

ColonySM Term UL Fact Sheet

Colony Term UL is a universal life insurance policy designed to allow your client to choose periodic planned premiums for death-benefit guarantees that are comparable to term insurance premiums for the same periods. Colony Term UL offers a death-benefit guarantee that can keep the policy in force even if policy values do not. This guarantee, however, is conditional. In addition, certain policy rights, if exercised, can end this guarantee.*

This fact sheet is not a complete explanation of policy features and benefits. For a complete understanding of the terms, limitations and conditions, refer to the policy.

Product	Colony SM Term UL
Key Features	<ul style="list-style-type: none"> Planned premiums for death-benefit guarantees for selected periods of 10, 15, 20 and 30 years are comparable to term insurance premiums for the same periods. Higher premiums will be required to guarantee coverage beyond the initial period selected. The amount of premium necessary to extend coverage beyond the initial period depends on the length of the guarantee period and the frequency of planned-premium payments. Flexible Premium: Although a planned-premium pattern comparable to term insurance premiums can be chosen to guarantee coverage for a period, other patterns of planned premiums can also guarantee coverage. Catch-up Available: The cost for the catch-up can be significant (the longer the period, the higher the cost). "Imperfect Timing Forgiveness" – for the purpose of determining whether the death-benefit guarantee is in effect, we credit payments as of the first of the month in which they are paid. Remember, though, premiums are credited to Policy Value as of date received.

(table continued on reverse)

* The death-benefit guarantee is conditioned on the payment of enough premium so that at the beginning of a policy month the policy's Coverage Protection Amount (defined in the Coverage Protection Benefit section of the policy) minus any policy loan balance is zero or greater. Policy loans and/or withdrawals can shorten the length of the guarantee or affect whether or not the guarantee remains in effect.

All guarantees are based on the claims-paying ability of the issuing insurance company. All products and their riders and benefits are subject to their policy forms and to state availability and issue limitations.



COLONYSM TERM UL

COLONYSM TERM UL UNIVERSAL LIFE INSURANCE

Underwritten by

Genworth Life and
Annuity Insurance
Company

Genworth Life
Insurance Company

Richmond, VA

Colony Term UL is a flexible premium, adjustable life insurance policy (commonly known as Universal Life). Colony Term UL is subject to the terms, issue limitations and conditions of the Policy Forms below.

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

Colony Term UL: Policy Form No. ICC09GL1002 or GL1002-0709 et al. (Genworth Life)



Genworth[®]
Financial

(table continued from front)

Product	Colony SM Term UL
Competitive Premiums	Initial planned premiums comparable to premiums for term life insurance Highly competitive for face amounts under \$1,000,000 No Nicotine Use, table 4 or better
Issue Ages Nicotine Use issue ages begin at age 16	Age nearest birthday Colony Term UL 10: ages 0 – 85* Colony Term UL 20: ages 0 – 75* Colony Term UL 15: ages 0 – 80* Colony Term UL 30: ages 0 – 65* (See "Underwriting" below for more details)
Death Benefit	Minimum specified amount: \$50,000 Death benefit option 1 (level) only Decreases permitted after the first policy year, minimum in force \$25,000
Underwriting	No Nicotine Use classes (ages 0 – 80): Preferred Best No Nicotine Use, Preferred No Nicotine Use, Select No Nicotine Use and Standard No Nicotine Use No Nicotine Use classes (ages 81 – 85): Preferred No Nicotine Use and Standard No Nicotine Use Nicotine Use classes (ages 16 – 80): Preferred Nicotine Use and Standard Nicotine Use Nicotine Use classes (ages 81 – 85): Standard Nicotine Use
Payment Options	Annual, semi-annual, quarterly and monthly (via electronic funds transfer only)
Policy Value	Guaranteed minimum crediting rate = 3%
Surrender Charge Period	14 years
Riders	Children's Level Term Insurance Rider, Waiver of Specified Premium Rider, Accelerated Death Benefit Rider (not available in New York)
Conversions	This product is not available for conversions from traditional term life insurance



For a complete understanding of the terms, limitations and conditions, refer to the policy.