



COLONY<sup>SM</sup>  
TERM UL  
AND  
COLONY<sup>SM</sup>  
TERM UL NY

COLONY<sup>SM</sup> TERM UL  
UNIVERSAL LIFE  
INSURANCE

Underwritten by

Genworth Life and  
Annuity Insurance  
Company

Genworth Life  
Insurance Company

Richmond, VA

Genworth Life  
Insurance Company  
of New York

New York, NY

Only Genworth Life of New York is licensed  
to conduct business in New York.



Genworth<sup>®</sup>  
Financial

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

## *Affordable security for today, flexibility for tomorrow*

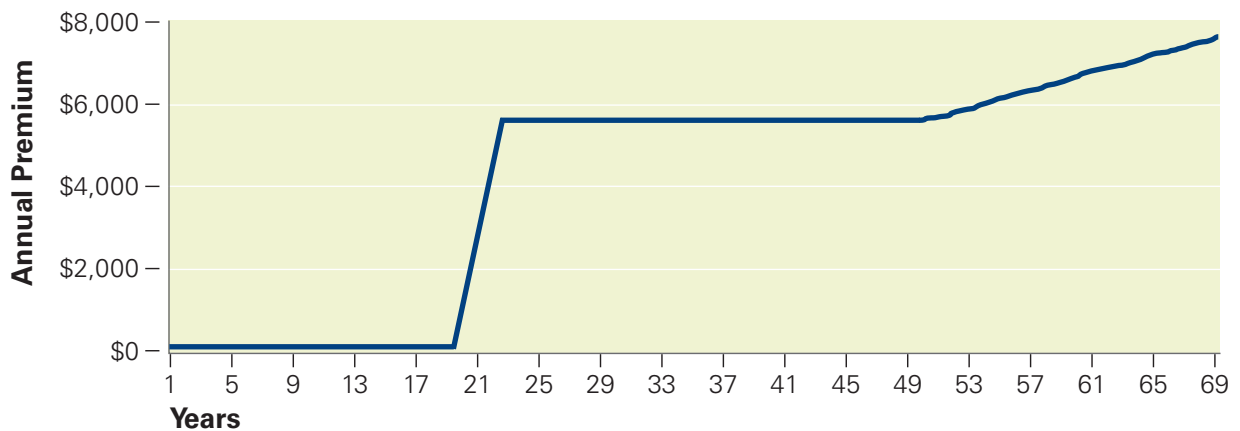
You know the importance of life insurance to help protect your family, especially during those critical years when you have children at home, a mortgage to pay and college years to fund. Your income makes it possible for you to provide for your family and give them the life you want them to have. But, what would they do if the unexpected happened to you? If the day comes when you're no longer there, life insurance can provide the safety net that means the difference between hardship for them and continuing their lives in their own home surrounded by family and friends.

Until now, purchasing life insurance for a temporary need meant buying term life insurance with fixed premiums for fixed periods. Colony Term UL is a flexible-premium adjustable life insurance policy that let's you plan your premium payments to be similar to term insurance premiums. It also allows you the flexibility to vary the payments as long as they are sufficient to maintain coverage and allows you to continue coverage by paying higher planned premiums if you find yourself needing insurance longer than you thought.

Colony Term UL contains a death-benefit guarantee. You can choose to maintain this guarantee by paying premiums periodically that are comparable to term life insurance premiums. These premiums are sufficient to support the guarantee for the period you select, just like term life insurance, e.g., 10, 15, 20 or 30 years. If you choose to pay your planned premiums in such a way, you must pay them timely as planned to keep your policy in effect.

You can extend coverage beyond your initially chosen period simply by paying higher premiums. The longer you want your death-benefit guarantee to continue the higher the premiums you need to pay. The chart below shows one such pattern of premiums if you want to extend the policy's death-benefit guarantee to age 105. Remember, you will pay more in overall premium by extending the death-benefit guarantee beyond your chosen period than had you chosen a longer period initially.

**Alternative Premium Pattern to Fund the Guarantee to Age 105**



Assumes: Female, age 35, Preferred Best No Nicotine Use risk class, \$500,000 guaranteed death benefit to age 105.

