

360°LifeViewSM

Underwriting Guidelines



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1 360°LifeViewSM Underwriting

With 360°LifeViewSM we use a clear, consistent underwriting methodology that focuses on the most meaningful risk factors to give you:

- More personalized evaluations
- More competitive offers
- More consistent decisions
- Quicker turnaround
- Fewer requirements

Clear, Consistent Communication

Our goal is to provide better customer service and ensure a higher placement ratio through focused communication that helps you understand our competitive position. Our strategy to improve the information you receive at every step of the application process is unfolding rapidly.

Universal Life Insurance High-Touch Underwriting

It's not all about the labs or medical records. The day the case is submitted, you will be contacted by a dedicated underwriter for a better exchange of information with a goal of matching the offer needed to place the case.



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Top 10 Sweet Spots

Medical Risks

With 360°LifeView Underwriting, we have redefined “healthy.” You may get your clients preferred rate classes for a variety of common medical conditions if there are no adverse features and they meet the following descriptions:

1. **Build** Ages 0-64 with Body Mass Index (BMI) less than or equal to 30, and ages 65+ with BMI less than or equal to 33
2. **Total Cholesterol** Treated or untreated total cholesterol between 150-300
3. **Blood Pressure** Treated or untreated
4. **Depression and Anxiety** Mild cases with documented stability; a telephone interview will be used to reduce the number of APSs
5. **Sleep Apnea** Milder or treated disease that has resolved or stabilized
6. **Arthritis** Osteoarthritis or mild inflammatory arthritis controlled for 5 years or longer
7. **Asthma** Mild, stable asthma controlled with inhaled medications for 5 years or longer
8. **Ulcerative Colitis** Mild local disease well-followed and stable for 3 years or longer

Non-Medical Risks

9. **Aviation** Preferred No Nicotine Use is available for private pilots pleasure flying only; Instrument Flight Rating licensed, 26-150 hours per year
10. **Recreational Scuba Diving** Preferred Best No Nicotine Use (without a flat extra) available

360°LifeView Credit Program

We automatically evaluate all cases to see if they are eligible for the 360°LifeView Credit Program.

- Individuals with well-controlled asthma, high blood pressure, sleep apnea, anxiety or depression may receive preferred rates.
- For cases that are Standard or better, this can result in an applicant achieving an improvement of one rate class if they meet certain requirements.

Age and Amount Guidelines

The listing on the next page outlines the required tests our underwriters will need based on your client's age and requested coverage amount. It is important to get your client's age and coverage amounts as soon as possible.

For all ages, underwriters will determine whether the medical information received is sufficient to make an informed decision, and they may require additional medical information on a case-by-case basis.

List of Approved Vendors

Paramedical Exams

ExamOne®*	800 768.2056
Superior Mobile Medics	800 898.3926
Examination Management Services, Inc. (EMSI)*	800 872.3674
American Para Professional Systems, Inc. (APPS)	800 635.1677
Portamedic (APPS)	866 335.5575

Attending Physician's Statement (APS)

Genworth underwriters will order an APS as necessary, and will use one of the following:

Examination Management Services, Inc. (EMSI)	888 399.2741
ReleasePoint	800 999.9589
Express Imaging	888 846.8804
MediConnect	800 489.8554
ExamOne	800 768.2056
J & H Copy Services	714 921.0102

Laboratory Services

(Genworth orders all)

Clinical Reference Lab (CRL)
ExamOne (LabOne)
Hooper Holmes

Inspections

(Genworth orders all)

Examination Management Services, Inc. (EMSI)
ExamOne
Hooper Holmes

Motor Vehicle Reports

(Genworth orders all)

ChoicePoint

*Approved for senior supplemental exam

Age and Amount Guidelines

(Age defined by nearest birthday)

Ages	0-17	18-39	40-49	50-59	60-70	71+
\$0 to \$99,999	Non-Med	Paramed HOS SMAC	Paramed HOS SMAC	Paramed HOS SMAC	Paramed ¹ HOS SMAC EKG	Paramed ¹ HOS SMAC EKG
\$100,000 to \$299,999	Non-Med	Paramed HOS SMAC	Paramed HOS SMAC	Paramed HOS SMAC	Paramed ¹ HOS SMAC EKG APS ²	Paramed ¹ HOS SMAC EKG APS ²
\$300,000 to \$500,000	Non-Med	Paramed HOS SMAC	Paramed HOS SMAC	Paramed HOS SMAC EKG	Paramed ¹ HOS SMAC EKG APS ²	Paramed ¹ HOS SMAC EKG APS ²
\$500,001 to \$1,000,000	Paramed HOS APS	Paramed HOS SMAC	Paramed HOS SMAC	Paramed HOS SMAC EKG	Paramed ¹ HOS SMAC EKG APS ² IR (65+, \$1M)	Paramed ¹ HOS SMAC EKG APS ² IR at \$1M
\$1,000,001 to \$2,000,000	Paramed HOS APS	Paramed HOS SMAC	Paramed HOS SMAC EKG	Paramed HOS SMAC EKG	Paramed ¹ HOS SMAC EKG APS ² IR (65+)	Paramed ¹ HOS SMAC EKG APS ² IR
\$2,000,001 to \$3,000,000	Paramed HOS APS DBS IR at \$3M	Paramed HOS SMAC IR at \$3M	Paramed HOS SMAC EKG IR at \$3M	Paramed HOS SMAC EKG IR at \$3M	Paramed ¹ HOS SMAC EKG APS ² IR (65+)	Paramed ¹ HOS SMAC EKG APS ² IR
\$3,000,001 to \$5,000,000	Paramed HOS APS DBS IR	Paramed HOS SMAC APS IR	Paramed HOS SMAC EKG APS IR	Paramed HOS SMAC EKG APS IR	Paramed ¹ HOS SMAC EKG APS ² IR	Paramed ¹ HOS SMAC EKG APS ² IR
\$5,000,001 to \$10,000,000	Paramed HOS APS DBS IR	MD exam HOS SMAC EKG APS IR	MD exam HOS SMAC EKG APS IR	MD exam HOS SMAC Treadmill ³ APS IR	MD exam ¹ HOS SMAC Treadmill ³ APS ² IR	MD exam ¹ HOS SMAC EKG APS ² IR
\$10,000,001 and Up	MD exam HOS SMAC EKG APS IR	MD exam HOS SMAC EKG APS IR	MD exam HOS SMAC Treadmill ³ APS IR	MD exam HOS SMAC Treadmill ³ APS IR	MD exam ¹ HOS SMAC Treadmill ³ APS ² IR	MD exam ¹ HOS SMAC EKG APS ² IR

