

GNW07-09  
January 12, 2007

## Retention Increases for Fully Underwritten Fixed Life Insurance from Genworth Life Insurance Company and Genworth Life and Annuity Insurance Company

### We've increased our limits ...

#### Retention – \$5 million limit

We will now insure up to \$5 million without reinsurance.

#### Auto-bind – \$40 million limit

We can now automatically bind our reinsurers for amounts up to \$40 million.

#### Jumbo – \$65 million limit

A proposed insured may now have up to \$65 million of combined in-force and applied-for coverage with all carriers before facultative reinsurance is required.

The table below shows actual limits by age and underwriting class.

Issue Age	Retention		Auto Bind		Jumbo	
	Preferred Best through Table 8	Table 9 and higher	Preferred Best through Table 8	Table 9 and higher	Preferred Best through Table 8	Table 9 and higher
0-75	\$5,000,000	\$2,500,000	\$40,000,000	\$20,000,000	\$65,000,000	\$65,000,000
76-80	\$ 500,000	\$ 250,000	\$ 4,000,000	\$ 2,000,000	\$ 6,500,000	\$ 6,500,000
81-85	\$ 500,000	\$ 250,000	\$ 2,000,000	\$ 1,000,000	\$ 6,500,000	\$ 6,500,000
86+	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Survivorship Universal Life (SUL) insurance case retention will be based on the life with the most available capacity. This amount will be assumed to apply to each life when we consider future retention on either life.

#### Transition Rules

Our new limits will apply to qualifying policies with effective dates of 1/1/2007 and later. If a policy issued in 2007 is backdated to a 2006 effective date, the previous limits will apply.

#### Why the Genworth Financial companies?

We're committed to making it easier to do business with us. Increasing our retention limits is another way we're enhancing our value proposition. Look to us for competitive rates, products and services. Leverage our large case team and send us your next big case today!

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, New York, NY.

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 NASD/SIPC

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