

# Disclosure Statement

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**Genworth Life and Annuity Insurance Company**

New Business: P.O. Box 320  
Lynchburg, VA 24505-0320

**Genworth Life Insurance Company**

New Business: P.O. Box 461  
Lynchburg, VA 24505-0461

## **DISCLOSURE STATEMENT FOR TERM POLICIES WITH GUARANTEED OR ILLUSTRATED LEVEL PREMIUMS FOR THE FIRST SEVERAL YEARS FOLLOWED BY HIGHER GUARANTEED OR ILLUSTRATED PREMIUMS**

This policy is similar to a term policy expiring at the end of the level premium period, but does not provide any nonforfeiture benefits (such as cash surrender values) at any time during those years. This means that if you fail to pay a premium within a specified time as of its due date, this policy will lapse without any value.

You should compare this policy to a level-premium term policy expiring at the end of the level premium period. Such a term policy would provide identical insurance coverage for the level premium period; but may also be required to provide nonforfeiture benefits at certain durations where this policy does not. However, the premiums for the term policy might be higher than the premiums for this policy.

When considering the purchase of this policy, you should compare the value of having nonforfeiture benefits (such as cash values) versus the level of the premiums that you will pay.