

Consent Agreement

Definitions:

“**Communication(s)**” means transaction documents, bills, account statements, agreements, forms, correspondence, notices, disclosures and any other communications sent to you by or on behalf of Genworth.

“**By electronic means**” and “**electronically**” means relating to technology having electrical, digital, magnetic, wireless, optical, electromagnetic, or other similar capabilities (such as the Internet, mobile and cellular technologies, electronic mail, and or automated payment systems).

“**Privacy Preferences**” means the options available to you as specified in the Genworth Privacy Policy and/or provided to you on MyGenworth online.

“**Product Agreement**” means the policy contract, account agreement, or other Communications that govern a product or service that you obtain from or through Genworth, as applicable.

“**MyGenworth**” means www.Genworth.com or any other digital channel in which Genworth maintains an established presence through a service or application for which a Genworth policyholder has registered as a location where that policyholder’s Genworth-related records may be posted and stored.

“**Genworth**” or “**us**” “**we**” or “**our**” refers, as applicable, to Genworth North America Corporation and Genworth Financial Inc. an insurance holding company and its insurance companies, Genworth Life Insurance Company of New York, Genworth Life and Annuity Insurance Company, Genworth Life Insurance Company, Genworth Insurance Company, Jamestown Life Insurance Company, Genworth Mortgage Insurance Company, and Genworth Residential Mortgage Insurance Company of North Carolina.

ELECTRONIC DELIVERY OF COMMUNICATIONS

By establishing online access with MyGenworth, you can quickly access certain policy documents and information at your convenience. With this access, you also have the option for Genworth to provide certain documents and information to you electronically (see definition of “Communication(s)”).

You are entitled by law to receive some of these Communications on paper. With your consent, we may deliver the Communications to you electronically, instead. Once on MyGenworth, you can change your Notification Preferences to receive certain communications electronically. You can also make this change by calling Genworth’s Customer Service at 888.436.9678. Please note you will automatically receive emails regarding certain events including, but not limited to, registration status, confirmation of policy cancellations, third party designee changes, IFA confirmations, claim initiation, and payments. These automatic email notifications are in addition to your current paper Communications.

Please read this Consent carefully before you agree. By signing electronically where indicated, you are showing us that you have the ability to receive Communications electronically. You are agreeing to receive Communications electronically as part of your transactions with us, our decisions about those transactions, and to the Genworth Privacy Policy. You are also agreeing to the use of electronic signatures in your transactions with us. By signing this Consent you are demonstrating that you have the ability to view and save Communications through electronic means.

We may always, at our option, choose to deliver Communications and information to you on paper.

Sometimes the law, or our agreement with you, requires you to give us a written notice. You must still provide these notices to us on paper, unless we specifically tell you in another Communication how you may deliver that notice to us electronically.

Hardware/Software Requirement. To access and retain electronic Communications you need (1) a computer or mobile device with access to the Internet and an up-to-date version of a web browser we support, (2) the ability to download or print Communications, (3) an active email address, and (4) a current version of a PDF reader (Adobe’s Acrobat Reader software can be downloaded for free at the Adobe site). If you agree to receive a Communication electronically by a recorded message through a telephone system, you will need a touchtone telephone. If you agree to receive an electronic Communication delivered to a personal mobile or handheld device, you will need the device and a service plan that enables you to view such messages. You may also need a specific software application intended for your particular mobile or handheld device.

If we change the hardware or software requirements described above, and that change creates a material risk that you would not be able to access or retain your electronic Communications, we will notify you of the revised hardware or software requirements and you will have an opportunity to return to paper delivery.

Communications You Agree to Receive Electronically. This Consent applies to all information we are required or permitted to provide to you regarding insurance you have with us, may have with us in the future and may apply for with us in the future, and to all information we are permitted to provide you in your role as an authorized user, if applicable.

Consent Agreement *Continued*

“You” or “your” means the person or entity, including an authorized representative, who has the appropriate authority to receive and/or electronically sign documents.

Choosing to Receive other Electronic Communications. If you later want to receive other Communications through electronic means, you may agree to do so by telephone, the Internet, or in writing. Doing so will update your Notification Preferences on MyGenworth.

