



# BULLETIN:

## GenGuard<sup>®</sup> SUL Rates Changing

### September 13, 2010

genworth.com

September 10, 2010

Effective: **09/13/10**

States: **All**

Contact: Questions?  
Please contact your  
Genworth Sales Team.

GenGuard<sup>®</sup> SUL rates are changing on September 13, 2010 for Genworth Life and Annuity Insurance Company and for New York only, Genworth Life Insurance Company of New York. Most age groups will be affected by rate increases or decreases; however, there will be minimal impact, if any, in level pay to age 110 illustrations.

#### New Sales

- September 13, 2010: We will begin accepting applications for GenGuard SUL with the new rates.
- September 13, 2010 – October 12, 2010: With respect to applications received through October 12, 2010, we will issue policies at the rates in effect on the date of receipt unless we receive notification to issue at the alternate rate.
- After October 12, 2010: With respect to applications received after October 12, 2010, we will automatically issue the GenGuard SUL product with the new rates (no exceptions).

#### Pending Inventory

- With respect to applications pending issue prior to September 13, 2010, we will issue at the old rates unless we are notified on or prior to October 12, 2010, to issue them at the new rates.
- Policies that have already been issued and/or placed in force will not be reissued with the new rates.
- With respect to cancellations, re-opens or policies not taken, new applications will have to be submitted to get the new rates.

#### WinFlex Illustrations

- New and existing rates will be available in WinFlex as of September 13, 2010. On October 12, 2010, we will discontinue the ability to run illustrations in the field with the older rates.
- **We will still be able to illustrate all GenGuard SUL products as needed. After October 11, 2010, please contact your Internal Wholesaling Team at 866.498.7151 to illustrate GenGuard SUL at the old rates.**

*(continued)*

Genworth Financial companies include:

**Genworth Life and Annuity Insurance Company**, Richmond, VA

**Genworth Life Insurance Company**, Richmond, VA

**Genworth Life Insurance Company of New York**, New York, NY

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

Long term care insurance products issued by Genworth Life Insurance Company and in New York by Genworth Life Insurance Company of 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

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## Plan Codes

Company	Plan Mnemonic	Plan Code
GenGuard SUL GLAIC/GLICNY	GSUL	P18

## Illustration Requirements

In accordance with the Life Insurance Illustration Model Regulation, agents must receive information about the expense allocation method used in illustrations. Illustrations for Life products sold through Genworth Financial companies (Genworth Life Insurance Company, Genworth Life and Annuity Insurance Company and Genworth Life Insurance Company of New York) represent values that include the full allocation of company expenses.

GenGuard® SUL: Policy Form No. GLAULLTD0408 et al. and Rider Form No. GLAULRPPR0308 et al. or ICC Policy Form No. ICC09GA1001 and Rider Form No. ICC09GA100R (Genworth Life & Annuity)

GenGuard® SUL NY: Policy Form No. GNYULLTD0408 and Rider Form No. GNYULRPPR0109; available only in NY (Genworth Life of New York)