



PREMIUM FINANCING DISCLOSURE STATEMENT

Genworth Life and Annuity Insurance Company • Genworth Life Insurance Company

Proposed Insured

Date of Birth

Owner ("Owner" or "You")

Application or Policy Number

You have applied to purchase the life insurance with a Genworth Financial company ("Genworth"). You intend to finance the premium payments through proceeds received from a third party lender. You understand and acknowledge the following:

1. Genworth is not affiliated with any lending institution from which you are obtaining your premium financing loan. Genworth and the lender operate independently from each other and are separately responsible for their respective contractual and legal obligations.
2. Genworth does not approve or endorse any specific premium financing arrangement or lending institution. You are solely responsible for the selection of the lender. You are solely responsible for negotiating the terms of your premium financing arrangement.
3. Genworth is not a party to any premium financing arrangement and is not responsible for monitoring the life insurance policy performance or changes in connection with any premium financing arrangement.
4. The factors used by Genworth to determine your eligibility for life insurance coverage are separate and independent from those factors used by the lender to determine your eligibility for a loan. The life insurance policy sets forth specific terms and conditions that cannot be modified by the lender or the premium financing arrangement. The obligation to pay policy premiums is independent of any financing arrangement with the lender.
5. Premium financing has financial risks. The lender may modify or may not renew the premium financing loans. The lender may require that you assign a security interest in the life insurance policy to the lender. An assignment may give the lender the right to surrender the policy or access policy values. This is not an exhaustive list of potential risks; there may be others.
6. Genworth has not furnished legal, tax, or accounting advice to you and has not authorized anyone to furnish you with tax, legal, or accounting advice. You should seek independent tax and legal advice before you complete the purchase of the life insurance policy and before you enter into a premium financing arrangement.

I have read and understand the above information. I also certify I have provided Genworth with all documents that are in any way related to the premium financing arrangement that I have chosen.

Signature of Policyowner

Date