

GNW06-13
January 27, 2006

Coverage for United States Residents with Temporary Visas

We are pleased to announce that we are piloting new guidelines for coverage of United States residents on temporary visa status.

Beginning with applications dated on or after February 1, 2006, we will underwrite coverage for proposed insureds currently residing in the United States on temporary visas whose citizenship is other than the United States. The following products are available:

Eligible Products: Universal Life and Survivorship Universal Life Insurance only *

- Lifetime Protector FlexSM
- Lifetime Protector 50+SM
- FirstCHOICE Gold[®]
- Lifetime ProviderSM SUL

*Waiver, Accidental Death Benefit and Children's Insurance Riders are not available.

Eligible Ages: 25 and older

Eligible Face Amounts: \$250,000 - \$1,000,000 (total in-force with the Genworth Financial companies)

Eligible Classifications: Preferred Best No Nicotine Use - Standard (Custom or rated cases not eligible)

Guidelines and Requirements

- The Proposed Insured must have one of following temporary visas:
 - o H-1B – Specialty occupations
 - o H-4 – Spouse of H-1
 - o K-3 – Spouse of a US citizen (Life Act)
 - o L-1A – Executive, managerial
 - o L-1B – Specialized knowledge
 - o L-2 – Spouse of L-1
 - o

We will not consider US residents on student visas or any other temporary visas.

- The Proposed Insured must have resided in the US for at least two consecutive years.
- The Proposed Insured must have at least one year remaining on the temporary visa or the I-94 form, whichever has the earlier expiry date.

Genworth Financial companies include:

First Colony Life Insurance Company, Lynchburg, VA

Genworth Life and Annuity Insurance Company, Richmond, VA

Genworth Life Insurance Company, Lynchburg, VA

Capital Brokerage Corporation, Stamford, CT

Variable products issued by Genworth Life and Annuity Insurance Company

Principal underwriter: Capital Brokerage Corporation (dba Genworth Financial Brokerage Corporation in MN, IN, NM and TX)

3001 Summer Street, P.O. Box 120041, Stamford, CT 06905, Member NASD/SIPC

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The Proposed Insured must show evidence of visa status by providing all of the following:

- o A copy of the temporary visa, showing visa type and date of entry to the US
- o A copy of the I-94 form, showing date of expiry
- o A Completed Resident Alien Supplement
- If the Proposed Insured has applied for an extension to the temporary visa, evidence of an I-94 form with a new expiry date is required.
- If the Proposed Insured has applied for permanent resident status, evidence of an Approval Notice with a permanent resident number is required.
- All application requirements must be fulfilled in the United States and, if coverage is approved, the policy must be delivered in a state in which the agent is licensed.

If you have any questions, contact your dedicated New Business team.

Lifetime Protector FlexSM universal life insurance is subject to the terms, issue limitations and conditions of Policy Form No. ULFCL02SP et al. for First Colony Life Insurance Company or ULGE02SP et al. for Genworth Life Insurance Company.

Lifetime Protector 50+SM universal life insurance is subject to the terms, issue limitations and conditions of Policy Form No. ULFCL04SP et al. for First Colony Life Insurance Company or ULGE04SP et al. for Genworth Life Insurance Company.

FirstCHOICE Gold[®] universal life insurance is subject to the terms, issue limitations and conditions of Policy Form No. ULFCL99 et al. (ULFCL01 (03) FL in Florida) for First Colony Life Insurance Company or ULGE99 et al. (ULGE01 (03) FL in Florida) for Genworth Life Insurance Company.

Lifetime ProviderSM SUL (survivorship universal life) insurance is underwritten by First Colony Life Insurance Company and is subject to the terms, issue limitations and conditions of Policy Form No. ONE-LTD et al. and Rider Form No. SULFCPPR (LF) et al. or SULFCPPR (EF) et al.