



The 2015 Masters Tournament

April 6-12, 2015

Official Rules and Qualification Details

Qualification Period August 1, 2014 through December 31, 2014. Only contracts and policies that have all requirements met and been placed into effect during the Qualification Period ("Placed Cases") are eligible.

Product Eligibility Eligible products are index life insurance, index annuities, long term care insurance (LTCI) and linked benefit products underwritten by Genworth Life and Annuity Insurance Company and Genworth Life Insurance Company ("Genworth"). Life and annuity products issued by Genworth Life Insurance Company of New York are not eligible. LTCI products issued by Genworth Life Insurance Company of New York are eligible. Genworth reserves the right to decide the eligibility of new products introduced during the Qualification Period.

Producer Eligibility Only Producers contracted and in good standing with Genworth through the time of the 2015 Masters Tournament will be eligible for the Award. Sub-agents, marketing organizations, and processing centers are not eligible to participate. The trip to the 2015 Masters Tournament will be awarded to the Top 3 Long Term Care (LTC) Producers, Top 2 Index Universal Life (IUL) Producers, the Top 2 Fixed Index Annuity (FIA) Producers, and the Top 2 Total Living Coverage (TLC) Producers.

Production Requirements

- 1. LTC** Top 3 producers based on total annualized placed premium
- 2. IUL** Top 2 producers based on 1st year equivalent premium (Excess premiums credited at 5%)
- 3. FIA** Top 2 producers based on placed premium
- 4. TLC** Top 2 producers based on placed premium

Placement Rate Requirement Genworth reserves the right to review policies placed during the incentive period prior to trip attendance to ensure suitable placement rate standards are achieved.

Attendee Awards Award will be extended to top eligible Attendees, as noted above, based on the placed production requirements. An Attendee who, for any reason, is unable to attend the 2015 Masters Tournament is not entitled to any other compensation. This Award may not be redeemed for cash or substituted.

Expense All taxes (including without limitation federal, state and local income taxes) incurred as a result of attending the event are the responsibility of each Attendee. A 1099 in the amount of the "fair market value" of the award will be issued by Genworth. For tax-related questions, Attendees should consult their tax advisors.

Trip Award Details For each Award recipient, the qualifying Attendee will be invited to attend the 2015 Masters Tournament. The Trip Award includes the following for 1 individual, no additional guest may be invited:

- Round trip airfare to Atlanta (\$500 maximum allowance)
- Round trip airport transportation from Atlanta/Augusta
- 2 nights in the Genworth host home, private chef and hostess served dinner and open bar each evening
- Host home includes all essentials, snack items, fruit as well as wine and beer
- A Gary Player "2015 Masters Pin Flag"
- A Masters Chair awaits each guest in the Genworth Financial's host home
- Personal hostess to serve evening cocktails and appetizers as well as coffee and continental breakfast each day
- Hosted early morning chair placement for 1.5 days of golf
- Daily "Meet and Greet" and lunch with Wayne Player at the new Augusta National Founders Room
- Transportation daily to/from the course

Qualifying winners will be randomly selected to stay during one of the following time periods:

Slot 1: Monday Evening – Wednesday Evening

View Tuesday and Wednesday practice rounds, the Wednesday Par Three event, and depart Wednesday late afternoon/evening.

Slot 2: Wednesday Evening – Friday Evening

View Thursday and Friday opening rounds and depart Friday late afternoon/evening.

Slot 3: Friday Evening – Sunday Evening

View Saturday and Sunday final two rounds and depart Sunday late afternoon/evening.

Time periods may not be modified once assigned. Should there be weather or other delays impacting the golf tournament schedule, winners may not be able to view their appointed golf events should the delay impact their assigned time period.

Any deviation from the 2015 Masters Tournament, and/or Genworth provided transportation schedule is at the Attendee's sole expense and subject to availability. All additional travel expenses must be paid in full by the Attendee prior to the tournament.

Miscellaneous Genworth reserves the sole right to interpret this Official Rules and Qualifications Details document. Genworth will decide at its sole discretion any item not covered herein. Genworth reserves the right to modify the rules, qualifications and trip details at any time with or without notice. Additional rules will apply to use of the 2015 Masters Tournament entry badges while on premise.

Participation in this incentive program is voluntary, and is not required for submission of any product application. The incentive program is void where prohibited by law or regulation.

Awards may not be transferred or assigned.

Receipt of an Award constitutes permission for Genworth and its affiliates to use the Award recipient's name and/or likeness without additional compensation, unless prohibited by law.

By accepting an Award, the Award recipient agrees to hold Genworth and its affiliates, subsidiaries and assignees, and each of their officers, directors, and employees harmless against any and all claims and liabilities for any injuries, loss or damages of any kind arising from or in connection with this incentive program, the receipt and use of any Award, and/or the Award recipient's attendance at the 2015 Masters Tournament.

Genworth Financial companies include:

Genworth Life and Annuity Insurance Company, Richmond, VA

Genworth Life Insurance Company, Richmond, VA

Genworth Life Insurance Company of New York, New York, NY

Only Genworth Life Insurance Company of New York is admitted in and conducts business in New York.