

# COLONY<sup>SM</sup> TERM UL

With Colony<sup>SM</sup> Term UL, the Genworth Financial companies offer you an affordable universal life insurance product as an alternative to term life insurance. With this product, we will continue to serve the term market consumer.

**Premium Positioning\*** – Planned premiums that can maintain the death-benefit guarantee\*\* for an initial period comparable to an initial period of term insurance are very competitive for face amounts under \$500,000 and competitive for \$500,000 through \$5 million.

Colony Term UL is priced to compete in the traditional term market so that you and your producers can continue to meet the needs of the term market consumer.

**Quoting:** Our Colony Term UL will be available to be shown alongside traditional term products in your agency's internal quote system, or third party quoting engines such as VitalTerm, iPipeline<sup>TM</sup> or Compulife<sup>®</sup>.

**Illustration:** No illustration is required.

**Simple Process:** Like our traditional term products, our Colony Term UL offers simple processing including Life e-App and our short-form fulfillment platform, Life Quick Request.

Term Life Insurance Buyer Needs	Colony Term UL
Simple fulfillment process	✓
No illustration required	✓
Coverage for specific number of years	✓
Competitive premiums comparable to term	✓

**Extended Issue Ages** - increasing our competitiveness by up to 10 years as compared to our traditional term products. Colony Term UL 10: 0-80 or 0-85 depending on rate class, Colony Term UL 15: 0-80, Colony Term UL 20: 0-75, and Colony Term UL 30: 0-65.\* Issue age for nicotine users begins at 16; state differences may apply.

**Commissions** – the good news is that commissions are increasing relative to our traditional term products. Commissions will be paid on the entire first-year target premium. Colony Term UL does not have a policy fee, therefore there is no exclusion.

Built in conversion feature with commission - can extend coverage up to age 121 with guaranteed premiums; commissionable event.

\*Competitive premium positioning and targeting based on research conducted by Genworth Financial and is believed to be accurate as of 8/20/09. Comparison includes 12 carriers.

\*\*Colony Term UL offers a conditional death-benefit guarantee that can keep the policy in force even if policy values do not. Certain policy rights, if exercised, can end this guarantee.



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## Affordable Alternative to Traditional Term Life Insurance

### COLONY<sup>SM</sup> 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 state availability and 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<sup>®</sup>  
Financial