



Genworth Celebrates Your Success at the 2015 Distribution Leaders Summit April 15 - 24, 2015

Official Rules and Qualification Details

Qualification Period January 1, 2014 through December 31, 2014. Only contracts and policies that have all requirements met and been placed into effect during the Qualification Period ("Placed Cases") are eligible.

Product Eligibility Eligible products are fixed and index life insurance, fixed and index annuities, long term care insurance (LTCI) and linked benefit products underwritten by Genworth Life and Annuity Insurance Company and Genworth Life Insurance Company ("Genworth"). Life and annuity products issued by Genworth Life Insurance Company of New York are not eligible. LTCI products issued by Genworth Life Insurance Company of New York are eligible. Genworth reserves the right to decide the eligibility of new products introduced during the Qualification Period.

Agency Eligibility Only Agencies contracted and in good standing with Genworth through the time of the 2015 Distribution Leaders Summit will be eligible for a Trip Award. Sub-agents, marketing organizations, and processing centers are not eligible to participate. Trips will be awarded to the top 20 qualifying Agencies (based on total amount of weighted premium) who meet the weighted premium production and placement requirements, and the Top 2 Index Universal Life (IUL), Agencies (based on total amount of weighted premium), and the Top 2 Fixed Index Annuity (FIA) Agencies, (based on total premium), and the Top Total Living

Coverage (TLC) Agency who meet the product specific production requirements. Meeting more than one production requirement does not qualify an Agency for more than one Trip Award. Any agency qualifying based on Weighted Premium and the Product Specific criteria will attend based on the Weighted Premium criteria. Any Agency qualifying based on two or more Product Specific criteria will attend based on the first Product Criteria listed in the order below (e.g, an Agency qualifying based on both the FIA and TLC Product criteria will attend based on the FIA criteria). To qualify, Agencies must meet the Production Requirements and, if relevant, the Placement Ratio Requirement, described below.

Production Requirements Agencies can qualify by meeting one of the following Four criteria to be eligible for a Trip Award:

- 1. Weighted Premium** - Top 20 Agencies with at least a \$1MM in weighted premium based on Weighted First Year Premium which equals the sum of the following (only premiums from Placed Cases qualify):
 - 100% of paid first year annualized term and universal life insurance premiums, plus
 - 5% of paid first year universal life excess premiums, plus
 - 100% of paid first year LTCI premiums, plus
 - 10% of paid first year linked benefit premiums, plus
 - 10% of paid first year fixed annuity premiums

Placement Requirement A minimum placement ratio of 60% must be achieved based on the calendar year 2014 as of December 31, 2014 for both life insurance and long term care insurance to qualify based on the Weighted Premium criteria. (There is no minimum placement ratio requirement for linked benefit or annuity products.)

2. IUL - Top 2 Agencies with at least \$1MM Index Universal Life:

Weighted First Year Premium which equals the sum of the following (only premiums from Placed Cases qualify)

- 100% of paid first year annualized index universal life insurance premiums, plus
- 5% of paid first year index universal life excess premiums

3. FIA - Top 2 Agencies with at least \$25MM Fixed Index Annuity total premiums

4. TLC - Top TLC Agency with at least \$3MM TLC total premium

Trip Awards Trip Awards will be extended to eligible Agencies based on the production requirements. An invitation will be extended to the principal (“Attendee”) of each Agency Trip Award recipient. Any substitution of Attendees must be approved by Genworth no later than February 28, 2015. A guest must be accompanied by an Attendee in order to attend the conference and must be 18 years of age or older.

An Attendee who, for any reason, is unable to attend the 2015 Distribution Leaders Summit is not entitled to any other compensation. A Trip Award may not be redeemed for cash or substituted.

Expense All taxes (including without limitation federal, state and local income taxes) incurred as a result of attending the conference are the responsibility of each Attendee. For tax-related questions, Attendees should consult their tax advisors.

Trip Award Details For each Trip Award recipient, the qualifying Attendee and one guest will be invited to attend the 2015 Distribution Leaders Summit April 15 – 24, 2015 South Africa. The Trip Award includes:

- Air transportation from the nearest major airport to and from the trip
- Local incidental taxes and tips necessary to complete the included portions of the trip
- Hotel accommodations
- Specified meals
- Expenses for tours/activities sponsored by Genworth

Any deviation from the 2015 Distribution Leaders Summit program is at the Attendee’s sole expense and subject to availability. All additional travel expenses must be paid in full by the Attendee prior to the conference.

Miscellaneous Genworth reserves the sole right to interpret this Official Rules and Qualifications Details document. Genworth will decide in its sole discretion any item not covered herein. Genworth reserves the right to modify the rules, qualifications and trip details at any time with or without notice.

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, 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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