

Foundation Builder Index UL

The Flexible Protection Solution

These caps and rates are applicable to Foundation Builder Index UL policies with applications received prior to September 15, 2014. All current rates are effective January 1, 2018, and may be changed subject to the policy. Current rates are not guaranteed. Each Index Interest Crediting Strategy has a minimum cap.¹

INDEX INTEREST CREDITING STRATEGIES				
	Current Cap Rate	Maximum Illustrated Rate	Participation Rate	Minimum Segment Cap
1-Year Cap Base (annual point-to-point)	14.00%	7.67%	100%	3.00%
1-Year Cap Plus (annual point-to-point with 1% charge)	18.00%	7.67%	100%	4.00%
2-Year Cap Base² (biannual point-to-point)	50.00%	7.67%	100%	6.00%
2-Year Cap Plus² (biannual point-to-point with 1% charge)	60.00%	7.67%	110%	7.00%
Monthly Average (annual)	14.00%	6.89%	150%	3.00%

FIXED ACCOUNT VALUE – ANNUAL EFFECTIVE INTEREST RATE		
	Current	Guaranteed Minimum
Fixed Account Value (non loaned)	3.00%	2.00%

LOAN INTEREST RATES			
Fixed Account Loan	Current Loan Interest Rate Charged	Current Credited Interest Rate	Maximum Loan Rate
First 10 Policy Years	4.00%	3.00%	Interest rate credited to the Fixed Account Loan Balance plus 1.00%
Policy Years 11+	3.00%	3.00%	Equal to interest rate credited to the Fixed Account Loan Balance
Participating Loan ³ (For policies that include Participating Loans)	5.90%		5.90%

Surrender Charge Schedule: 14 years

¹ Market indices do not include dividends paid on the underlying stocks, and therefore do not reflect the total return of the underlying stocks. Although the policy value may be affected by the performance of an index, the policy is not a security and does not directly or indirectly participate in any stock, equity or similar investment including, but not limited to, any dividend payments attributable to any such investment.

² The caps shown for the 2-Year Cap Base and the 2-Year Cap Plus Strategies are not annualized. The rate shown is the highest rate of interest that can be credited at the end of the two-year segment. Interest, if any interest is credited, will be credited only at the end of each two-year segment.

³ Depending on the actual interest rate charged and the index-linked crediting rate, participating loans may amplify positive or negative policy performance.

Underwritten by Genworth Life and Annuity Insurance Company,
Genworth Life Insurance Company, Richmond, VA

Important Information

Genworth wrote this content to help you understand the content and to support our marketing of the product(s) identified in the material. Any examples are hypothetical and are used only to help you understand the material. They may not reflect your particular circumstances. You should carefully read your contract, policy and prospectus(es), when applicable. What we say about legal or tax matters is our understanding of current law; but we are not offering legal or tax advice. Tax laws and IRS administrative positions may change. We did not write this material for you to use to avoid any Internal Revenue Service penalty. You should ask your independent tax and legal advisors for advice based on your particular circumstances.

S&P 500® Index

The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI") and has been licensed for use by Genworth Life and Annuity Insurance Company and Genworth Life Insurance Company hereinafter referred to as "Licensee." Standard & Poor's®, S&P®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Licensee. Licensee Index Universal Life Product(s) are not sponsored, endorsed, sold or promoted by SPDJI, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

Withdrawals or Loans

A withdrawal may be free of federal income tax or "tax-free." If the policy is not a Modified Endowment Contract (MEC), then, except for certain changes in the policy during the first 15 policy years and especially during the first five policy years that cause cash distributions that may be taxable although they do not exceed investment in the contract (Basis), withdrawals are not taxable to the extent that they do not exceed Basis. Policy loans are free of federal income tax when taken except if the policy is or becomes a Modified Endowment Contract (MEC). If the policy is a MEC, a distribution (withdrawal or policy loan, including any increase in the policy loan balance because of unpaid loan interest) is taxable to the extent that policy value exceeds Basis. A 10% penalty tax may apply to distributions from a MEC if the policyholder is under age 59½. Basis is premium paid minus nontaxable amounts previously recovered through policy loans taken from a MEC and withdrawals. Assignment or pledge of a MEC as security for a loan would also be a taxable event. If the policy becomes a MEC, then any distribution (withdrawal or policy loan) taken in the policy year in which the policy becomes a MEC and in subsequent policy years is taxable the same as a distribution from a MEC. Any distribution taken within two years prior to the policy becoming a MEC may also be taxable the same as a MEC. Termination, other than by reason of the insured's death, of a life insurance policy with a policy loan balance may be deemed a distribution of the outstanding policy loan balance, resulting in possible adverse tax consequences for a policy that is not a MEC. Consult a tax advisor about possible tax consequences. We are not responsible for any adverse tax consequences.

Foundation Builder Index UL is flexible premium adjustable life insurance (commonly called universal life insurance) with optional index interest crediting. It offers affordable death benefit protection backed by up to a 30-year no-lapse guarantee with the opportunity for cash value growth to create future financial flexibility.

The Foundation Builder Index UL product, riders and benefits are subject to state availability and the terms, issue limitations and conditions of Genworth Life and Annuity Policy Form No. ICC13GA1006, ICC13GA1007, GA1006-0413 et al., or GA1007-0413 et al., and Genworth Life Policy Form No. ICC13GL1006, ICC13GL1007, GL1006-0413 et al., or GL1007-0413 et al.

Policy, benefits and riders may not be available in all states. Terms and conditions may vary by state.

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

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

Insurance and annuity products:	Are not deposits.	Are not guaranteed by a bank or its affiliates.
May decrease in value.	Are not insured by the FDIC or any other federal government agency.	