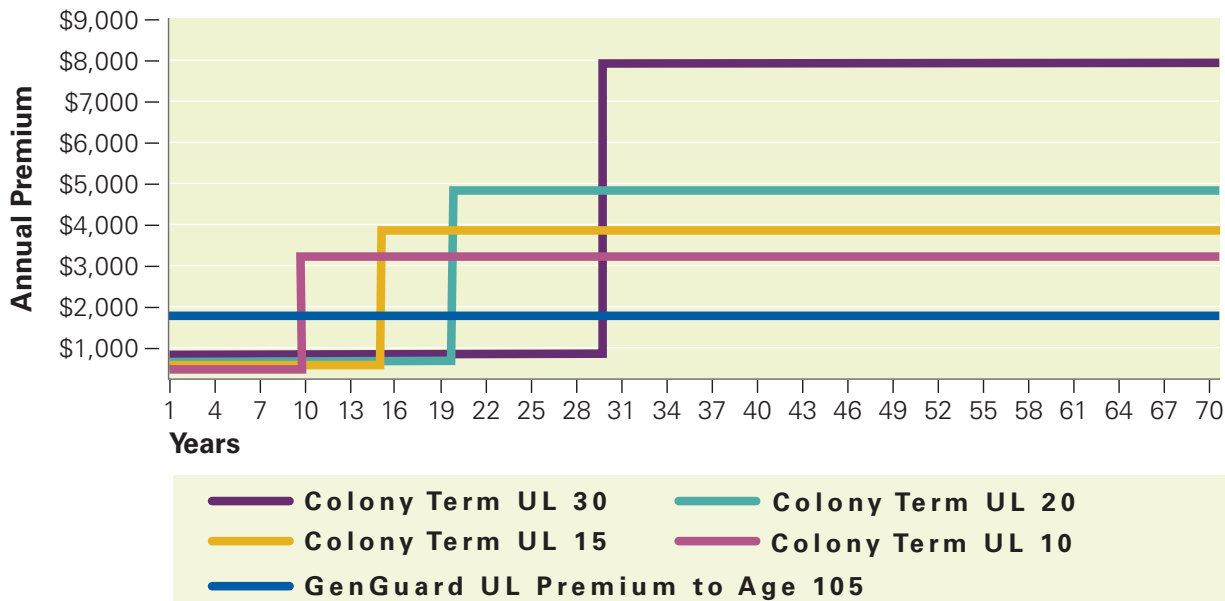
Additionally, if you have cash value in an old life insurance policy that no longer meets your needs, you may elect to use that cash value to help pay for this policy. An initial lump sum payment into Colony Term UL can assist in reducing future premiums. Adding to this flexibility, you also have the option to reduce your Specified Amount of death benefit if your needs have changed. Reducing the Specified Amount can help reduce your premium outlay.

## LET'S REVIEW SOME OF THE PRODUCT HIGHLIGHTS

- You can choose to pay affordable planned periodic premiums comparable to term insurance premiums sufficient to guarantee death benefit coverage for an initially chosen period and then, if you want to, extend the guarantee by paying higher premiums.
- While most people buy this policy intending to pay planned periodic premiums sufficient to guarantee death-benefit coverage for an initial period, Colony Term UL's premium-payment flexibility allows you to pay premiums in different amounts and at different times and maintain the death-benefit guarantee as long as the premiums paid are sufficient to do so.
- You choose the length of time you want the death-benefit guarantee to last – whether that's 10 years, as long as you live, or somewhere in between.
- Customizable death-benefit amounts help you keep your policy affordable, by allowing you to reduce your Specified Amount of coverage over time if your need for insurance decreases.

### *The security you need, the flexibility you want*

Each Colony Term UL product has been priced to be most affordable for death-benefit guarantees lasting initially for the period specified in the product name. For instance, Colony Term UL 20 is most affordable for initial death-benefit guarantee periods lasting 20 years. For longer or shorter initial guarantee periods, a different Colony Term UL product might be more appropriate. You will want to match your need to the product that is right for you. Remember, Colony Term UL is designed to address the need for affordable coverage today, while providing the flexibility you may need tomorrow. If you believe that when you decide to purchase Colony Term UL you intend to pay a consistent premium as long as you want your coverage to last and that the period of coverage you need is longer than 10, 15, 20 or 30 years, you should consider purchasing a GenGuard<sup>SM</sup> UL policy because your planned-premium outlay may be smaller by purchasing the GenGuard UL policy.



