



## LIFESTYLE PROTECTION PRODUCT SUITE

Genworth Financial Lifestyle Protection    Tel: +44 (0) 20 8380 3000    [Info@genworth.com](mailto:Info@genworth.com)    [Genworth.com](http://Genworth.com)

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## GENWORTH FINANCIAL

Genworth Financial, Inc. (NYSE: GNW) is a leading Fortune 500 global financial security company. Genworth has more than \$100 billion in assets and employs approximately 6,000 people with a presence in more than 25 countries. Its products and services help meet the investment, protection, retirement and lifestyle needs of more than 15 million customers. Genworth operates through three segments: Retirement and Protection, U.S. Mortgage Insurance and International. Genworth Financial, which traces its roots back to 1871, became a public company in 2004 and is headquartered in Richmond, Virginia.

Genworth's Lifestyle Protection underwriting entities Financial Assurance Company Limited and Financial Insurance Company Limited have a financial strength rating of "A-" with a Stable outlook from Standard and Poor's.



As one of the world's leading specialist insurance providers we have the experience and resources to deliver highly effective sales and marketing programmes. Genworth Marketing Solutions enables our clients to build revenues through market-leading data analytics, innovative products and channel expertise.

Information on the most current rating is available at [www.standardandpoors.com](http://www.standardandpoors.com) or from Standard & Poor's at +44 (0)20 7176 3800. A rating is an opinion of an insurer's financial strength; it is not a recommendation of an insurer's products.

## LIFESTYLE PROTECTION

Through market research and a proven innovation process we have developed a suite of products that protect customers throughout their lives:

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## CREDIT CARD

Credit card users often worry about how they would cope with their credit card repayments if they couldn't work.

**Credit Card Protection pays the minimum repayment or a percentage of the credit card balance following involuntary unemployment, accident or illness. In addition, in the event of death, critical illness or permanent total disability the outstanding balance will be paid.**

Customers can rest assured that their credit card bills will be taken care of while they are ill or out of work. And with at least the minimum repayments being met, their credit status is protected too.

- Main cardholder
- Additional options
  - Critical illness
  - Hospitalisation
  - Life

Our propensity modelling, data insight and analytics result in highly targeted marketing programmes

## OVERDRAFT

Many people use their overdraft for short-term cash flow or for big purchases. But if their overdraft payments cease, banks may recall the facility, which can be a great worry for customers.

**For bank customers with authorised overdraft facilities Overdraft Protection repays, at the very least, the interest repayments if a customer loses their job or gets ill. In the event of their death it can repay the overdraft in full.**

Customers can be confident that they will be able to continue repaying their overdraft which will help to safeguard their credit rating and give them breathing space while they recover or find a new job.

- Single or joint applicant
- Additional options
  - Critical illness
  - Hospitalisation
  - Life



## PERSONAL LOAN

Personal loans are often used at key life moments in people's lives, such as buying a new car, holiday or home improvements. But many worry about managing their debts if they can't work.

**Personal Loan Protection funds 100% of monthly personal loan payments in the event of involuntary unemployment, accident or illness. It can also pay off the balance in the event of death, critical illness or permanent total disability.**

If a customer is unemployed or ill, they know that they will be able to meet their personal loan obligation and have one less thing to worry about while they are getting back on their feet.

- The loan applicant
- Joint life cover
- Additional options
  - Critical illness
  - Hospitalisation
  - Life




## AUTO LOAN

Many people can't afford to buy a car outright without some financial help and are concerned about maintaining the payments if they are unable to work.

**Auto Loan Protection pays 100% of monthly car loan payments in the event of involuntary unemployment, accident or illness. In the event of death, critical illness or permanent total disability it pays off the outstanding balance.**

The ability to meet their repayments means customers know they will be able to keep their car at a time when they may need it most. With no danger of defaulting on their car repayments they know their credit rating is also safe.



Our tailored marketing planning ensures we deliver effective and relevant consumer campaigns

- The loan applicant
- Joint life cover
- Additional options
  - Critical illness
  - Hospitalisation

## 2. Gap Insurance

GAP (Guaranteed Asset Protection) helps customers deal with the extra costs that can occur when an asset is damaged, stolen or written off. It can fill the gap between current market value and:

- The original invoice price
  - Replacement new for old
  - Outstanding finance

Our suite of products helps protect your customers:

- **Auto GAP**
- **Commercial GAP**
- **Commercial Finance**

## AUTO GAP

Standard motor insurance isn't always enough to fully cover the cost of replacing a car or to complete outstanding finance repayments for a car that's been written off or stolen. When this happens, your customers may need financial support to help them deal with the additional expense.

**Auto GAP (Guaranteed Asset Protection) complements existing motor insurance cover by helping customers pay any outstanding costs when a car is stolen or written off.**

Customers don't have to worry about meeting any outstanding repayments or the cost of a replacement car, so they won't be seriously out of pocket if their car is written off or stolen.

