



Introducing VantagePointSM Term Life Insurance With Return of Premium

Effective October 25, 2005, our industry-leading term life insurance portfolio shines with a new light with term life insurance coverage that builds cash values and returns all available premium.¹ This product is underwritten by First Colony Life Insurance Company and General Electric Capital Assurance Company.

With competitive premiums plus cash value build-up, VantagePointSM term life insurance provides features not seen in other return of premium products:

- Return of all premiums due and paid, including riders and table ratings (excluding flat extras and outstanding loans)¹
- Option to initially select the accelerated cash value schedule with our Enhanced Cash Value Rider
- Policy loans, including automatic premium loans²

Application submission process with:

- No blood sample for certain younger ages and face amounts³
- Telemed process with voice signature option for Part II of the application

These product differentiators combined with competitive compensation from a quality company make VantagePointSM term life insurance a uniquely marketable product in the vibrant return of premium market.

See [Pages 2 & 3](#) for launch and product details.

For more information, contact your Client Relationship Manager or call the Fixed Life Sales Support Team at your dedicated toll-free number.

¹ Premiums will be returned at the end of the initially selected 15-, 20- or 30-year guaranteed level premium period. Riders do not provide any additional death benefit. If the insured dies before the end of the level period, only the death benefit is paid.

² Automatic and other policy loans accrue interest at 8% each year. If the outstanding policy loan balance becomes larger than the rider cash value, the policy will terminate.

³ Clients age 18-40 can apply for up to \$499,999; age 41-45, for up to \$249,999 without a blood sample. Exams and urine will still be needed. If all the life insurance policies on the life of the proposed insured with Genworth Financial companies exceed this maximum, the new application will receive full medical underwriting.

Genworth Financial companies include:

First Colony Life Insurance Company, Lynchburg, VA

GE Life and Annuity Assurance Company, Richmond, VA

General Electric Capital Assurance Company, Lynchburg, VA

Capital Brokerage Corporation, Stamford, CT

Variable products issued by: GE Life and Annuity Assurance Company

Principal underwriter: Capital Brokerage Corporation (dba GE Capital Brokerage Corporation in MN, IN, NM and TX)
3001 Summer Street, P.O. Box 120041, Stamford, CT 06912, Member NASD/SIPC

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VantagePointSM Term Life Insurance Launch – October 25, 2005

Return of Premium¹

VantagePointSM term life insurance's return of premium is provided through a choice of riders, both of which start providing cash values in the fifth policy year. The cash value at the end of the initial level period (15, 20 or 30 years) is paid to the policyowner if the Insured is alive at the end of the period. The amount of cash value at this time is equal to all premiums due and paid, including rider and table rating premiums, but not flat extras.

The return of all premiums (minus flat extras) is unique to VantagePointSM.

If the insured dies before the end of the initial level period, only the death benefit is paid. After the initial level premium period, coverage continues (without cash values) at annually increasing rates.

The Basic Cash Value Rider (BCV) provides typical intermediate values, while the Enhanced Cash Value Rider (ENCV) provides intermediate values substantially higher than Basic's. **The Enhanced Cash Value Rider is unique to VantagePointSM.**

No other carrier offers this feature.

The following chart shows selected time periods for comparison:

Guaranteed **Minimum** % of Premium Returned¹

Level Premium Period

Policy Year	15-Year		20-Year		30-Year	
	Basic	Enhanced	Basic	Enhanced	Basic	Enhanced
5	1%	2%	1%	2%	1%	2%
10	30%	60%	17%	51%	9%	38%
15	100%	100%	50%	78%	19%	60%
20			100%	100%	35%	70%
25					60%	83%
30					100%	100%

¹ Actual returns may be higher than these minimums

Policy Loans

The cash value build-up allows clients to take policy loans, including automatic premium loans. **Policy loans are unique to VantagePointSM in the return of premium market.**

All policy loans accrue interest at 8% each year and values supporting any policy loan are not included in the return of premium. If the outstanding policy loan balance becomes larger than the rider cash value, the policy will terminate without paying a benefit.

Streamlined Underwriting for Younger Clients

Younger clients who apply for VantagePointSM term life insurance may qualify for underwriting with no blood sample required. Available for clients aged:

- 18-40 who apply for up to \$499,999 in coverage
- 41-45 who apply for up to \$249,999 in coverage

If the face amount changes during underwriting, blood sample requirements are determined by the face amount originally applied for.

If all the life insurance policies owned by the proposed insured with Genworth Financial companies exceed this maximum, the new application will receive full medical underwriting.

Telemed Application Submission Process

A telemed is a brief interview with the proposed insured conducted by a service provider who asks the client all the questions covered by the Application – Part 2, Medical History. See the telemed marketing materials for details. Telemed services are available for VantagePointSM and provide a number of advantages:

- Digital data is sent directly to policy processing systems
- More accurate information gathering
- No time lost for mail delivery

Other Product Features:

- \$100,000 minimum face amount
- 8 underwriting classes
- Accelerated Death Benefit rider automatically included
- Optional riders: Children's Insurance, Waiver of Premium
- \$60 commissionable policy fee

See the VantagePointSM Rates & Product Features brochure (306RB9081 1005) for details.

State Approvals

VantagePointSM term life insurance is approved in all states except: AK, CT, FL, IA (FCL pending), IL, IN, MA, MD, MN, MO, MT, NC, NE, NJ, NY, OK, OR, PA, RI, SC, UT, VT, WA. The Waiver of Premium rider is not approved in CA. The Accelerated Death Benefit Rider is not approved in TX for GE Capital Assurance.

Commission Schedules

Updated commission schedules will be sent in a separate bulletin.

Illustration Software

WinFlex Web was updated on October 24, 2005. Update your desktop version of WinFlex via the Internet:

- You must have installed the May 2005 WinFlex illustration software **as well as the latest Internet updates** before performing the WinFlex Internet update. You can also download the latest WinFlex illustration software from our website at www.gefinancialpro.com and then perform the WinFlex Internet update to load the new VantagePointSM information.
- The Total Access[®] CD is also available for order on www.gefinancialpro.com under the Marketing Materials section. Please contact your Fixed Life Sales Support Team at your dedicated toll-free number if you need assistance in ordering the CD.

Marketing Materials

Marketing materials are available for viewing and downloading on our website, including a "Field Guide" highlighting the marketable features of VantagePointSM term life insurance. Click here for our online [VantagePointSM marketing kit](#).

Accelerate Your Application

To help streamline your VantagePointSM application submission, check that you accurately complete all necessary fields on the application, including:

- The insurance company name
- Full product name and desired level period (e.g. "VantagePoint 30")
- Amount of insurance
- Proposed insured's date of birth
- Write in either "Basic" or "Enhanced" cash value rider in the rider box
- General agent number

After the policy is in force, no changes are allowed to the underwriting classification or amount of insurance. No riders may be added after issue.

VantagePointSM term life insurance is subject to the terms, issue limitations and conditions of Policy Form Nos. TLNCVFCL05 et al. and TLNCVGE05 et al. VantagePointSM term life insurance, its benefits and riders may not be available in all states. Premiums for policies with return of premium are higher than premiums for policies without this benefit.