Definitions	APS: Attending Physician's Statement	HOS: Home Office Specimen
	DBS: Dried Blood Spot	SMAC: Blood Profile
	EKG: Electrocardiogram	IR: Inspection Report

¹ For ages 70 and over, a supplemental examiner's report from approved vendors will be required during the paramed or MD exam.

² For ages 65 and over, the APS must include evidence that the proposed insured visited his/her personal care physician in the 18 months immediately before the date of the application Part I or II, whichever is later.

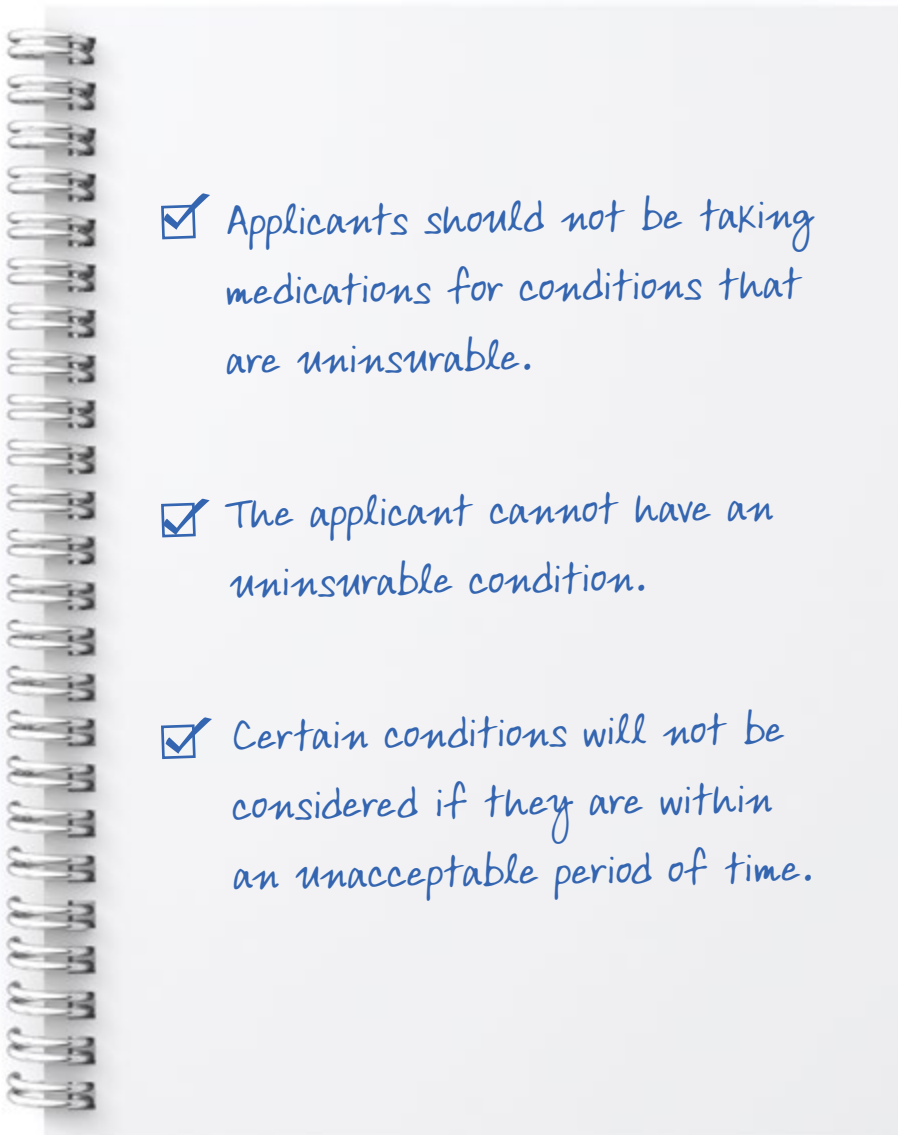
³ For persons with known coronary artery disease, a treadmill stress test is NOT required. For these persons, requirements include a resting EKG, all other age and amount requirements, and an APS that includes full cardiac records.

2 360°LifeView Checklist

Your importance to the underwriting process cannot be overstated. Helping to identify acceptable risks and qualified applicants will greatly enhance the speed and quality of your clients' underwriting experience. A fully completed, accurate application helps keep the underwriting process as short as possible.

Before quoting an applicant, conduct a 360°LifeView Underwriting Check. This check leads you through a pre-qualifying process so you can be reasonably sure your client is insurable.

Here's what to look for:



Red Flag Medications

The following medications denote a significant underlying disease. It is highly unlikely that we can offer insurance if your client is taking any of the following medications:

Brand Name	Generic Name
Antabuse®	disulfiram
Aranesp®	darbepoetin alfa
Aricept®	donepezil hcl
Campral®	acamprosate calcium
Cognex®	tacrine
Depade®	naltrexone
Epogen®	epoetin alfa
Exelon®	rivastigmine
Flolan®	epoprostenol sodium
Namenda®	memantine
Procrit®	epoetin alfa
Razadyne®	galantamine hydrobromide
Remodulin®	treprostinil sodium
ReVia®	naltrexone
Suboxone®	buprenorphine/naloxone
Tracleer®	bosentan
Ventavis®	iloprost
Vivitrol®	naltrexone

Uninsurable Conditions

Applications for clients with any of the following impairments should not be written.