Updating Your Contact Information. You must promptly notify us of any change in your email or other electronic address. You may update your contact information for electronic delivery of Communications by accessing and updating your profile on MyGenworth or by calling Genworth.

Your Right to Paper. You may request a paper copy of a document that we delivered electronically at any time by using the Contact Us feature on MyGenworth, or other method described in the Product Agreement. We will provide the first paper copy at no cost to you. For a second copy, or subsequent copies, we may, where allowed by law, charge a reasonable fee or impose other consequences specified in your Product Agreement for delivery of a paper copy.

Cancelling Electronic Delivery. If you do not want to continue receiving electronic Communications, you may withdraw your consent at any time by changing your delivery preferences. Your withdrawal of consent will be effective after we have a reasonable period of time to process your withdrawal. We will not impose any fee when you withdraw your consent.

Delivery Process. We will deliver electronic Communications by posting them on MyGenworth, by electronic mail, or by other reasonable methods of electronic delivery, such as text message (SMS) or voice call using the telephone number(s) you provide us, including using autodialed or prerecorded message calls. We will send a notification of posting a document on MyGenworth via the means indicated in your Notification Preferences.

Delivery Preferences. Your delivery preference settings (“Notification Preferences”) identify Communications that may be delivered to you electronically and are part of this Consent. Not all Genworth Communications are available electronically. Preference Settings may allow you to elect to receive Communications electronically and may permit you to designate the delivery channel. Please review your Preference Settings to ensure they are correct; if not, please modify them.

Previous Agreements. If you previously signed a consent to conduct Genworth transactions electronically or online, the terms of this Consent replace the terms of the previous agreements.

Your Responsibilities. If you choose to receive Communications electronically, please logon to MyGenworth.com and check the delivery of new Communications. You should open and read your Communications to ensure you understand them and promptly notify Genworth if any Communications are not accessible, incomplete, or unreadable.

Changes to this Consent. You may amend this Consent only by changing your Notification Preference Settings or by instructing Genworth to change your Notification Preference Settings. Genworth may amend this Consent at any time, with or without notice. You will be given an opportunity to accept any amendment to this Consent made by Genworth or return to a paper, by mail notification.

Joint Accounts or Owners. Your preferences will control the delivery of Communications for your joint owners or account holder, unless they instruct Genworth otherwise in writing.

Telephone Contacts

WE MAY CONTACT YOU BY TEXT MESSAGE (SMS) OR VOICE CALL USING THE TELEPHONE NUMBERS(S) YOU PROVIDE TO GENWORTH, IRRESPECTIVE OF WHEN YOU PROVIDED THE TELEPHONE NUMBER TO US OR WHETHER YOU PROVIDED IT BEFORE OR AFTER THE TRANSACTION THAT WE MAY BE CONTACTING YOU ABOUT. YOU AUTHORIZE GENWORTH TO CONTACT YOU BY TEXT MESSAGE (SMS), TELEPHONE CALL, AUTOMATIC TELEPHONE DIALING SYSTEM, ARTIFICIAL OR PRERECORDED VOICE, OR OTHER COMMUNICATIONS METHODS DIRECTED TO YOUR TELEPHONE NUMBER. YOU AUTHORIZE GENWORTH TO USE THESE COMMUNICATION METHODS TO CONTACT YOU WITH RESPECT TO ANY AND ALL PRODUCTS OR SERVICES YOU CURRENTLY HAVE WITH US, FORMERLY HAD WITH US OR OBTAIN FROM US IN THE FUTURE INCLUDING TELEPHONE SOLICITATIONS FOR PRODUCTS THAT GENWORTH MAY OFFER TO YOU. GENWORTH WILL USE THE CURRENT TELEPHONE NUMBERS IN THE PERSONAL PROFILE WHICH MAY BE MODIFIED BY YOU PRIOR TO, DURING, OR AFTER ANY TRANSACTION WITH GENWORTH AND YOU AGREE TO BE CONTACTED BY GENWORTH AT THIS TELEPHONE NUMBER EVEN IF IT IS LISTED ON THE NATIONAL DO-NOTCALL REGISTRY AND/OR STATE DO-NOT-CALL REGISTRIES.