- Back to Invoice GAP
- Index GAP
- Shortfall / Finance GAP
- Outstanding Balance GAP
- Vehicle Replacement GAP
- Early Termination GAP
- Fleet GAP

Our integrated channel solutions are tailored for each market, brand and customer segment to maximise sales

Our deep understanding of risk enables us to cater for more of your customer base to maximise revenue

## COMMERCIAL GAP

Commercial vehicles and specialist trade equipment can be major purchases for businesses, which often use finance to pay for them. Repairs or replacement can be expensive as can the cost of interrupted productivity.

**Equipment Breakdown GAP pays a percentage of the cost for repairs or replacement. Shortfall GAP Equipment and Commercial Vehicles GAP pay the outstanding balance of the loan or rental contract in the case of a total write-off.**

Businesses are reassured that downtime can be kept to a minimum and they know they will be able to settle their finance agreements if any of their equipment or vehicles are written off.

- Loan cover
- Long term rental
- Contract leasing cover
- Office equipment
- IT products

## COMMERCIAL FINANCE

A business can be put under severe financial strain by the death or prolonged illness of a key employee. Company owners may have to use their personal savings or other assets to pay off outstanding business loans.

**Commercial Loan Payment Insurance maintains the monthly repayments on business loans in the event of accident, illness, permanent total disability, critical illness or death of up to four named people.**

Companies have the confidence that they will be able to make their loan repayments to help manage a period of instability without incurring financial penalties or potential interruptions to their cash flow.

- Up to 4 nominated key individuals
- Critical illness
- Hospitalisation
- Life
- Standalone key person



### 3. Living Expenses Insurance

Family budgets are increasingly stretched with little set aside for the unexpected. With government austerity measures cutting state benefits even a short period of time without an income could have severe consequences.

Our suite of products can help protect your customers:

- **Waiver of Premium**
- **Monthly Expense Insurance**
- **Mortgage and Rent Insurance**
- **Income Insurance**

Standard benefit period of up to 12 months, local conditions apply.

Our unique customer insight underpins the development of new products which we deliver to market in the shortest possible time



### WAIVER OF PREMIUM

Financially aware customers protect their future by investing in pensions, insurance policies and savings plans. This investment can be jeopardized if they don't maintain their monthly premiums because they aren't able to work.

**Waiver of Premium continues to pay customers' insurance premiums, pension contributions or savings plans in the event of involuntary unemployment, accident or illness.**

Your customers can be confident that their contributions will be continuously paid and they won't risk losing their accumulated benefits.

- Single or joint applicant
- Up to 5% of gross monthly salary
- Maximum €2000 per month
- Monthly or annual premium

Our IT solutions are flexible to your needs and can be easily integrated to fit your technical and business requirements

## MONTHLY EXPENSE INSURANCE

Many customers would struggle to cover life's essentials such as electricity, gas and water, as well as essential luxuries like the internet, gym membership or pay-TV if they couldn't work.

**Monthly Expense Insurance pays your customers' monthly payments in the event of involuntary unemployment, accident or illness.**

Customers can choose which bills they need to cover and will be able to retain a level of financial security and a continuity of lifestyle.

- Single or joint applicant
- Up to 10% of gross monthly salary
- Maximum €2000 per month
- Monthly or annual premium

## MORTGAGE & RENT INSURANCE

For most people, paying the mortgage or rent is their biggest monthly expense. Inevitably, maintaining the payments if they are unable to work can be a serious cause for concern.

**Mortgage and Rent Insurance meets your customers' monthly payments in the event of involuntary unemployment, accident or illness.**

Customers know that their mortgage or rent payments will be taken care of and can rest assured that their home is safe.

- Individual applicant
- Up to 40% of gross monthly salary
- Maximum €2000 per month
- Monthly or annual premium

Our government relations expertise provides you with the opportunity to engage in proactively shaping the regulatory environment

## INCOME INSURANCE

With state benefits being cut, and people having less savings to fall back on, many customers would struggle to maintain their standard of living for even a short period without income.

**Income Insurance pays a percentage of your customers' monthly salary in the event of involuntary unemployment, accident or illness.**

This regular income helps to relieve the financial burden if your customers can't work, covering the everyday cost of living and giving them breathing space to focus on finding a new job or getting better.

- Individual applicant
- Up to 50% of gross monthly salary
- Maximum €2000 per month
- Maximum 6 months cover (in one claim)
- Monthly or annual premium
- Life cover

## GENWORTH IN ACTION

We promise to be there when people need us most. This simple commitment is central to what we do and informs every aspect of our business. In 2010 we have:

- helped over 100,000 households each quarter maintain regular repayments on their financial commitments
- helped over 20,000 households stay in their homes or avoid foreclosure through our workout programmes
- made it possible for 3,431 Genworth Associates to undertake local volunteering activity with 27,300 hours spent on 173 projects worldwide.