Issue	Timeline
Abdominal aortic aneurysm corrected surgically	Within past 6 months
Alcoholism treatment (detoxification and/or inpatient alcohol program)	Within past 2 years or history of treatment and currently using or used within last year
Alzheimer's disease/dementia	At any time
Bankruptcy (personal), Chapter 7 and 11	Not discharged or discharged < 1 year ago
Cancer treated with chemotherapy or radiation therapy	Currently
Cirrhosis of the liver	At any time
Illegal drug use (other than marijuana)	Within 3 years
DUI/DWI (more than one)	Within 5 years
Gastric/intestinal bypass	Within 1 year
Heart attack	Within 6 months
Heart bypass surgery (CABG)	Within 3 months
HIV positive	At any time
Kidney failure/disease, on dialysis	Currently
Lung disorder, on oxygen	Currently
Mental disorder requiring hospitalization	Within 1 year
Organ transplant pending or received	Within 1 year
Probation/parole	Currently serving or ended < 1 year ago
Pregnant with complications (i.e., toxemia, eclampsia, pre-eclampsia)	Currently
Suicide attempt	Within 2 years
Stroke (CVA)	Within 1 year
Valve replacement	Within 1 year

This list is not all inclusive, as other medical conditions and timelines could result in an additional underwriting charge or decline of coverage. If your client has a medical condition not listed here, please refer to the Impairment Guide section for further information.

3 Selecting the Underwriting Category

Underwriting Class Criteria: Ages 0-64

All applicants must meet specific criteria to qualify for these underwriting classes. Meeting these criteria is not a guarantee that an applicant will qualify for a specific class.

The only Nicotine Use classes available are Preferred and Standard.

MALE & FEMALE AGES 0-64 BUILD CHART

Height (ft/in)	Height (inches)	Weight		
		Preferred Best	Preferred	Select/Standard
4'10"	58"	143	158	167
4'11"	59"	148	163	173
5'0"	60"	153	168	179
5'1"	61"	158	174	185
5'2"	62"	164	180	191
5'3"	63"	169	186	197
5'4"	64"	174	192	204
5'5"	65"	180	198	210
5'6"	66"	186	204	216
5'7"	67"	191	211	223
5'8"	68"	197	216	230
5'9"	69"	203	223	236
5'10"	70"	209	229	243
5'11"	71"	215	236	250
6'0"	72"	221	242	258
6'1"	73"	227	250	265
6'2"	74"	233	256	272
6'3"	75"	240	264	279
6'4"	76"	246	271	287
6'5"	77"	253	278	295
6'6"	78"	259	285	302
6'7"	79"	266	292	310
6'8"	80"	273	300	318
6'9"	81"	280	307	326
6'10"	82"	286	315	334
6'11"	83"	294	323	343

Body Mass Index (BMI)

Maximum	30	33	35
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Underwriting Class Criteria: Ages 0-64

Condition	Preferred Best	Preferred	Select	Standard
Nicotine No use of nicotine or nicotine substitutes	In last 5 years	In last 3 years or may be Nicotine Use rates	In last 2 years	In last 12 months or may be Nicotine Use rates
	Occasional cigar use is considered non-nicotine if 12 or fewer per year and current nicotine test is negative			
Alcohol/Substance Abuse No history of or treatment for alcohol or substance abuse	Ever	In last 10 years	In last 7 years	In last 7 years
Aviation	All classes available with flat extra premium (available in most cases) or exclusion rider.			
Blood Pressure Treated or untreated, currently controlled and average readings do not exceed:	Age 0-50	135/85	140/90	145/90
	Age 51-64	140/85	145/90	150/90
Cancer History Includes all cancers except basal cell carcinoma	Not available if any cancer history	Not available if any cancer history	Not available if any cancer history	May be available based on specific cancer history
Total Cholesterol Treated or untreated	Underwriting review is required if cholesterol is lower than 150 or greater than 300			
Cholesterol/HDL Ratio cannot exceed:	Female	4.0	5.0	6.0
	Male	4.5	5.5	6.5
Driving History No DWI, DUI, reckless driving, license revocation or suspensions	In last 5 years	In last 5 years	In last 3 years	In last 2 years
Family History	No cancer or coronary artery disease in either parent before age 60	No death from cancer or coronary artery disease in either parent before age 60	Not more than one death of a parent due to coronary artery disease prior to age 60	Not more than one death of a parent due to coronary artery disease prior to age 60
Hazardous Occupation or Avocation	All classes available (in most cases); however, may require flat extra premium			
Personal History	No diseases, disorders or activities that would result in substandard mortality			

Underwriting Class Criteria: Ages 65+

All applicants must meet specific criteria to qualify for these underwriting classes. Meeting these criteria is not a guarantee that an applicant will qualify for a specific class.

The only Nicotine Use classes available are Preferred and Standard.

We will also review functional state (including exercise capacity and mobility), weight change and nutritional status, cognition, social connectivity and level of independent living.

