





Genworth®
Financial



INSURANCE
MARKETPLACE
STANDARDS
ASSOCIATION

Genworth Life & Annuity, Genworth Life and Genworth Life of New York are members of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical standards in the sale and service of individually-sold life insurance, annuity and long term care insurance products.

Insurance and annuity products:

- **Are not** deposits.
-  ■ **Are not** insured by the FDIC or any other federal government agency.
-  ■ **Are not** guaranteed by the bank or its affiliates.
- **May** decrease in value.

18369 10/2001



LIFETIME PROTECTION

LIFETIME FLEXPLUSSM II
LIFETIME FLEXPLUSSM II NY

Universal Life Insurance from
Genworth Life and Annuity
Insurance Company

Genworth Life Insurance Company
Lynchburg, VA

Genworth Life Insurance
Company of New York
New York, NY

Lifetime FlexPlusSM II is subject to the terms, issue limitations and conditions of Policy Form No. GLAULFX0108 et al. (Genworth Life & Annuity) or GLIULFX0108 et al. (Genworth Life). This product, its benefits and riders may not be available in all states.

Lifetime FlexPlusSM II NY is subject to the terms, issue limitations and conditions of Policy Form No. GNYULFX0808 (Genworth Life of New York). Available only in New York. Only Genworth Life of New York is licensed to conduct business in New York.

EVALUATING LIFE INSURANCE NEED

THE PRACTICAL SOLUTION

Whether you're married or single, if you have family members or business partners who depend on you, you want to be sure there are funds to help ease the financial burdens they'll face if you're not there.

That's why people buy life insurance. It's a practical and efficient way to ensure that those who depend on you can pay the living expenses and debts of the present, or that their dreams of the future can be realized ... no matter what happens to you.

You may already have life insurance through your employer. Are you sure the amount is large enough for your family's needs? Can you take it with you if you switch jobs? Maybe it's time you considered purchasing additional life insurance outside of work.

THE VALUE OF LIFETIME PROTECTION

Choose Lifetime FlexPlus II series universal life (UL) insurance and you'll get guaranteed protection that can last your entire life.* You won't have to re-apply for coverage 10 or 20 years in the future, when your health may not be as good as it is now.

PREDICTABLE PREMIUMS

With Lifetime FlexPlus II series, you'll know exactly how much premium to pay and when to pay it. And it is less demanding than other UL policies that require you to pay

the premium by the first day of each month to guarantee your coverage. With Lifetime FlexPlus II series, you can pay your premium on the first day of the month or the last and it won't affect your guarantee.

Over time, Lifetime FlexPlus II series can accumulate cash values that may provide extra flexibility in an emergency. Ask your financial representative about its strong cash values and the effects of tapping into those values.

GENWORTH – A NAME YOU CAN TRUST

Genworth Financial companies help you safeguard the future of those you love and the security you cherish for yourself. Our companies provide term, universal life and long term care insurance and immediate, fixed and variable annuities. We have one of the strongest foundations in the business.

Don't wait - talk to your financial representative today about how a Lifetime FlexPlus II policy could be right for you.

* Lifetime guaranteed protection is provided by the Lifetime FlexPlus II or Lifetime FlexPlus II NY policy's Coverage Protection Benefit. This is a long-term guarantee that can keep the policy in effect when the cash values are too small to do so. If the owner uses certain policy features, this guarantee will end.