



Genworth<sup>SM</sup>  
Financial

# FIELD GUIDE FOR THE RETURN OF PREMIUM MARKET

**VantagePoint<sup>SM</sup> FUNDAMENTALS**

Underwritten by  
First Colony Life  
Insurance Company  
Lynchburg, VA

General Electric Capital  
Assurance Company  
Lynchburg, VA

## VantagePoint<sup>SM</sup>

Term life insurance with return of premium feature<sup>1</sup>

More and more companies are migrating to the return of premium environment. This guide will help you distinguish between our unique VantagePoint<sup>SM</sup> term life insurance with a return of premium feature and the rest of the flock.

### Unique Features:

- **Return of Premium:** Return of premium feature includes rider premiums and table ratings, minus any flat extras and outstanding loans
- **Enhanced Cash Value Rider:** Offers accelerated cash surrender value accumulation for a slightly higher premium than the Basic Cash Value Rider<sup>2</sup>
- **Policy Loans:** Cash values begin to show after the fourth year and are available for policy loans (including automatic premium loans)<sup>1</sup>
- **Telemed option:** Voice signature accepted for the application's Part II, Medical History

### Lifespan:

- 15-year, 20-year and 30-year term life insurance
- Issue ages begin at age 18 and vary by level premium period and nicotine class

For more details, see the VantagePoint<sup>SM</sup> Rates & Product Features brochure, 306RB9081 1005.

The information in this brochure is subject to the terms, issue limitations and conditions of Policy Form Nos. TLNCFVCL05 et al. and TLNCFVGE05 et al. VantagePoint<sup>SM</sup> term life insurance, as well as its benefits and riders, may not be available in all states.

## Habitat:

This unique term life insurance with cash value riders is most frequently sighted in the 20- and 30-year varieties, often competing very well for preferred prospects.

Young families and those who have recently purchased a home or other large expense items are likely to welcome the arrival of VantagePoint<sup>SM</sup> term life insurance.

### Other Distinguishing Features:

- Although other requirements will be needed, including HOS with HIV, no blood profile is required for applicants age 18-40 applying for up to \$499,999 coverage and clients age 41-45 applying for up to \$249,999 coverage.<sup>3</sup>
- Competitive compensation, including a commissionable annual policy fee.
- Underwritten by highly-rated Genworth Financial companies.

*Some investment advisors have determined that, for some clients, return of premium term plans are a better investment than comparable whole life policies or municipal bonds.<sup>4</sup>*

<sup>1</sup> Return of premium is provided by a Cash Value Rider. The rider provides a benefit at the end of the initial premium period equal to all premiums paid, less any flat extra premium and outstanding loan amounts. It also provides reduced cash value benefits after the fourth policy year. No cash value benefit is paid at the insured's death, only the policy face amount. Policies with a return of premium feature usually cost more than policies without this feature.

<sup>2</sup> Policy loans accrue interest at 8% each year. If the outstanding policy loan balance becomes larger than the rider cash value, the policy will terminate.

<sup>3</sup> This maximum amount includes all other life insurance policies the proposed insured has with Genworth Financial companies

<sup>4</sup> Linda Stern, "Finance: Investing in return-of-premium term insurance," Reuters, Aug 10, 2005 12:53 PM ET

First Colony Life Insurance Company and General Electric Capital Assurance Company, both of Lynchburg, VA, are Genworth Financial companies.

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First Colony Life and GE Capital Assurance are rated A+ (Superior), the second highest of 16 ratings, by the A.M. Best Company. This rating represents A.M. Best's opinion of the insurer's financial strength and ability to meet ongoing obligations to policyholders, and is not an implied warranty of the company's ability to meet its financial obligations. The rating is current as of 10/25/2005.

<sup>1</sup> As of 12/31/2004



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