious and for demonstration purposes only.

While we may change future cost of insurance charges based on changes to investment earnings, mortality expenses, and taxes, this does not apply to death-benefit guarantee charges.

It is possible that coverage will expire when either no premiums are paid following the initial premium or subsequent premiums are insufficient to continue coverage.

Affordable Life Insurance On Your Terms:

The Security You Need, The Flexibility You Want



You expect more for your money and Colony Term UL delivers, offering greater flexibility than traditional term life insurance products at a planned premium that is often more affordable. Colony Term UL is a universal life (UL) insurance policy that not only meets your expectations; it exceeds them, providing coverage in a more flexible way than traditional term life insurance.

Competitively Priced Customizable Coverage

Colony Term UL allows you to pay highly competitive, affordable planned premiums for 10, 15, 20 or 30 years or any desired period in between. So whether you need 12 years of coverage until the children are grown, 17 until the mortgage is paid off or 26 until retirement, you can determine the specific number of years coverage is needed. Or, based on your budget, determine the amount of coverage you can afford. Discussing your specific needs with your insurance advisor will help you determine the right coverage to provide the security you're seeking.

Flexible Premiums*

Although a planned premium pattern comparable to term life insurance premiums can be chosen to guarantee coverage for a desired period, other premium payment patterns can also guarantee coverage for the same period. You may take advantage of this flexibility by:

- Paying higher premiums earlier and lower premiums later in the policy or
- Using cash value in an older life insurance policy, when appropriate, to pay planned premiums for several years or lengthen the death-benefit guarantee.

You may increase, decrease or skip planned premium payments. Reduced and missed premiums will not impact the death-benefit guarantee as long as the planned premiums paid are sufficient to maintain the coverage.

Flexible Protection

Life is unpredictable. Protection needs may change throughout our lifetimes. Should the need arise to extend the initial period of coverage, you can do so by paying a considerably higher premium. Unlike traditional term insurance, Colony Term UL lets you extend coverage without the need to apply for a new policy, undergo underwriting and have a medical exam. This means your coverage extension cannot be declined because of a change in your insurability. You'll know the cost of extending your coverage, so there will be no surprises. If you know today that you need coverage for a longer period of time, consider ColonySM LifeLong UL or GenGuard[®] UL.

You will know the cost of extending your coverage, with no surprises.

Transparency You Can Trust

Each year on your policy anniversary, you will receive an annual report which clearly communicates the policy value and death-benefit guarantee status. When you make changes that impact the performance of the death-benefit guarantee, including changes in payment frequency, you will receive clear communications indicating the impact of your changes.

*If you choose to pay the minimum amount needed to maintain the guarantee, planned premiums must be paid timely to avoid lapse.

It's Easier Than You Think

Getting life insurance can be as easy as taking these three simple steps:

- 1 Consider your life insurance needs using the checklist below.
- 2 Discuss your needs with a trusted professional.
- 3 Repeat steps one and two annually.

A List to Get You Going

Some people can quickly identify what funds will be needed to cover obligations and other expenses once someone passes away. Some will have a tougher time. Below are some general areas to review and see what might apply to your situation. Then, visit Genworth's life insurance calculator (genworth.com/lets-talklife) to get a realistic estimate for the amount and cost of coverage you may need. This list can help you have a better conversation about your protection needs.

What do you need life insurance to cover?

1 FAMILY

- Childcare
- Household Help
- School Supplies & Fees
- Health Insurance
- Entertainment
- Lessons
- Sports and Other Activities
- Clubs
- Family Members Who May Need Lifelong Support
- Obligations to a Former Spouse and/or Children

2 HOUSING

- Mortgage Payment or Rent
- Utilities
- Home Maintenance
- Yard Maintenance
- Insurance
- Homeowners Association Fees
- Property Taxes
- Relocation Expenses

3 TRANSPORTATION

- Auto Maintenance
- Periodic Replacement of Vehicle
- Car(s) for Others
- Auto Insurance

4 LIFE

- Groceries
- Clothing
- Vacations and Travel
- Second Home
- Birthday and Holiday Expenses
- Entertainment and Dining Out
- Periodic Technological Upgrades and Must-Haves

5 EDUCATION

- College for Children
- Continuing Education for Surviving Spouse
- Help with Grandchildren's College

6 DEBT & ONGOING OBLIGATIONS

- Credit Card Debt
- School Loans
- Funeral Expenses
- Medical Bills
- Estate, Property and Other Taxes

7 PETS

- Veterinary Bills or Procedures
- Pet Food
- Grooming
- Boarding
- Arrangements for Pets Who May Outlive You

8 MEDICAL EXPENSES

- Current and (to the degree you can predict) future medical or long term care costs

9 OTHER CONSIDERATIONS:

For more information visit
genworth.com/lets-talklife

About Genworth Financial

- A leading insurance holding company in the United States
- Strong history: Our roots go back to 1871 with the founding of The Life Insurance Company of Virginia; our insurers, Genworth Life and Annuity Insurance Company, and Genworth Life Insurance Company, have over \$538 billion of life insurance in force (12/31/10) and have paid over \$5 billion in benefits in the last nine years.
- Strength and security: A.M. Best rates our insurers "A" (Excellent, 3rd of 15)*
- Product innovation: Genworth Life & Annuity and Genworth Life are industry leaders in development of universal life insurance products

We'll be here when your family needs us the most

For over 130 years we've built our reputation on life insurance - paying benefits to families at the most critical moments of their lives. That's when they'll know you made the right choice - to rely on the Genworth Financial companies to help provide for them when you no longer can.

Providing sound financial security

We're dedicated to giving you one thing that is appreciated - the power of choice. By giving you the flexibility to decide what's best for you, you'll find the solutions that can help ensure your family can achieve their dreams.

* Genworth Life & Annuity and Genworth Life are rated "A" (Excellent), the third-highest of 15 ratings by the A.M. Best Company. This rating represents the opinion of A.M. Best of the insurers' financial strength and ability to meet ongoing obligations to policyholders and is not an implied warranty of the companies' ability to meet their financial obligations. Rating is current as of 7/21/11.



The Genworth Financial companies and their representatives and distributors do not provide tax or legal advice. You should ask your independent tax and legal advisors for advice based on your particular situation. Examples and quotes are hypothetical and used only to help you understand the ideas. They may not reflect your particular circumstances.

ColonySM Term UL is a flexible-premium, adjustable life insurance policy (commonly known as universal life insurance).

All products, their riders, and benefits are subject to the terms and conditions of their policy forms and to state availability and issue limitations.

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

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

Insurance and annuity products:

- Are not deposits.
- May decrease in value.

- Are not insured by the FDIC or any other federal government agency.
- Are not guaranteed by a bank or its affiliates.