Our promise is supported by our core values of Heart, Integrity and Excellence – we do the right thing, we communicate with transparency and we strive to excel in every aspect of our commitment.

Every day we prove our commitment to our promise by helping people to secure their financial lives, families and futures.





## 4. Life Protection Insurances

One-in-three men and one-in-four women will develop a major or terminal illness between the ages of 40 and 70, yet most people have made no provision for such an event.

Our suite of products helps protect your customers:

- **Personal Accident**
- **Critical Illness**
- **Serious Illness**
- **Cancer**
- **Life Cover and Family Income Plan**

We track and optimise campaign performance through our marketing database, continually driving marketing efficiency

## PERSONAL ACCIDENT

Accidents can happen to anyone at any time and any where – at home, at work, on the sports field or on holiday – so it really does pay to be prepared.

**Personal Accident Cover pays your customers a lump sum if they (or one of their family) suffer a permanent disability as a result of an accident.**

Customers can have some financial security when their family needs it most. The cash lump sum can help them cope following an accident and contribute to short-term expenses.

- Single applicant
- Couples
- Families
- Travel accident





## CRITICAL ILLNESS

Diagnosis of a critical illness is traumatic enough on its own, but can also mean a drop in income and increased costs. With perhaps months or even years to recover, a stressful situation could be made much worse by a shortage of funds.

**Critical Illness Cover gives your customers a cash lump sum of up to €50 000 if one of the specified critical illnesses is diagnosed.**

Customers can rest easy knowing that they have comprehensive cover in place for a wide range of illnesses and that their family won't suffer financially while they recover.

- Individual cover
- 5 critical illnesses
- 6 organ transplants
- Coronary artery bypass
- 10 year policy

Our compliance service operates on a pan-European level with a local market presence ensuring we consistently treat customers fairly



## SERIOUS ILLNESS

Diagnosis of a heart attack, stroke or cancer is not only extremely distressing, it can also lead to decreased income and unexpected costs. Serious illnesses such as these can often lead to increased financial hardship.

**Serious Illness Cover gives your customers a cash lump sum of up to €25 000 following the diagnosis of heart attack, stroke or cancer.**

Customers are assured of a cost-effective way to cover the most common serious illnesses which would give them time to recuperate without worrying about finances.

- Individual cover
- Heart attack
- Cancer
- Stroke
- 10 year policy





## CANCER COVER

Cancer is the illness that many people fear most. Besides its devastating effect on health, cancer can also leave sufferers having to deal with a drop in income and increased costs at a time when they are least able to cope.

**Cancer Cover gives your customers a cash lump sum of up to €15000 following the diagnosis.**

Customers can rely on the fact that through this difficult period, both they and their family will have financial support when they need it most.

- Individual cover
- Cancer
- 10 year policy



Our dedicated in-house customer service centre exceeds industry benchmarks ensuring a positive brand experience

## LIFE COVER AND FAMILY INCOME PLAN

If the worst happens and the main breadwinner in the family dies, the results can be devastating to the lives of those left behind. Most people want to know that their dependents will be financially secure if they die.

**Life Cover gives your customers a cash lump sum of up to €100000 and Family Income Plan provides a regular monthly income of up to €10000 per year until the end of the policy term.**

The insured and their family can be confident that they are financially protected if the worst happens. The support can help families get back on their feet in their own time without financial pressure.

- Individual cover
- Life
- Accidental death
- 10 year policy





## POLICY EVOLUTION AND CARE

*In today's fast moving world people want faster solutions and instant decisions. Our integrated sales and service proposition is designed to meet your customers' needs quickly and efficiently.*

We can provide you with a full service solution from initial contact, to quotation, policy management and claim payment. Our advanced customer analytics enable us to design products that customers really want and multiple touchpoints means they can access them in the way that suits them best.

We're investing in the future too, and continually evolving to ensure we always offer the best policy and care programme available.

## MESSAGE FROM PETER BARRETT



I am personally excited about our latest suite of lifestyle protection products and the new ways in which our unique end-to-end offering can provide our clients with a competitive edge.

Genworth has unique specialist experience in lifestyle protection insurance and we continue to develop our product range through fresh research and insights to meet your customers' evolving protection needs.

Our organisation is focused on delivering class-leading products through a full sales and service proposition, with exemplary adherence to compliance requirements and customer service. We deliver incremental revenue for our clients and you can rely on us to deliver a positive brand experience to your customers, helping you to secure loyalty and build lifetime value.

Thank you for considering Genworth.

**Peter Barrett**  
Global Managing Director  
Lifestyle Protection