

GENWORTH MORTGAGE INSURANCE MAY HELP YOU MAKE YOUR MORTGAGE PAYMENTS IF YOU LOSE YOUR JOB

Job Loss Protection and mortgage insurance.

You've saved and worked hard to buy a home. Now that your dream is within reach, Job Loss Protection may help you protect it. It's an additional benefit that may make your mortgage payment if you become involuntarily unemployed. Genworth Mortgage Insurance purchases this benefit for you, so it doesn't cost you a penny.

With Genworth, our innovative products and services help keep you secure in your home during tough times:

Advantages of Job Loss Protection:

- Helps protect credit by keeping up with your mortgage payments.
- Safeguards the investment made in your home.
- Makes emergency savings go further.
- Provides some peace of mind during the stress of unemployment.

Benefit Details

Benefit amount	Up to \$2000 a month (including principal, interest, taxes, insurance)
Number of benefit payments	Up to 3 monthly payments per job loss occurrence, with a maximum of 6 payments during the benefit period
Benefit period	Up to 3 years after loan closes, while the mortgage insurance remains in place

Job Loss Protection is provided by a third party and backed by an A.M. Best "A" (excellent) rated insurer. Please note that the Job Loss Protection program described herein is subject to conditions, exclusions and restrictions not necessarily included in this Summary. The program is subject to availability at the time of the loan closing and may be modified or withdrawn without notice.

For additional information about Job Loss Protection benefits, visit our website at SmarterMI.com or contact Genworth's ActionCenter® at 800 444.5664 about eligibility requirements.

Information is accurate as of date of printing and is subject to change without notice.

Genworth Mortgage Insurance underwriters include: Genworth Mortgage Insurance Corporation, Genworth Residential Mortgage Insurance Corporation of North Carolina, Genworth Residential Mortgage Assurance Corporation.

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GENWORTH'S JOB LOSS PROTECTION PROGRAM FREQUENTLY ASKED QUESTIONS

What does the benefit pay?

Benefit includes principal, interest, taxes, and insurance (PITI) up to the \$2000 monthly limit. You will still be required to pay all other amounts due under the agreement of your loan. It covers up to 3 monthly payments per job loss occurrence, with a maximum of 6 payments during the benefit period.

Who receives the benefit payments?

Checks are sent directly to the servicer of your loan.

How soon am I eligible to receive the benefit?

After an initial 60-day vesting period from your loan close date, the benefit is paid if the qualified borrower or co-borrower becomes involuntarily unemployed for at least 30 days as a result of an eligible unemployment event.

How long is the benefit period?

Up to 3 years after the loan closes, while the mortgage insurance remains in place.

Are there any restrictions for eligibility?

Certain restrictions apply for eligibility and benefit payments. You are not eligible to receive benefits if, at time of claim, you:

- Were not at least 18 years old
- Were self-employed or an independent contractor
- Were voluntarily unemployed due to quitting or resigning from employment
- Retired as a result of an employer policy, involuntary retirement or other reason
- Were out of work due to being terminated from seasonal or temporary work
- Were laid off as a result of normal and routine shut down, as determined by your place of employment
- Were employed by relatives
- Were employed part-time or did not work at least 30 hours a week for 12 consecutive weeks
- Were out of work for any medical reason, workers compensation or work-related injury, family leave, maternity or paternity leave
- Were ineligible for resident state or local government unemployment benefits
- Did not satisfy the required vesting and waiting periods
- Had prior knowledge of any pending involuntary unemployment prior to the effective date of the benefit
- Were terminated from employment as a result of willful or criminal misconduct, a willful, improper or wrongful transgression of some established and definite rule, a forbidden act, or dereliction of duty
- Had more than a 10% interest or ownership in the company you worked for.

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