

GNW08-43
May 12, 2008

Mississippi: New Rates on Colony and Sure Term® 15-, 20- and 30-Year Term Life Insurance, Effective May 12

Mississippi's rates are now the same as other states whose rates changed in July 2007.

Premiums for face amounts of \$250,000+ are reduced, significantly strengthening our competitive position in the 40 – 70 year old range, for Males and Females. This decrease affects 15-, 20- and 30-year level premium periods, with the biggest changes in the 30-year period.

Marketing Material

Promote these new rates with the following marketing materials. View, download and order by clicking on the links:

- **Consumer Brochure** (1SB2061) – brochure that highlights situations where term life insurance would help protect a family.
- **Rate Charts** (1RB2017) – rate charts for Colony and Sure Term. This brochure was originally printed in July 2007 and states on the front “For all states except Mississippi and New York.” Since Mississippi's rates are now the same as other states, you can use this brochure in Mississippi, despite the disclaimer. When existing stock is exhausted, the brochure will be reprinted without the disclaimer.
- **Quick Reference Guide** (1RB2018) – updated overview of the benefits and features of Colony and Sure Term series term life insurance.
- **Product Guide** (1SB1771) – reference guide that describes features and riders in detail, including a back pocket for state-specific issue ages and rates materials.

See [page 2](#) for transition rules.

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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Transition Rules

- All Colony Series and Sure Term Series term life insurance policies issued on applications that were pending but not issued on May 12, 2008, or policies issued with an application-received date on or after May 12, 2007, will receive the new rates.
- We will not reissue policies, including, but not limited to, the following situations:
 - Re-open a policy that has been issued but not taken or “null & void.”
 - Reissue an existing policy to receive the lower rates.
 - Reissue a policy, even if the request to reissue is for another reason, e.g. face amount change.
 - Reissue a policy that was approved at a higher-priced underwriting class than originally submitted.
 - One insured receives a different rate from his/her companion.
 - BGA is unable to run quote with old rates.
- The “application-received” date is the date the application arrives in paper or image form in our mailroom in Lynchburg, VA. You will see this date in the pending file on genworth.com as the “Application Received Date” in the “Case Status” information section.

Plan Codes

COLONY SERIES			
Company	Plan Code	Plan Mnemonic	Details
GLAIC	N83	Colony15AF	15-Year Level Premium Period Term Life
GLAIC	N84	Colony20AF	20-Year Level Premium Period Term Life
GLAIC	N85	Colony30AF	30-Year Level Premium Period Term Life

SURE TERM SERIES			
Company	Plan Code	Plan Mnemonic	Details
GLIC	N83	Sure15AF	15-Year Level Premium Period Term Life
GLIC	N84	Sure20AF	20-Year Level Premium Period Term Life
GLIC	N85	Sure30AF	30-Year Level Premium Period Term Life

Please contact your Genworth Financial representative for details.

Colony 15/20/30 and Sure Term 15/20/30 is term life insurance with guaranteed level premiums for 15, 20 or 30 years. After the guaranteed level period, premiums increase annually.

Colony 15/20/30 term life insurance is underwritten by Genworth Life and Annuity Insurance Company, Lynchburg, VA, and is subject to Policy Form No. 1420 (96) et al. or 1421 et al.

Sure Term[®] 15/20/30 term life insurance is underwritten by Genworth Life Insurance Company, Lynchburg, VA, and is subject to Policy Form No. GE-1420 et al.