



Genworth[®]
Financial

Genworth Life & Annuity
Genworth Life
Genworth Life of New York
6610 West Broad Street
Richmond, VA 23230

Required disclosures regarding sales to military personnel

from Genworth Life and Annuity Insurance Company, Genworth Life Insurance Company and Genworth Life Insurance Company of New York[†]

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Thank you for your application. Please carefully read the disclosures below.

For life insurance and annuity products

- No person may sell, or offer for sale, any life insurance or annuity product to you or your dependents on a military installation of the United States, unless a written disclosure is provided to you and your dependents at the time of the sale or offer.
- The product for which you are applying is not offered or provided by the Federal Government. Additionally, the Federal Government has in no way sanctioned, recommended, or encouraged the sale of this product that is the subject of this disclosure.
- No person has received any referral fee or incentive compensation in connection with the offer or sale of this product, unless such person is a licensed and appointed agent of the insurer.
- The address and phone number at which consumer complaints may be filed are on the attached form or by visiting the American Council of Life Insurers.

For life insurance

Producer, please provide the amount of insurance coverage available under the SGLI program, together with the costs to the member of the Armed Forces for such coverage amount. This information is available at www.va.gov.

- Subsidized life insurance is available to you from the Federal Government under the Servicemembers' Group Life Insurance program (also referred to as "SGLI"), under subchapter III of chapter 19 of title 38, United States Code.
- If applicable, you are to receive an illustration concurrently with your application, which fully discloses any terms and circumstances under which amounts accumulated in a savings fund or savings feature under this product may be diverted to pay, or reduced to offset, premiums due for continuation of coverage.
- If you purchase a policy which sets aside any of your payments as a cash savings feature, that money might be usable to pay the policy's premiums. For instance, if your policy contains a dividend, loan, or nonforfeiture provision, the accumulated values in the policy could be used to pay or reduce the premiums on an automatic, scheduled, or requested basis. Doing so could result in a decreased death benefit. Please see your policy for details.

For variable life insurance, variable annuity, and market value adjustment products for which a prospectus is provided

The securities offered are not being offered or provided by the broker or dealer on behalf of the Federal Government, and that its offer is not sanctioned, recommended, or encouraged by the Federal Government.

[†]Only Genworth Life Insurance Company of New York is licensed in New York.