

GNW08-20
February 8, 2008

IMPORTANT NOTIFICATION to Producers Selling Individual Cash Value Life Insurance and Annuity Products

LIMRA Anti-Money Laundering (AML) Training Program Must Be Completed

At this time, the LIMRA training will be the only AML course we will accept for independent producers. For the launch of our training program, all producers who have sold covered products – cash value life insurance and annuities – within the last year, will be required to complete the LIMRA AML training. We strongly encourage you to advise your producers to visit the LIMRA website as soon as possible and complete the training. The AML training will be required every two years, so if your producer completed the training over two years ago, a Refresher course will be required. **You should also let producers know that Genworth Financial will NOT accept certifications from a training program other than LIMRA.**

Our administrative processes to check that producers complete AML training are now in place. Beginning in March 2008, we will send producers who have not taken the course a letter notifying them that they must complete the LIMRA training within 30 days. The letter includes instructions on how to access the program and complete the course. Producers who do not complete the training within the 30-day time period are subject to corrective action up to and including termination of their appointment.

We ask that you anticipate the training your producers will need, including those who have not submitted an application for a covered product and help us ensure that they complete the AML course.

(Continue to Page 2 to find suggestions on what you should do next.)

Genworth Financial companies include:

Genworth Life and Annuity Insurance Company, Richmond VA

Genworth Life Insurance Company, Lynchburg, VA

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

Only Genworth Life Insurance Company of New York is licensed in New York.

Variable products issued by Genworth Life and Annuity Insurance Company

and in New York by Genworth Life Insurance Company of New York.

Principal Underwriter: Capital Brokerage Corporation (dba Genworth Financial Brokerage Corporation in Indiana)

6620 West Broad Street, Building 2, Richmond VA 23230, Member FINRA/SIPC

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Contact your producers and tell them:

1. LIMRA AML training is free
2. LIMRA AML training is the only training Genworth Financial will accept
3. The training takes approximately 45-60 minutes
4. Taking the training will prevent processing delays
5. Direct your producers to proceed as follows:
 - a. Access the training at http://nailba.limra.com/Nailba_default.html and follow the login instructions. If this is your first time logging on to the site, no Genworth login or password is needed. If you have logged in previously use the password you created the first time you logged in.
 - b. Complete the training prior to soliciting any applications for covered products or within required periodic timeframe as announced by Genworth.
 - c. LIMRA will provide training results directly to Genworth and it is not necessary for an agency or producers to contact us regarding course completion.

Producers who access the course may not see their registration associated with Genworth. This will be normal for those who have not submitted an application for a covered product. After they have submitted an application to Genworth for a cash value life product or annuity, we will confirm with LIMRA that the producer has completed the training and register the producer with LIMRA.

If you have any questions, please contact Producer Services at 800 991.5684.

Reminder of the requirements: By May 2006 insurance companies were required to develop and implement a written anti-money laundering program based on the new U.S. Treasury regulations. These regulations require an insurance company to incorporate independent producers who sell covered products into the anti-money laundering program, including training. A covered product is defined as a permanent life insurance policy or annuity contract (excluding group life or annuities) and any other insurance product with cash value or investment features.