

Products, benefits and rates may not be available in all states and are subject to issue limitations and to their policy forms. Genworth Life & Annuity underwrites Colony series (Policy Form No. 1420 (96) et al. or 1421 et al.); Genworth Life underwrites Sure Term series (Policy Form No. GE-1420 et al.); Genworth Life of New York underwrites Term series which is available only in New York (Policy Form No. AM-1420). Only Genworth Life of New York is licensed to conduct business in New York.

Genworth Life & Annuity, Genworth Life and Genworth Life of New York are members of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical market conduct for individual life insurance and annuity companies.



PROTECT THEIR FUTURE

TERM LIFE INSURANCE

Underwritten by

Genworth Life and Annuity
Insurance Company

Genworth Life Insurance
Company

Lynchburg, VA

Genworth Life Insurance
Company of New York

New York, NY

*©2007 Genworth Financial, Inc.
All rights reserved. Genworth,
Genworth Financial and the
Genworth logo are service marks
of Genworth Financial, Inc.*

WHEN DO YOU NEED TERM LIFE INSURANCE?

If others rely on you for some or all of their financial security, term life insurance can help protect their future.

YOUR SPOUSE

Even if both of you work, if one dies, paying joint loans or credit card bills could impact your spouse's financial future.

YOUR CHILDREN

Whether you're married or a single parent, if you have children you want to be sure that there are funds to pay living expenses for a time or even to help pay for their college education.

THEIR HOME AND LIFESTYLE

You want your family to enjoy their neighborhood and the comfort of their own home for a long time, so you may want to take care of mortgage payments.

FAMILY MEMBERS

A growing number of people care for other family members who can no longer care for themselves. Easing some of that financial burden can help.

You may have group life insurance through your employer. However it may not provide a death benefit large enough for your needs and it may not be portable if you switch jobs.

WHAT IS TERM LIFE INSURANCE?

A term life insurance policy provides a sum of money when you die — a death benefit — to your beneficiary. There can be more than one beneficiary and you can change beneficiaries any time. Your beneficiaries can use the death benefit any way they'd like.

A policy benefit could help pay:

- living expenses, for a time
- loans, credit card bills or funeral expenses
- mortgage payments
- child care costs
- education expenses for a spouse or children

To get life insurance, you'll have to answer questions on things like health and medical history and prescription drugs. You may have to provide a urine and blood sample. The company will evaluate your answers to determine how much you'll pay for coverage — your premium.

A NAME YOU CAN TRUST

Genworth Financial companies provide term and universal life insurance, annuities, long term care insurance, mortgage and payment protection insurance and money management. Genworth Financial has one of the strongest foundations in the business and our companies consistently receive high ratings for financial strength. Learn more at genworth.com.

	RATING	RANKING
A.M. Best	A+ (Superior)	2nd highest of 16 Ratings — for financial strength and ability to meet ongoing obligations to policyholders
Moody's	Aa3 (Excellent)	4th highest of 21 Ratings — for financial strength
S&P	AA- (Very Strong)	4th highest of 21 Ratings — for financial strength

Ratings reflect the rating agencies' opinions and are not implied warranties of the companies' abilities to meet their financial obligations. Ratings are current as of 7/1/2007 for the underwriting companies.

The cost for term life insurance could be less than you think. It will vary by factors such as your age, gender and health status as well as the amount of insurance you want and the length of time the level premium cost is guaranteed.

For a no-obligation price quotation prepared just for you, complete, detach and mail this postpaid card, and a representative will contact you.

YES! I WOULD LIKE A LIFE INSURANCE REPRESENTATIVE TO CONTACT ME.

NAME _____ MALE FEMALE

ADDRESS _____ BIRTH DATE _____

CITY _____ STATE _____ ZIP _____

TELEPHONE _____ OFFICE HOME

AMOUNT OF COVERAGE _____

NICOTINE USE IN THE LAST 5 YEARS: YES NO

SPOUSE NAME _____ BIRTH DATE _____

SPOUSE NICOTINE USE IN THE LAST 5 YEARS: YES NO

Underwritten by

Genworth Life and Annuity Insurance Company

Genworth Life Insurance Company

Lynchburg, VA

Genworth Life Insurance Company of New York

New York, NY