MALE & FEMALE AGES 65+ BUILD CHART

Height (ft/in)	Height (inches)	Minimum Weight	Weight		
			Preferred Best	Preferred	Select / Standard
4'10"	58"	86	158	167	177
4'11"	59"	89	163	173	183
5'0"	60"	92	168	179	189
5'1"	61"	95	174	185	195
5'2"	62"	98	180	191	202
5'3"	63"	101	186	197	208
5'4"	64"	105	192	204	215
5'5"	65"	108	198	210	222
5'6"	66"	111	204	216	229
5'7"	67"	115	211	223	236
5'8"	68"	118	216	230	243
5'9"	69"	122	223	236	250
5'10"	70"	125	229	243	257
5'11"	71"	129	236	250	265
6'0"	72"	132	242	258	272
6'1"	73"	136	250	265	280
6'2"	74"	140	256	272	287
6'3"	75"	144	264	279	295
6'4"	76"	148	271	287	304
6'5"	77"	151	278	295	312
6'6"	78"	155	285	302	320
6'7"	79"	159	292	310	328
6'8"	80"	164	300	318	336
6'9"	81"	168	307	326	345
6'10"	82"	172	315	334	354
6'11"	83"	176	323	343	362

Body Mass Index (BMI)

Maximum	33	35	37
Minimum	18	18	18

Underwriting Class Criteria: Ages 65+

Condition	Preferred Best	Preferred	Select	Standard	
Nicotine No use of nicotine or nicotine substitutes	In last 5 years	In last 3 years or may be Nicotine Use rates	In last 2 years	In last 12 months or may be Nicotine Use rates	
	Occasional cigar use is considered non-nicotine if 12 or fewer per year and current nicotine test is negative				
Alcohol/Substance Abuse No history of or treatment for alcohol or substance abuse	Ever	In last 10 years	In last 7 years	In last 7 years	
Aviation	All classes available; ages 65-70 flat extra premium available, ages 71+ require Aviation Exclusion Rider				
Blood Pressure Treated or untreated, currently controlled and average readings do not exceed:	145/90	150/90	155/90	160/90	
Cancer History Includes all cancers except basal cell carcinoma	Not available if any cancer history	Not available if any cancer history	Not available if any cancer history	May be available based on specific cancer history	
Total Cholesterol Treated or untreated	Underwriting review is required if cholesterol is lower than 150 or greater than 300				
Cholesterol/HDL Ratio cannot exceed:	Female	4.0	5.0	6.0	7.0
	Male	4.5	5.5	6.5	7.5
Driving History No DWI, DUI, reckless driving, license revocation or suspensions	In last 5 years	In last 5 years	In last 3 years	In last 2 years	
Family History	Ages 65-74: No cancer in either parent before age 60	Ages 65-74: No cancer death in either parent before age 60	No family history limitation	No family history limitation	
Hazardous Occupation or Avocation	All classes available (in most cases); however, may require flat extra premium				
Personal History	No diseases, disorders or activities that would result in substandard mortality				

Impairment Guide

You can give your clients a more accurate quote if you preview the possible underwriting class(es) that may be available to them, as well as alert them to additional information that may be needed if a listed impairment applies to them.

Key points to keep in mind:

The severity of medical conditions varies among individuals, and individuals may have multiple impairments.

Underwriters will review the functional state of applicants age 65 or older. This includes their cognition, mobility and exercise capacity, weight change and nutritional status, social connectivity and level of independent living.

If medical testing has been advised but not yet completed, the case will be declined.

Underwriters' offers depend on the merits of each case.

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed to Evaluate Underwriting	Possible Underwriting Decision	
			Best Class Available for Non-nicotine Users*	Decline Probable
Alcohol Abuse History and Treatment	Treatment APS required when: Treatment completed > 2 years to 5 years ago	MVR** Alcohol use supplement	Individual consideration Preferred may be available if recovered for more than 10 years	Alcoholism treated within 2 years OR Past history of treatment for alcoholism and used alcohol within 2 years OR Currently taking Antabuse® or other anti-drinking medication
Alzheimer's Disease				Decline
Aneurysm, Aortic	Required for all cases		Depends on extent of disease and recovery Individual consideration	Surgical correction of abdominal aortic aneurysm within 6 months
Angina*	Refer to Heart Disease			

*Current nicotine use may result in increased cost or decline.

**Motor Vehicle Report

Impairment Guide

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed to Evaluate Underwriting	Possible Underwriting Decision			
			Best Class Available for Non-nicotine Users*		Decline Probable	
Asthma*	Required if: Hospitalized within 1 year Oral steroid used continually for more than 1 month in last year	Onset age Frequency, dates of attacks Emergency room or hospitalization dates Treatment Home oxygen use Smoking history	Preferred may be available if: Stable mild disease No hospitalizations No other lung conditions		Using oxygen routinely in the last month Unstable, poor control Severe disease Frequent hospitalizations Intubation within 2 years	
Blood Disorder	Required if: Male with anemia All platelet disorders (e.g., thrombocytopenia, ITP, thrombocytosis) Bone marrow biopsy Polycythemia Hemochromatosis	Diagnosis Blood counts and investigations Pathology reports from bone marrow biopsy	Varies by diagnosis and severity			
Bronchitis*	Required if: Chronic bronchitis (more than 3 bouts per year) Hospitalized within 1 year		Preferred available		Using oxygen routinely in last month	
Build Chart Check height. If weight equals or exceeds chart limits, APS required.	5'0" - 212	5'4" - 241	5'8" - 272	6'0" - 305	6'4" - 340	6'8" - 376
	5'1" - 219	5'5" - 248	5'9" - 280	6'1" - 313	6'5" - 349	6'9" - 386
	5'2" - 226	5'6" - 256	5'10" - 288	6'2" - 322	6'6" - 358	6'10" - 395
	5'3" - 233	5'7" - 264	5'11" - 296	6'3" - 331	6'7" - 367	6'11" - 405
Cancer*	Not required if: Basal cell carcinoma Required for all other cases	All records (surgery, oncology, pathology and recent follow-up) Type of cancer, stage, grade and recurrence Treatment types with dates completed	Individual consideration Preferred classes may be available for basal/squamous cell of the skin Standard is the best class for non-skin cancers		Treatment with chemotherapy or radiation within 1 year Depends on cancer type and stage	

*Current nicotine use may result in increased cost or decline.