THE CONTENT OF THE COMMUNICATIONS MAY RELATE TO SUSPICIOUS ACTIVITY ON YOU ACCOUNTS, COLLECTION OF PAYMENT FOR YOU ACCOUNT(S) (INCLUDING VIA THE USE OF AN AUTOMATIC TELEPHONE DIALING SYSTEM AND/OR ARTIFICIAL OR PRERECORDED VOICE CALLS), PRODUCT SOLICITATIONS, ADVERTISING OR TO DELIVER OTHER INFORMATION TO YOU REGARDING YOUR ACCOUNT(S). CARRIER MESSAGE, DATA, AND CALL RATES MAY APPLY; GENWORTH IS NOT RESPONSIBLE FOR CHARGES RESULTING FROM OUR EFFORTS TO CONTACT YOU AT THE TELEPHONE NUMBER YOU PROVIDED TO GENWORTH. IF YOU DO NOT WISH TO RECEIVE ANY COMMUNICATION UTILIZING YOUR PHONE, YOU MAY REMOVE YOUR PHONE NUMBER FROM YOUR PROFILE. IF YOU WOULD LIKE TO SET AND MODIFY YOUR TEXT MESSAGING PREFERENCES, YOU MAY DO SO WITHIN YOUR PROFILE OR RESPOND TO A MESSAGE WITH "STOP."

YOU ALSO AUTHORIZE YOUR MOBILE CARRIER TO DISCLOSE YOUR MOBILE ACCOUNT DETAILS FOR VERIFYING YOUR IDENTITY. THOSE DETAILS MAY INCLUDE, AMONG OTHERS, YOUR NAME, BILLING ADDRESS, E-MAIL ADDRESS, AND PHONE NUMBER, IF AVAILABLE.

Privacy. You acknowledge receipt of the Genworth Privacy Policy and agree that Genworth will deliver it to you annually by posting it on MyGenworth. Genworth advises you to review your Personal Profile and to set your Notification Preferences. If you do not modify your Notification Preferences, it indicates your acceptance of Genworth's standard practices for how we use customer information, as described in our Privacy Policy.

Delegated Access. If you authorize another person to act on your behalf through a valid Power of Attorney or other delegation acceptable to Genworth, we may grant that person access to MyGenworth to view information and conduct transactions within your accounts until you notify us that you have revoked these access rights. You are responsible for the actions of your delegate or attorney-in-fact while accessing MyGenworth.

MyGenworth Consent

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Security. You are responsible for maintaining the confidentiality of your account, password, or other credentials and for restricting access to your computer and mobile device(s) as further described at MyGenworth. You agree to notify us promptly of any unauthorized use of your password or breach of security. If you are under age 13, you may only use MyGenworth with the permission of a parent or guardian. We may terminate or suspend your MyGenworth access with or without notice to protect your interest or Genworth's interests. At its discretion, Genworth may modify its security requirements and/or its process to allow you to continue to access your accounts and/or execute transactions with them. Such modifications may include the use of additional credentials beyond User ID, Password and PIN, such as, without limitation, your required use of secure tokens or other enhanced security procedures.

Accessibility. Genworth is committed to making our website's content accessible and user friendly. If you are having difficulty viewing, accessing or navigating the content on its site, or notice any content, feature, or functionality that you believe is not accessible to people with disabilities, you agree to call our Customer Service team at 888 436.9678 or email our team at webassist.genworth@genworth.com with "Accessibility" in the subject line and provide a description of the specific feature you feel is not accessible. If you use the site, you waive any claims regarding accessibility. We will take your feedback seriously and will consider it as we evaluate ways to accommodate our users and our overall accessibility policies.

Toll Free Number: 888 436.9678

Website address: Genworth.com

Agreement and signature

By signing this Consent you are indicating your agreement to the Consent above, to receive Communications electronically, and to use electronic signatures in your transactions with us. You are also agreeing with the following:

- You have read and understand the information above about the electronic delivery of Communications.
- You have the required software and hardware described above.
- You are able to access, view and save Communications through the electronic means described above.
- To the extent permitted by law, you are also providing consent to receive electronic account Communications for any other person named on your account and you are authorized to do so.