



Disclosure Statement For Accelerated Death Benefit Rider

Genworth Life and Annuity Insurance Company
Home Office: P.O. Box 320
Lynchburg, Virginia 24505-0320

RIDER BENEFIT

This Rider provides for the early payment of part of the Policy's death benefit. We will make this accelerated death benefit payment to the Owner of the Policy upon receiving proof that the Insured's life expectancy does not exceed six months.

The Owner may make only one request for an accelerated payment. We must receive written approval from any irrevocable beneficiary, as well as the full release of any collateral assignment of the Policy, before making any payment.

There is no premium or cost of insurance charge for this Rider; however, an administrative fee is deducted before payment.

CONSEQUENCES OF RECEIVING ACCELERATED DEATH BENEFIT PAYMENT

An accelerated death benefit payment may be considered taxable income. A payment may also adversely affect the recipient's eligibility for Medicaid benefits or other state or federal government benefits or entitlements. The Owner should contact a qualified tax advisor and the appropriate government agencies before electing to receive a payment.

AMOUNT OF BENEFIT AVAILABLE

The Owner requests the amount of accelerated death benefit. Generally, the largest amount available is the benefit maximum minus the amount of outstanding policy loan. This benefit maximum is the lesser of (a) and (b) where (a) is the amount equal to the loan value of the Policy plus 75% of the difference between the death benefit of the Policy and the loan value and (b) is \$500,000. The benefit maximum can vary by state, however, and is defined by the Rider.

We will deduct an administrative fee from the accelerated death benefit prior to payment to the Owner.

EFFECT OF AN ACCELERATED DEATH BENEFIT PAYMENT

The accelerated death benefit will be treated as a lien against the death benefit of the Policy. This lien will limit the availability of any surrender benefit and of any future policy loans or partial withdrawals (surrenders) under the Policy.

We will charge interest on the lien. We will charge interest at the policy loan interest rate(s) stated in the Policy on the portion of the lien amount equal to the difference between the loan value and any outstanding policy loan. We will charge interest on the portion of the lien amount that exceeds this difference at a rate no greater than the greater of: (a) the current yield on a 90-day treasury bill; and (b) the current maximum adjustable policy loan interest rate allowed by law.

Policy and rider premiums will not be reduced after an accelerated death benefit payment and will remain payable.

No matter how long the Insured lives, the Policy will not terminate as a result of a payment unless the lien equals or exceeds the death benefit. The Owner may repay all or part of the lien at any time. Partial repayments are subject to the terms of the Rider.

ACKNOWLEDGEMENT

I acknowledge that: (a) I have received and read this Disclosure Statement, including the sample illustration on the back, and (b) I understand that only the actual provisions of the Rider will control payment of an accelerated death benefit.

Signature of (Proposed) Insured

Date

Signature of Owner (if different)

Date

Signature of Broker

Date

Below is a sample illustration of the effect of an accelerated death benefit payment. This illustration shows the effect on the death proceeds immediately after the accelerated death benefit payment has been made and 3 months after payment of the accelerated death benefit.

This sample illustration assumes: (1) \$400,000 death benefit; (2) \$100,000 loan value; (3) no policy loans; (4) the maximum accelerated death benefit is elected; (5) the policy loan interest rate is 6.00%; and (6) the lien interest rate is 8.00%.

Sample Illustration

Before Accelerated Death Benefit Payment:

Death Benefit	\$ 400,000
less: Loan Value	\$ 100,000
	\$ 300,000
	x 75%
	\$ 225,000
plus: Loan Value	\$ 100,000
	\$ 325,000
Maximum Accelerated Death Benefit Available	\$ 325,000
less: Administrative Fee	\$ 250
	\$ 324,750
Amount of Accelerated Death Benefit Payment	\$ 324,750

Immediately After Payment of Accelerated Death Benefit:

Amount of Accelerated Death Benefit Payment	\$ 324,750
plus: Administrative Fee	\$ 250
	\$ 325,000
Lien Amount	\$ 325,000
Death Benefit	\$ 400,000
less: Lien Amount	\$ 325,000
	\$ 75,000
Death Proceeds Payable at Insured's Death	\$ 75,000

3 Months After Payment of Accelerated Death Benefit:

Amount of Accelerated Death Benefit Payment	\$ 324,750
plus: Administrative Fee	\$ 250
plus: Accrued Lien Interest (3 months)	\$ 5,838
	\$ 330,838
Lien Amount	\$ 330,838
Death Benefit	\$ 400,000
less: Lien Amount	\$ 330,838
	\$ 69,162
Death Proceeds Payable at Insured's Death	\$ 69,162