Genworth, a long-time leader in life insurance, is announcing added submission flexibility for your Colony Term cases.

**Effective Monday, September 14, 2015**, all Colony Term applications with face amounts over $100,000 are now commission eligible when submitted through paper applications in addition to the Life Quick Request® (LQR) fulfillment platform*.

This change increases your submission choices, enabling you to select which best fits your practice. Colony Term has been and continues to be a market leading product, especially for face amounts under $500,000.

**Transition Rules**
As of **Monday, September 14**, all Colony Term applications with face amounts over $100,000 may be submitted via paper applications or through LQR or iLQR (iPipeline® platform).

**Pending Inventory**
All LQR and iLQR tickets submitted prior to Monday, September 14, will continue through the fulfillment process.

**Reminder**
Colony Term applications with face amounts of $100,000 and below must continue to be submitted using LQR or iLQR for commissions to be paid.
In situations where LQR or iLQR is unavailable, paper applications will be accepted and eligible for commissions. Please include the applicable situation listed below on your cover letter to ensure proper handling. LQR and iLQR are unavailable in the following situations:

- Arkansas, Rhode Island and Wyoming replacement policies
- Bermuda cases
- New Jersey cases with a Temporary Insurance Application and Agreement (TIAA)
- Business-owned
- Applicant requires translator (for language other than Spanish or English)

* As of February 1, 2015, cases processed through Life Quick Request had a median cycle time of 13 days for term life insurance from the day New Business receives the case to the day the policy is mailed. Term cases with face amounts greater than $100,000 have an 8% increase in placement ratio over paper applications (rolling 12-month average).

The name “Colony” used with life insurance products is a Genworth service mark. Colony Term has guaranteed level premiums for the selected periods of 10, 15 and 20 years. After the level premium period, premiums are not guaranteed and increase annually subject to maximums stated in the policies. Benefits for all policies cease at the policy anniversary nearest the insured’s 98th birthday (in MD, the insured’s 95th birthday).

Colony Term is subject to Policy Form No. 1420 (96) et al. or 1421 et al. (Genworth Life & Annuity) or Policy Form No. GE-1420 et al. (Genworth Life).

All products, their riders and benefits are subject to the terms and conditions of their policy forms and to state availability and issue limitations. Colony Term is not available in New York.

Refer to the insurance policy for definitions and more details regarding coverage and its features. This bulletin 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.