

**TO LEARN HOW THE
LIFETIME FlexPlus UNIVERSAL LIFE
INSURANCE PRODUCTS CAN HELP
SAFEGUARD YOUR FAMILY'S
FINANCIAL SECURITY, CONTACT:**

Genworth Life & Annuity, Genworth Life and
Genworth Life of New York are members of the
Insurance Marketplace Standards Association (IMSA).
Membership promotes ethical market conduct for
individual life insurance and annuity companies.



LIFETIME PROTECTION

**LIFETIME FlexPlusSM
LIFETIME FlexPlusSM NY
UNIVERSAL LIFE
INSURANCE**

Underwritten by
Genworth Life and Annuity
Insurance Company
Genworth Life Insurance Company
Lynchburg, VA
Genworth Life Insurance
Company of New York
New York, NY

LIFETIME PROTECTION LIFETIME GUARANTEES¹

Your home ... the family business ... your everyday expenses ... your child's college education. From paying the mortgage and monthly bills to saving for the future, you work hard every day to ensure the security of the people who depend on you. But if you're unprepared for the unexpected, you may be putting your family's financial future at risk.

Life insurance can be a valuable addition to your financial plans, protecting those you leave behind in the event of an untimely death.

Affordable protection with lifetime guarantees

The Lifetime FlexPlus products are universal life insurance policies designed to provide you with flexible and affordable insurance coverage. You can adjust your coverage amount and premiums to suit your individual circumstances and the level of financial protection you need. And you can choose to structure your policy so that your coverage and premiums will be guaranteed for your lifetime regardless of changes to interest rates or policy charges.

The Lifetime FlexPlus universal life insurance products can provide:

- Lifetime guarantee premiums that are among the lowest available. Paying these premiums according to the terms of the policy may guarantee your coverage regardless of changes to interest rates or policy charges.
- If you can't pay your lifetime guarantee premiums as you planned, an unlimited catch-up option² provides flexibility.
- Optional riders allow you to tailor your coverage to meet your needs.
- Competitive liquidity options in the event you need to access your policy value as early as year one.
- Your insurance may last for life no matter how long you live because you'll have no cost-of-insurance or expense charges after you reach age 100.

This is a partial product description. Please consult with your insurance representative for complete details.

¹ "Lifetime Guarantee" refers to the policy's Designated Monthly Premium Guarantee, which is a conditional guarantee that keeps the policy in force when policy values are too small to do so. Certain policy rights, if exercised by the Owner, will end this guarantee. In addition, an unpaid loan may terminate coverage.

² Includes an accumulation factor equivalent to an annual effective rate of 15%. This factor will significantly increase the catch-up cost over time.

Lifetime FlexPlus is subject to Policy Form No. ULFCL02SP et al. (Genworth Life & Annuity) or ULGE02SP et al. (Genworth Life).

Lifetime FlexPlus NY is available only in New York and is subject to Policy Form No. ULAML02SP (03) (Genworth Life of New York). Only Genworth Life of New York is licensed to conduct business in New York.

Products and benefits may not be available in all states. All guarantees are based on the claims-paying ability of the issuing insurance company.

A Name You Can Trust

You can feel secure with a policy from Genworth Life and Annuity Insurance Company, Genworth Life Insurance Company or Genworth Life of New York. These Genworth Financial companies are rated A+ (Superior), the second highest of 16 ratings, by the A.M. Best Company. This rating represents A.M. Best's opinion of the insurers' financial strength and ability to meet ongoing obligations to policyholders and is not an implied warranty of the companies' abilities to meet their financial obligations. Rating is current as of 8/16/06.

Yes! I would like a life insurance representative to contact me.

NAME _____ MALE FEMALE

ADDRESS _____ BIRTH DATE _____

CITY _____ STATE _____ ZIP _____

TELEPHONE _____ OFFICE HOME

AMOUNT OF COVERAGE _____

NICOTINE USE IN THE LAST 5 YEARS: YES NO

SPOUSE NAME _____ BIRTH DATE _____

SPOUSE NICOTINE USE IN THE LAST 5 YEARS: YES NO

**Underwritten by Genworth Life & Annuity,
Genworth Life and Genworth Life of New York,
Genworth Financial companies.**