

Asset Builder Index UL II



The Protection and Accumulation Solution

All current rates are effective 08/31/15, unless otherwise noted and may be changed subject to the policy. Current rates are not guaranteed. Each Index Interest Crediting Strategy has a minimum cap.

INDEX INTEREST CREDITING STRATEGIES

	Current Cap Rate	Maximum Illustrated Rate	Participation Rate	Minimum Segment Cap
1-Year Cap Base (annual point-to-point)	13.00%	7.25%	100%	3.00%
1-Year Cap Plus (annual point-to-point with 1% charge)	16.50%	7.25%	100%	4.00%
2-Year Cap Base¹ (bi-annual point-to-point)	35.00%	7.25%	100%	6.00%
Monthly Average (annual)	13.00%	6.54%	150%	3.00%

FIXED ACCOUNT VALUE - ANNUAL EFFECTIVE YIELD

	Current	Guaranteed Minimum
Fixed Account Value (non loaned)	4.25%	2.00%

LOAN INTEREST RATES

	Current Loan Interest Rate Charged	Current Interest Rate Credited	Maximum Loan Rate
Fixed Account Loan			
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 (effective 02/23/15)	4.50%		5.90%

Surrender Charge Schedule: 10 years

¹The cap shown for the 2-Year Cap Base strategy is not annualized.

Asset Builder Index UL II is a flexible premium adjustable life insurance (commonly called universal life insurance) with optional index interest crediting. The Asset Builder Index UL II product, riders, and benefits are subject to the terms and conditions of its policy forms and to state availability and issue limitations.

Genworth Life & Annuity: Policy Form No. ICC14GA1011, ICC14GA1012, GA1011-0914 et al., or GA1012-0914 et al.

Genworth Life: Policy Form No. ICC14GL1011, ICC14GL1012, GL1011-0914 et al., or GL1012-0914 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.	May decrease in value.
Are not guaranteed by a bank or its affiliates.	
Are not insured by the FDIC or any other federal government agency.	

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Foundation Builder Index UL

The Flexible Protection Solution



These caps and rates are applicable to Foundation Builder Index UL policies with applications received on or after September 15, 2014. All current rates are effective 08/31/15 and may be changed subject to the policy. Current rates are not guaranteed. Each Index Interest Crediting Strategy has a minimum cap.

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%	7.61%	100%	3.00%
1-Year Cap Plus (annual point-to-point with 1% charge)	18.00%	7.61%	100%	4.00%
2-Year Cap Base¹ (bi-annual point-to-point)	50.00%	7.61%	100%	6.00%
Monthly Average (annual)	14.00%	6.84%	150%	3.00%

FIXED ACCOUNT VALUE - ANNUAL EFFECTIVE INTEREST RATE

	Current	Guaranteed Minimum
Fixed Account Value (non loaned)	4.25%	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 (effective 01/01/15)	4.75%		5.90%

Surrender Charge Schedule: 14 years

¹The caps shown for the 2-Year Cap Base Strategy is not annualized.

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 the terms and conditions of its policy forms and to state availability and issue limitations.

Genworth Life & Annuity Policy Form No. ICC14GA1009, ICC14GA1010, GA1009-0414 et al., or GA1010-0414 et al. Genworth Life Policy Form No. ICC14GL1009, ICC14GL1010, GL1009-0414 et al., or GL1010-0414 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.

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Are not guaranteed by a bank or its affiliates.	
Are not insured by the FDIC or any other federal government agency.	

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