



BULLETIN:

New National Conversion Product – Life ReadySM UL II Conversion replaces GenGuard[®] UL Conversion

Effective:
August 18, 2014

Effective **August 18, 2014**, Genworth will replace GenGuard[®] UL Conversion with Life ReadySM UL II Conversion as the conversion product in all states, except New York. We will continue to assess additional conversion solutions.

Availability:
In all states except NY.

Key Dates & Transition Rules

August 18, 2014	Life Ready SM UL II Conversion available.
September 2, 2014	Last date to submit Conversion Forms and projections for GenGuard [®] UL Conversion to Genworth home office.
September 30, 2014	Last available policy date for GenGuard [®] UL Conversion. Please remember that conversion policy dates must maintain the original monthiversary of the term life insurance policy.

All Conversion Request Forms and projections for GenGuard[®] UL Conversions received prior to August 18, 2014, will be issued as GenGuard[®] UL Conversion.

Conversion Request Forms

- The Conversion without Evidence of Insurability Form (state variations) should be used for conversion requests of the same or lower face amount and underwriting class.
- Policy Change Form Part II (state variations) should be used for conversion where additional coverage is being added or a new underwriting class is being requested.

WinFlex Illustrations

Life Ready UL II Conversion illustrations will be available on WinFlex on **August 18, 2014**.

Compensation Schedule

New commission schedules reflecting the changes will be distributed via email to the firm's Principal contact on **August 4, 2014**. Changes will be effective **August 18, 2014**.

Questions? Please contact your Genworth Sales Team.

Life ReadySM UL II Conversion and GenGuard[®] UL Conversion are flexible-premium, adjustable life insurance policies (commonly known as universal life insurance). All products, their riders and benefits are subject to the terms and conditions of their policy forms, and to state availability, and to issue limitations and may not be available in all states. Terms and conditions may vary by state.

Life ReadySM UL II is subject to the terms, issue limitations, and conditions of Policy Form No. GLAULLRII0807 et al. (Genworth Life & Annuity) or GLIULLRII0807 et al. (Genworth Life). Not available in all states.

Refer to the policy for definitions and more details regarding coverage and its features. This bulletin provides a summary of coverage. Policy terms and provisions will prevail.

All guarantees are based upon the claims-paying ability of the issuing insurance company.

Genworth companies include:
Genworth Life and Annuity Insurance Company, Richmond, VA
Genworth Life Insurance Company, Richmond, VA

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