




Genworth<sup>®</sup>  
Financial



## GENWORTH MORTGAGE INSURANCE HELPS YOU MAKE YOUR MORTGAGE PAYMENTS, EVEN 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, take a moment to protect it with Job Loss Protection. It's an additional benefit that can 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.

#### Benefit Details for Qualified Applicants\*

Covers your mortgage payment	Up to \$2000 (including principal, interest, taxes, insurance)
Number of payments covered	Up to 6 monthly payments
Benefit Period	Up to 3 years after loan closes, while the mortgage insurance is in place

\*See Job Loss Protection Frequently Asked Questions for restrictions and conditions.

*With Genworth Mortgage Insurance, 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 peace-of-mind during the stress of unemployment.*

**SOONER.  
SAFER.  
SMARTER.**

#### Register\*\* Your Job Loss Protection benefit with Genworth

To help you understand this added benefit and to make it easier for us to contact you if ever necessary, we ask you to register online with Genworth Mortgage Insurance. Simply visit **SmarterMI.com/Welcome** to complete the registration form. While there, you'll see the details about this benefit and learn more about other consumer benefits you receive by having a loan with Genworth Mortgage Insurance.

**For additional information about Job Loss Protection benefits and eligibility requirements, contact Job Loss Protection Benefits Administrator at 877 484.5677.**

\*\*If you do not have computer access, you may contact Genworth's ActionCenter<sup>®</sup> at 800 444.5664 for registration assistance.



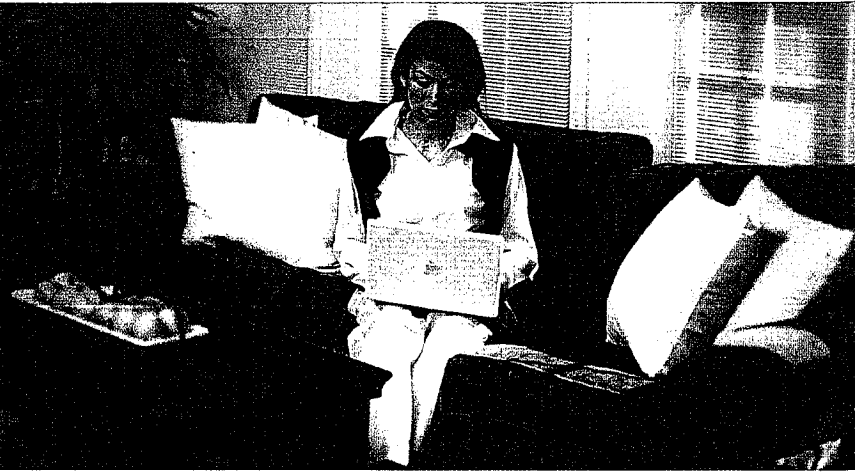
Job Loss Protection is underwritten by a third party, "A" (excellent) rated insurance company. The benefit is subject to conditions and exclusions not included in this summary.

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

Mortgage insurance is underwritten by Genworth Mortgage Insurance Corporation in all states except NY and by Genworth Residential Mortgage Insurance Corporation of North Carolina in NY.

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## CONGRATULATIONS!

You are closing a loan that includes Genworth Mortgage Insurance. One of the benefits you receive by having mortgage insurance with Genworth is Job Loss Protection at no additional cost to you. If you involuntarily lose your job, your mortgage may be paid for up to six months.

Follow **three easy steps** to register\*. Your registration will also give you access to other benefits at our Homeowner Welcome Center.

1. Visit **www.SmarterMI.com/welcome** and click on "Register Now for your Genworth Mortgage Insurance Benefits."
2. Complete the brief registration form including your MI Commitment Number and a promo code.

MI COMMITMENT NUMBER:

PROMO CODE:

LDR

3. **That's it!** You are now registered. By registering with us, we know that you are aware that you have this benefit and we can better contact you about your loan if necessary. As an added bonus, when you register you also gain access to *Homebuyer Privileges*<sup>®</sup> — a site where you can save thousands with our well known retail partners.



*\*If you do not have computer access, you may contact Genworth's ActionCenter<sup>®</sup> at 800 444.5664 for registration assistance.*

Congratulations again and welcome to Genworth where homeownership is **Sooner, Safer and Smarter.**

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# GENWORTH MORTGAGE INSURANCE JOB LOSS PROTECTION

## Frequently Asked Questions

### **Benefit Details**

**Q: What is Job Loss Protection?**

**A:** The Job Loss Protection benefit (also known as Involuntary Unemployment Insurance) makes monthly mortgage payments (PITI) up to a certain amount per month for up to six months if an eligible borrower or co-borrower becomes involuntarily unemployed and meets program qualifications.

**Q: How is the Job Loss Protection benefit paid?**

**A:** This benefit is paid if the eligible borrower or co-borrower becomes involuntarily unemployed for at least 30 days as a result of a covered event. Eligible events may include economic reasons, including individual and mass layoffs or loss of income due to business failure or bankruptcy at the borrower's or co-borrower's place of employment. For joint eligibility, a proportionate benefit is paid. An initial 60-day vesting period applies; no benefit is paid for any job loss occurrence during the vesting period. Other conditions and restrictions are stated below.

**Q: Why is Genworth Mortgage Insurance providing this benefit?**

**A:** Genworth Mortgage Insurance is providing this benefit as a way of preventing mortgage defaults caused by involuntary job loss.

**Q: Who is the "insured" and "beneficiary" of this benefit?**

**A:** Genworth Mortgage Insurance is purchasing this benefit and is the Insured party. Genworth Mortgage Insurance has assigned any payment benefits directly to the servicer of your loan for application to your monthly mortgage payment including the principal, interest, taxes and insurance (PITI). You will still be required to pay any other amounts due under your mortgage loan not eligible for this insurance.

**Q: How much does the Job Loss Protection benefit cost?**

**A:** Genworth Mortgage Insurance pays the cost of the Job Loss Protection benefit. The mortgage insurance premiums you pay are unaffected by Genworth's decision to purchase this benefit.

**Q: Can the Job Loss Protection benefit be added to my mortgage at any time?**

**A:** No. Genworth Mortgage Insurance only makes this benefit available at the time of your mortgage origination. It is not a stand-alone product and cannot be purchased or added independently once the loan closes.

### **Eligibility**

**Q: What is a "vesting period"?**

**A:** An initial 60-day vesting period applies and begins on the effective date of the benefit. If you become involuntarily unemployed during the vesting period, no benefits will be paid for the duration of the unemployment occurrence.

**Q: What is the 30-day "waiting period"?**

**A:** A 30-day waiting period begins on the involuntary unemployment date. Job Loss Protection benefits begin only after the 30-day waiting period is complete, if eligible. The waiting period is separate and not part of the vesting period. If, during the waiting period, you are gainfully employed for wages, salary or other monetary reward in any amount reportable on a W-2, you will not qualify to receive the Job Loss Protection benefit payments.

**Q: What is defined as "involuntary unemployment"?**

**A:** Involuntary unemployment means unemployment due to economic reasons including strikes, lockouts, individual and mass layoffs, or loss of income due to business failure or bankruptcy.

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