Impairment Guide

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed to Evaluate Underwriting	Possible Underwriting Decision	
			Best Class Available for Non-nicotine Users*	Decline Probable
Chest Pain*	Required if: Currently being treated with nitroglycerine, Coumadin®, Plavix® Had cardiac events and procedures (e.g., coronary artery bypass, angioplasty [PTCA])	All investigations for chest pain that required urgent medical care or were considered cardiac in nature	Varies by cause and severity of underlying impairment	Heart attack (MI) within 6 months Coronary artery bypass within 3 months
Chronic Lung Disease*	Required if: Chronic bronchitis COPD (chronic obstructive pulmonary disease) Emphysema Sarcoidosis	Type of lung disorder Pulmonary function test results Chest X-ray or CT reports Treatment Smoking history	Varies by cause and severity of underlying impairment	Using oxygen routinely in the past month
Cirrhosis				Decline
Clotting Disorders	Required for all bleeding/clotting disorders: Hemophilia Factor VIII or IX deficiency Factor V Leiden Von Willebrand's disease Prothrombin mutation Antithrombin deficiency Protein C or S deficiency	Details of bleeding or clotting history Investigations Hospitalizations Treatments	Varies by condition and control Standard may be available	

*Current nicotine use may result in increased cost or decline.

Impairment Guide

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed to Evaluate Underwriting	Possible Underwriting Decision	
			Best Class Available for Non-nicotine Users*	Decline Probable
Colitis/Ileitis (Crohn's Disease, Regional Enteritis, Ulcerative Colitis, Ulcerative Proctitis)	Required if: Crohn's disease (regional enteritis) Ulcerative colitis	Age when diagnosed Extent of disease Frequency of attacks Most recent exacerbation Treatment	Varies by condition and control Preferred may be available for ulcerative proctitis Standard may be available for others	Severe attack within 1 year Surgery within 6 months
Coughing Up Blood	Required for all cases		Ratings based on cause	
Dementia (includes Alzheimer's Disease)				Decline
Depression	Required if: Bipolar disorder (manic depression) Attempted suicide more than 2 years ago Currently seeing a psychiatrist or psychologist	A phone interview may be requested for cases in which an APS is not required	Preferred may be available depending on severity and recovery (no current medications)	Depends on severity and control Hospitalized for psychiatric reason within 1 year Suicide attempt within 2 years With alcohol/drug abuse or treatment
Diabetes*	Required for all cases	Type of diabetes Age when diagnosed Treatment and details of control	Varies by severity and control Standard may be available if over age 50 with optimal control and no complications	Pregnant and has gestational diabetes
Dizziness/Fainting	May be required based on cause	Details required for all applicants age 65 and over	Rated for cause	
Drug Abuse History and Treatment	Required for all cases (other than marijuana)	MVR Drug Use Supplement	Individual consideration Preferred may be available if recovered for more than 10 years	Used illegal drugs (other than marijuana) within 3 years

*Current nicotine use may result in increased cost or decline.

Impairment Guide

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed to Evaluate Underwriting	Possible Underwriting Decision	
			Best Class Available for Non-nicotine Users*	Decline Probable
Epilepsy/Seizures	Required if took medication for epilepsy/seizures within 5 years	Type of seizure Frequency of attacks Date of last seizure Treatment	Standard may be available	Petit mal (absence seizures) diagnosed within 6 months Grand mal (tonic-clonic) diagnosed within 1 year
Gastric Bypass Surgery	Required if: Surgery/procedure was done within 1-3 years	Pre-operative and current weights Any complications from surgery	Independent consideration	Gastric bypass surgery within 1 year
Gastro-Intestinal Bleeding	Not required if bleeding was caused by hemorrhoids Required for all others if bleeding within 3 years		Rated for cause	
Headaches	Required if: Hospitalized within 1 year Disability due to headaches is disclosed		Rated for cause Many may be eligible for Preferred	

*Current nicotine use may result in increased cost or decline.

Impairment Guide

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed to Evaluate Underwriting	Possible Underwriting Decision	
			Best Class Available for Non-nicotine Users*	Decline Probable
Heart Disease* Angina, Angioplasty, Bypass (Coronary Artery Disease, Coronary Bypass [CABG])	Required for all cases	All cardiac history, consultations, tests and treatments	Standard may be available	Uninvestigated unstable angina Angioplasty surgery less than 1 month ago CABG less than 3 months ago Heart attack (MI) within 6 months
Arrhythmia/ Palpations	Required for all cases	All cardiac history, consultations, tests and treatments	Varies by cause and control Preferred may be available if well controlled or recovered	Depends on severity and presence of other conditions
Heart Attack/ Myocardial Infarction (MI)	Required for all cases	All cardiac history, consultations, tests and treatments	Depends on severity Table 2 may be available	Depends on severity and presence of other conditions Heart attack (MI) within 6 months
Murmur, Mitral Valve Prolapse (MVP), Valve Surgery	Not required if MVP without any other valve problem Required for all other cases	All cardiac history, consultations, tests and treatments	Preferred may be available if no other heart conditions	Heart valve surgery within 1 year

*Current nicotine use may result in increased cost or decline.

Impairment Guide

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed to Evaluate Underwriting	Possible Underwriting Decision	
			Best Class Available for Non-nicotine Users*	Decline Probable
Hepatitis A, B and C	Required if Hepatitis C	Hepatitis screening tests will be included in the insurance lab tests for all those with a history of Hepatitis	Preferred may be available if fully recovered from Hepatitis A or B If fully recovered from Hepatitis C, Standard is best available	Depends on severity
Hypertension/ High Blood Pressure	Not required or required at underwriting discretion only: Non-nicotine users ages < 56, face amounts < \$1,000,001 Required for all other		Rate classes vary by blood pressure levels See: For ages 0-64, page 10 For ages 65+, page 12	Uncontrolled blood pressure Associated with serious cardiovascular disease High blood pressure and currently pregnant
HIV (Human Immunodeficiency Virus)				Decline
Kidney Disease/Disorder	Not required if: Kidney stone Kidney infection Required for all others		Preferred may be available for kidney stones, infections and simple cysts	Kidney failure On dialysis Kidney transplant pending or received within 1 year Polycystic disease
Lupus (SLE)	Required for all cases	Type of lupus (discoid or systemic) Organs involved Treatment	Standard may be available for mildest cases	Depends on severity Systemic lupus with multiple organs involved

*Current nicotine use may result in increased cost or decline.