Assumes: Female, age 35, Preferred Best No Nicotine Use risk class, \$500,000 guaranteed death benefit to age 105.

Making a life insurance product more flexible also makes it more complex. We've provided the brief explanation above to introduce you to Colony Term UL, but it is not a substitute for reading your policy.

Colony Term UL helps you put a plan in place without forcing you to choose between sticking to your budget and buying life insurance. Take the next step – work with your life insurance advisor to customize a Colony Term UL policy that's right for you.

*Colony Term UL's Coverage Protection Benefit provides a conditional death-benefit guarantee that can keep the policy in effect even when the policy's Net Cash Surrender Value is insufficient to keep the policy in effect if sufficient premiums are paid to maintain the guarantee. Policy loans and withdrawals can affect the length of the guarantee or whether it remains in effect or not.*

# ABOUT GENWORTH FINANCIAL

*Genworth Life and Annuity  
Insurance Company  
Richmond, VA*

*Genworth Life  
Insurance Company  
Richmond, VA*

*Genworth Life Insurance  
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666 Third Avenue, 9th Floor  
New York, NY 10017*

*Only Genworth Life of  
New York is licensed to conduct  
business in New York.*

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Genworth Financial, Inc.*

## *A Leading Insurance Holding Company in the United States*

Since writing our first policy in 1871 as The Life Insurance Company of Virginia, we've been committed to helping people effectively protect and achieve the comfort of financial security. Genworth Financial has a strong and expanding global presence, with operations in more than 25 countries. We help people at key stages in their life through a wide-array of innovative products and financial services. From protecting and growing retirement income, to creating security through life, long term care and Medicare supplement insurance, to wealth management offerings and financial advisory services, to protecting a safer, more secure path to homeownership, Genworth will be here to help provide financial security solutions. We are committed to helping protect our customers' lifestyles, helping them during difficult times and helping make their dreams come true. We strive to present information in a straightforward, understandable way that lets you make smart decisions.

## *Our Strength — Our Stability*

Genworth Life and Annuity Insurance Company, Genworth Life Insurance Company and Genworth Life Insurance Company of New York have a history of strong financial performance and sound investment practices. Our top quality financial products include competitive life insurance and annuities designed to help you build, protect and transfer wealth. You can turn to the Genworth Financial family of companies for a wide range of products to help meet your financial needs. We have enjoyed success because we are bound to certain principles. We consistently respond to the needs of our customers and offer products that reflect honest values.

## *Genworth will be here for you — today and in the future.*

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.

Colony<sup>SM</sup> Term UL: Policy Form No. ICC09GA1002 or GA1002-0709 et al.  
(in Oregon, GA 1002-0709 OR)  
(Genworth Life & Annuity)

Colony<sup>SM</sup> Term UL: Policy Form No. ICC09GL1002 or GL1002-0709 et al.  
(in Oregon, GA 1002-0709 OR) (Genworth Life)

Colony<sup>SM</sup> Term UL NY: GY1002-0709; available only in NY (Genworth Life of New York)

GenGuard<sup>SM</sup> UL: Policy Form No. ICC09GA1000 or GA1000-0609 et al.  
(in Oregon, GA1000-0609 OR) (Genworth Life & Annuity); Policy Form No. ICC09GL1000  
or GL1000-0609 et al. (in Oregon, GL1000-0609 OR) (Genworth Life)

GenGuard<sup>SM</sup> UL NY: Policy Form No. GY1000-0609; available only in New York (Genworth Life of New York)



Genworth Life and Annuity Insurance Company, Genworth Life Insurance Company and Genworth Life Insurance Company of New York are members of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical standards in the sale and service of individually-sold life insurance, annuity, and long term care insurance products.

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### **Insurance and annuity products:**

- Are not deposits.
- Are not insured by the FDIC or any other federal government agency.
- May decrease in value.
- Are not guaranteed by any bank or its affiliates.