



GenworthSM
Financial
Built on GE Heritage



RIGHT ON TARGET!

Lifetime ProviderSM SUL (survivorship universal life) insurance from First Colony Life Insurance Company tops the lifetime guarantee¹ charts for competitive limited-pay, life-pay and target premiums!

**70 Year Old Male, Standard Nicotine Use / 70 Year Old Female, Standard No Nicotine
\$1,000,000 Face Amount Level Death Benefit**

	Annual Premium to Age 100 Lifetime Guarantee¹	10 Annual Premiums Lifetime Guarantee¹	Target Premium
Lifetime ProviderSM SUL	\$22,931	\$40,514	\$31,566
Lifetime ProviderSM SUL Rank²	1st of 10	2nd of 10	1st of 10

Use Lifetime ProviderSM SUL to target individual and business protection markets:

- Estate tax planning
- Business continuation and key person coverage
- Family income replacement
- Financial support for a special needs child
- Wealth transfer
- Estate equalization
- Charitable giving

Underwritten by
First Colony Life Insurance Company
Lynchburg, VA

Contact us today for more information.

¹ Subject to the Policy Protection Rider provisions, policy remains in force if, at the end of the preceding policy month, the Net Accumulated Premiums equal or exceed the Required Rider Balance. The Net Accumulated Premiums and the Required Rider Balance are determined using the accumulation factor(s) as described in the rider schedule.

² Based on industry research of 10 competitors conducted and compiled by the Genworth Financial companies in February 2005.

Lifetime ProviderSM SUL is subject to the terms, issue limitations and conditions of Policy Form No. ONE-LTD et al. and Rider Form Nos. SULFCPPR (LF) et al. or SULFCPRR (EF) et al. Lifetime ProviderSM SUL is not available in all states. All benefits and riders described may not be available in all states.

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First Colony Life is a member of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical market conduct for individual life insurance and annuity companies.