Impairment Guide

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed to Evaluate Underwriting	Possible Underwriting Decision	
			Best Class Available for Non-nicotine Users*	Decline Probable
Mental Illness	Required if: Suicide attempt more than 2 years ago Currently seeing a psychiatrist/psychologist Bipolar/manic depression Schizophrenia	Date of diagnosis Treatment Response to treatment Recurrence Current status Stability/control	Varies by cause and severity	Hospitalized for psychiatric reason within 1 year Suicide attempt within 2 years
Multiple Sclerosis (MS)	Required for all cases	Age at diagnosis Course of disease Response to treatment	Standard may be available for very stable, long-term disease	Depends on severity Rapidly progressive disease
Muscular Dystrophy	Required for all cases		Varies by condition and severity	
Neurological Disorders	Required for all cases		Varies by condition and severity	
Organ Transplant	Required for all cases		Kidney transplant recipients are rated at very high substandard rates Most other organ transplant recipients are uninsurable	On a transplant list or awaiting a transplant Received a transplant within 1 year
Pancreatitis	Required if: Had active pancreatitis 6 months to 5 years before application		Varies by underlying cause, severity, recurrence pattern and recovery Standard may be available	Active pancreatitis within 6 months Associated with alcohol or substance abuse
Paralysis	Not required if: Bell's Palsy Required for all others	Cause of paralysis (disease or injury) Degree of injury and recovery Functional impairment Impairment of organs	Preferred may be available for Bell's Palsy, if fully recovered Others are rated according to severity with mild to high substandard rates	Paraplegia diagnosed within 6 months Quadriplegia

*Current nicotine use may result in increased cost or decline.

Impairment Guide

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed to Evaluate Underwriting	Possible Underwriting Decision	
			Best Class Available for Non-nicotine Users*	Decline Probable
Parkinson's Disease	Required for all cases	Age at diagnosis Progression of disease Severity of disease Presence of dementia	Varies by age and severity Standard rates may be available for mild disease with onset at age 59 and older	Depends on severity Rapidly progressive disease Dementia is present
Peripheral Vascular Disease*	Not required if: Varicose veins Required for all others	Degree of involvement Treatment Response to treatment Presence of risk factors and other conditions	Varies by severity and associated vascular conditions	
Pituitary Disorder	Required for all cases		Varies by condition and severity	
Pregnancy	Not required if: Normal pregnancy			Any complication of pregnancy (e.g., gestational diabetes, toxemia, eclampsia, pre-eclampsia)
Prostate Disorder	Required if: Prostate cancer PIN (prostate intraepithelial neoplasia) Prostate biopsy within 2 years	PSA test records All pathology and treatment records PSA testing will also be conducted during underwriting	Standard is best available for prostate cancer and PIN Preferred may be available for others	
Rheumatoid Arthritis (RA)	Not required if: Only has osteoarthritis Arthritis is treated with NSAIDS (non-steroidal anti-inflammatories) only Required for all others	Number of joints affected Severity Treatment Response to treatment Organs involved	Standard may be available	Depends on severity Extensive organ involvement (e.g., lungs, heart and joints) Severe disabling disease

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Impairment Guide

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed to Evaluate Underwriting	Possible Underwriting Decision	
			Best Class Available for Non-nicotine Users*	Decline Probable
Seizures/ Convulsions/ Epilepsy	Refer to Epilepsy/ Seizures			
Shortness of Breath*	May be required based on cause		Rated for cause	
Skin Disorder	Required if: Melanoma Psoriasis with Arthritis (Psoriatic Arthritis) Squamous Cell Carcinoma		Rated for cause	
Sleep Apnea*	Required from: Diagnosing physician and/or treatment center if within 1 year All others at underwriting discretion	Sleep studies before and after treatment Treatment type Response to treatment Order Motor Vehicle Report	Preferred may be available for well-controlled, mild cases	Uncontrolled, severe cases Multiple motor vehicle accidents Suspended driver's license due to sleep apnea
Stroke* CVA (Cerebral Vascular Accident) CVD (Cerebral Vascular Disease) TIA (Transient Ischemic Attack or mini-stroke)	Required for all cases	Age at diagnosis Severity of stroke Residual impairment Risk factor control Co-existing diseases Recurrent episodes	Standard may be available if fully recovered or if TIA	Depending on cause, severity and recovery CVA within 1 year TIA, brain aneurysm or A-V malformation within 6 months
Sugar, Protein or Blood in Urine	May be required based on cause			Underwrite for cause
Suicide Attempt	Required if suicide attempt occurred more than 2 years ago		Rate for underlying cause, severity and response to treatment	Suicide attempt within 2 years

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Impairment Guide

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Information Needed to Evaluate Underwriting	Possible Underwriting Decision	
			Best Class Available for Non-nicotine Users*	Decline Probable
Thyroid Disorder	Required for thyroid cancer			
Tuberculosis (TB)	Required if: Treatment completed within 1 year TB not confined to lungs		Standard available for fully recovered cases	Currently being treated for TB
Tumor, Mass, Lump	Not required for: Basal cell carcinoma Required for: All brain tumors/cancers All cancers/malignant tumors	Diagnosis of condition Pathology reports of all biopsies Results of all tests Diagnoses	Rated for cause	Treated with chemotherapy or radiation within 1 year
Ulcer/Gastritis	Required for: Bleeding ulcer within 1 year Barrett's Esophagus	Diagnosis of condition Pathology reports of all biopsies Results of all tests	Rate for cause and severity	If associated with alcohol abuse

