



BULLETIN:

Index Universal Life Incentive to Grow Your Business in 2014

genworth.com

December 16, 2013

States: ALL where Genworth's Index Universal Life insurance products are available.

Contact: Questions? Please contact the Genworth Sales team.

The opportunity for Index Universal Life insurance (IUL) is growing and we want to help you generate your share of this exciting market!

We are excited to offer an additional **\$100 Producer Incentive for each IUL policy received in the Genworth home office between January 1, 2014 and June 30, 2014 and placed no later than September 30, 2014.**

See below for official rules and qualification details. Contact your Genworth Regional Vice President to develop a plan to help grow your Genworth Index Universal Life sales and review the tools available to help you drive increased sales. The Index InstituteSM is available 24/7 with educational information, sales ideas and promotional tools – check it out today!

Qualification Details

Writing Agents who submit IUL applications to the Genworth home office between January 1, 2014 and June 30, 2014 ("Eligible Applications") are eligible for incentive payments. For each Eligible Application that results in an IUL policy placed no later than September 30, 2014 (a "Qualified Policy"), Genworth will pay \$100 ("Producer Incentive") to the Writing Agent who submitted the Eligible Application. In the event of multiple Writing Agents submitting the same Eligible Application, Genworth will pay the Producer Incentive on a pro rata basis among the submitting Writing Agents.

Genworth will pay Producer Incentives as they are earned via the regular weekly commission payment process, subject to a 1-week processing delay. Agents who do not receive their regular commission payments via Electronic Funds Transfer will be paid Producer Incentives on a quarterly basis via check.

Producer Incentives paid on Qualified Policies that remain inforce for less than 12 months are subject to payment chargeback in the sole discretion of Genworth in accordance with the chargeback provisions of the applicable agent selling agreements. The rules and policies under which this Producer Incentive program shall be administered, including without limitation, whether any application is an Eligible Application, whether any policy is a Qualified Policy, and the obligation to pay any Producer Incentive shall be at the sole discretion of Genworth. Genworth may, without notice or the approval of any other party, amend, modify, or delete any provision of this Producer Incentive program, or discontinue such program altogether.

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

Only Genworth Life Insurance Company of New York is admitted in and conducts 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.

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