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Impairment Guide

NON-MEDICAL RISKS

Risk	Questionnaire	Possible Underwriting Decision	
		Best Class Available for Non-nicotine Users*	Decline Probable
Aviation (Private piloting)	Aviation supplement	Flat extras apply for: Student pilots Private pilots with less than 26 hours flying time per year Any piloting for business purposes Any piloting 26-150 hours per year without an Instrument Flight Rating (IFR) All piloting over 150 hours per year (even with IFR)	Aviation Exclusion Rider (AER) for: History of alcohol/substance abuse or treatment History of driving under the influence or while intoxicated (DUI or DWI) Bipolar disorder, major depression, psychosis Coronary artery disease (CAD), heart attack, pacemaker, valve replacement, history of angina or arrhythmia Insulin-dependent diabetes Epilepsy/seizure disorder Untreated sleep apnea Stroke/transient ischemic attack (TIA) Age 71+
Bankruptcy			Any bankruptcy that has not yet been discharged for > 1 year or payment plan confirmed
Criminal Activity			If committed a major felony or more than 1 felony; if currently on parole or probation, or if less than or equal to 1 year since discharge
Driving History (Information also applies to nicotine users)		No DUI/DWI reckless driving, revoked or suspended license in the past: 5 years, Preferred Best, Preferred 3 years, Select 2 years, Standard	More than 1 DUI/DWI in the past 5 years

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Impairment Guide

NON-MEDICAL RISKS

Risk	Questionnaire	Possible Underwriting Decision	
		Best Class Available for Non-nicotine Users*	Decline Probable
Hazardous Occupation or Avocation	Supplements are needed for: Climbing Underwater diving Sky sports (e.g., skydiving, hang gliding, ultra-light, hot air ballooning) Motor sports	Coverage available, but flat extra premium may be required Scuba: Preferred Best may be available if recreational diving in less than 100 feet	
Resident Alien	Resident alien supplement		
Travel, Foreign	Foreign travel/residence supplement	No rating for past travel No rating for travel of < 4 consecutive weeks Special state guidelines may apply Application, requirements and delivery must be completed in the U.S.	

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4 Financial Underwriting Guidelines

Financial underwriting is a key part of the underwriting process. Underwriting will go faster and more smoothly if you submit the case with a fully completed application, explanatory cover letter and documentation supporting the amount of insurance applied for. A good cover letter could help the underwriter understand the case, including:

- Reason for the insurance
- How the amount applied for was determined
- Total amount of insurance on the insured’s life with all companies
- Pending applications
- Life insurance to be replaced
- Reason for unusual or complex ownership and beneficiary designations

Please include with your cover letter the illustrations or projections used to help make the sale and financial statements that help demonstrate the need for insurance.

Our underwriters follow these guidelines. The facts of each case will determine how much coverage we offer. You may use these guidelines to help your clients and to determine the information we need in order to evaluate the case.

PERSONAL

Purpose	Documentation	Coverage Amounts	
		Proposed Insured’s Age	Maximum Factor
Income Replacement	Gross annual earned income		
	How the insurance need was determined		
	You may be required to submit any or all of the following:	21-40	30 x income
	Reason(s) for the amount of coverage requested	41-50	20 x income
	Financial Supplement	51-60	15 x income
	Financial Needs Analysis	61-69	10 x income
	W-2 or Tax Returns	70 and over	Individual Consideration
Spouse with No Earned Income	The income-earning spouse’s gross annual earned income	Age 70 and below: Up to 100% of the income-earning spouse’s coverage to a maximum of \$3 million Individual consideration if over \$3 million	
	The total amount of personal insurance in force and pending on both spouses	Age 71 and above: Coverage will be considered on an individual basis	
	You may be required to submit a financial needs analysis		

Financial Underwriting Guidelines

PERSONAL

Purpose	Documentation	Coverage Amounts
Spouse with Smaller Earned Income	Gross annual income for each spouse The total amount of personal coverage in force and pending on both spouses You may be required to submit a financial needs analysis	Age 70 and below: The greater of the amount the smaller income-earning spouse would qualify for under income replacement guidelines, or 100% of the higher income-earning spouse's coverage to a maximum of \$3 million Individual consideration if over \$3 million Age 71 and above: Coverage will be considered on an individual basis
Juvenile (minimum age: 15 days; maximum age: 20 years; must be dependent if over 18)	All juveniles should be covered in equal amounts Amount of insurance in force on the parents (or legal guardians) and siblings Justification for the amount applied for if it exceeds coverage on either parent, legal guardian or siblings If owner is the juvenile's legal guardian, provide a copy of the guardianship papers If owner is someone other than a parent or legal guardian (e.g., grandparent), the parent or legal guardian with whom the juvenile resides must sign the application – Part I and any Part II non-medical application <i>New York law also requires the amount of coverage in force on the life of the policyowner, even if the policyowner is a trust</i>	Up to 50%* of amount of personal coverage on the highest insured parent or legal guardian, but not more than the amount of coverage on the least insured parent or legal guardian; individual consideration for applications over \$1 million *In New York, a minor, for these purposes, is one who is age 14-1/2 or younger; the maximum amount that can be issued is the greater of \$50,000 or 25% (if younger than age 4-1/2) or 50% (if age 4-1/2 or older) of amount of personal coverage on the person applying for coverage on the minor
Debt Repayment		Coverage is not separately underwritten for personal debt repayment purposes
Estate Conservation	Total personal assets and liabilities, as well as additional financial documentation as required by underwriting	Usually based on projected net worth x 55%; projected net worth based on current net worth grown at 6% annual rate, for lesser of 15 years or life expectancy Coverage in excess of guideline amounts on individual consideration basis

Financial Underwriting Guidelines

PERSONAL

Purpose	Documentation	Coverage Amounts
Charitable Giving	You may be asked to provide additional financial documentation such as the proposed insured's Schedule A and Form 8283 (non-cash gifts) attached to the 1040 return and/or receipts from a charity	The average of the last 3 years' history of charitable gifts x the lesser of 50 years or remaining life expectancy Coverage in excess of guideline amounts on individual consideration basis
Special Needs	<p>The amount of death benefit required to fund for special needs may vary substantially depending upon a number of factors, including the nature and severity of the condition affecting the person with special needs, current and projected future costs of care specific to their condition, as well as the financial abilities and planning goals of the care provider(s). In some cases, the projected death benefit needed to cover special needs will be within what we would allow for the proposed insured under existing income replacement and estate conservation guidelines.</p> <p>If the amount requested exceeds what we would otherwise allow by rolling up the special needs benefit allowance under other coverage purposes, the underwriter has individual discretion to offer additional coverage to the extent that the applicant can reasonably demonstrate need, and capped at the lesser of \$1 million or 20% of the total amount of coverage that the proposed insured would qualify for under all other personal insurance guidelines.</p> <p>We may require any information that the underwriter believes is necessary to demonstrate the need for the additional coverage amount, and to document the plan for using the death benefit to provide for the person with special needs.</p>	A person with special needs generally refers to someone with a mental, emotional or physical disability – or a high risk of developing one – and that disability impacts (or will impact) their ability to care for themselves physically and financially. The proposed insured would be someone with insurable interest, who provides personal care services and/or financial support for the person with special needs, and whose death will result in a financial hardship for that person with special needs in the absence of the life insurance death benefit applied for. The policyowner will typically be either the insured or a trust for the benefit of the person with special needs.

Financial Underwriting Guidelines

BUSINESS

Purpose	Documentation	Coverage Amounts
Debt Repayment	<p>Amount of debt and remaining term of loan</p> <p>You may be required to submit additional documentation, which could include a copy of the loan agreement and/or mortgage document or bank commitment letter</p> <p>Lines of Credit: bank or lending institution statement that documents the borrowing activity over the immediately preceding 2-year period</p> <p>Business financial statements</p>	<p>Debt repayment coverage can be considered in addition to Key Person coverage, but cannot exceed 100% of the debt and cannot exceed 50% of the amount allowed by key person multipliers</p> <p>Lines of Credit may be insured if they have been used during the 2 years immediately preceding the application date</p> <p>Owner: Business must own the policy</p> <p>Policy term cannot exceed remaining term of the loan by more than 10 years</p>
Key Person	<p>Owner and beneficiary must be the business</p> <p>Complete the Business portion of the Financial section of the application—Part I</p> <p>Provide current wage amounts, not projections</p>	<p>5-10 x annual wages (depending on involvement in the business operations and circumstances); higher amounts will be considered on an individual basis</p> <p>Up to 100% of non-wage benefits may be included, at the underwriter's discretion</p>
Buy-Sell Business Continuation Business Succession	<p>Complete the Business portion of the Financial section of the application—Part I</p> <p>Complete the Financial supplement for all buy-sell applications</p> <p>A copy of the buy-sell agreement will be required if the requested coverage is over \$5 million:</p> <p>If between \$3 million - \$5 million, in lieu of an actual agreement, we may allow written confirmation that a completed buy-sell agreement is in place and that the owner and beneficiary listed on the application are consistent with that agreement. This confirmation must be signed by the owner or their legal or tax counsel.</p> <p>If under \$3 million and over \$500,000, we may allow written confirmation to be met if the applicant's legal or tax counsel verifies in writing that the parties have an oral agreement and that a buy-sell agreement is being drafted, (Note that this lesser confirmation cannot be accepted if only attested to by the owner.)</p> <p>If \$500,000 or under, and all of the parties are either owners of the business or the business itself, and we have sufficient documentation to support the requested valuation, no verification of an agreement is required unless the underwriter determines that additional documentation is needed due to the circumstances of the case.</p>	<p>Owner and beneficiary must be the person or entity that will (or has the option to) buy the insured's interest in the business</p>

Temporary Insurance Application and Agreement (TIAA)

We offer a user-friendly approach to temporary insurance requests. Temporary insurance is designed to cover your client during the underwriting process. Coverage begins the moment your client signs the TIAA paperwork and submits the required premium, provided the Application - Part I is complete and submitted with the original signed TIAA, and all TIAA eligibility questions are correctly answered "no."

Here are a few important points to remember about temporary insurance:

- Lasts a maximum of 90 days.
- Ends 45 days after the start date if the required exams and tests are not completed and received by Genworth by that time.
- Ends the date the owner withdraws the application, refuses the policy or offer, or the date we mail notice that the case is declined.
- Coverage available under a TIAA is the lesser of the amount applied for and \$1 million minus the amount of any insurance on the proposed insured's life in force with Genworth under any policies, conditional receipts or other temporary insurance agreements.

The policy will have the same date as the TIAA unless backdating is requested, and premium/insurance charges will be required from that date forward.

Reinsurance Limits (Ages 18-75)

Retain	Table H (8) or better	\$5 million
Auto Bind and Retention Limits	Table H (8) or better	\$40 million
Jumbo Limits	All rate classes	\$65 million

Contact your underwriter for reinsurance information on other ages and rate classes.

This life insurance field underwriting guide provides important information regarding Genworth’s typical requirements for underwriting life insurance policies and the best classification, if any, usually available for applicants with certain medical conditions and physical and personal characteristics. Please note, Genworth reserves the right to request information that does not appear to be required in this guide. Similarly, underwriters will make an underwriting determination based on the entirety of the information provided to and received by Genworth, which may result in a determination that is more or less favorable than this guide would indicate. For additional information regarding Genworth’s underwriting procedures, please contact your Genworth representative.

Underwritten by
Genworth Life and Annuity Insurance Company,
Genworth Life Insurance Company Richmond, VA,
Genworth Life Insurance Company of New York New York, NY
Only Genworth Life of New York is admitted in and conducts business in New York.

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