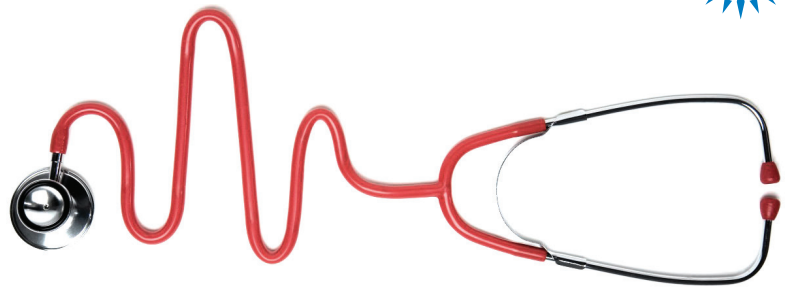


Underwriting Decisions to Quicken Your Pulse

Cardiac Case Study



With the 360°LifeViewSM approach, the Genworth Financial companies (Genworth) are revising how they review and integrate EKG results when making an underwriting decision.

Our improved EKG review for cardiac cases made a difference in this client's underwriting decision.

Proposed Insured	
Emily – 62 year old female	
\$500,000 face amount of Colony SM Term UL or Colony SM LifeLong UL	
Medical Information	
No admitted history of heart disease	Good cholesterol
Normal blood pressure	Life-long non-smoker
Slight build	Both parents still alive at advanced ages
No family history of premature heart attacks	Abnormal EKG with findings that raise possibility of past heart attack

APS showed no history of heart disease; no EKG for comparison

Without Revised EKG Review - Table 4

Case is rated substandard Table 4 because the EKG findings indicate a possible past heart attack. Underwriters would consider a more favorable decision if a full cardiac workup is provided that rules out any history of a heart attack.

With Revised EKG Review - Preferred Best No Nicotine Use

Underwriters evaluate the EKG findings in context with the client's favorable risk factors (build, family history, non smoker, etc.). They determine that the probability of a previous heart attack is very low and the risk assessment is "no debits for the EKG alone."

Genworth underwriters will carefully review EKG evaluations to reduce unnecessary requirements. **Our revised interpretation criterion helps minimize coding and rating cases with a low probability of disease.**

Send your next cardiac case to Genworth and see for yourself the difference our 360°LifeView Underwriting approach can make.

360°LifeViewSM
Underwriting

Universal Life Insurance Underwritten by

Continued ▶

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

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About Genworth Financial

- A leading insurance holding company in the United States
- Strong history: Our roots go back to 1871 with the founding of The Life Insurance Company of Virginia; our insurers, Genworth Life and Annuity Insurance Company, Genworth Life Insurance Company, and Genworth Life Insurance Company of New York have over \$538 billion of life insurance in force (12/31/10) and have paid over \$5 billion in benefits in the last nine years.
- Strength and security: A.M. Best rates our insurers A (Excellent, 3rd of 15)*
- Product innovation: The Genworth Financial companies are industry leaders in development of universal life insurance products

We'll be here when your clients' families need us the most

For over 130 years we've built our reputation on life insurance – paying benefits to families at the most critical moments of their lives. That's when they'll know they made the right choice – to rely on the Genworth Financial companies to help provide for their families when your clients no longer can.

Providing sound financial security

We're dedicated to giving your clients one thing that is appreciated – the power of choice. By giving your clients the flexibility to decide what's best for them, your clients will find the innovative solutions that can help ensure their family can achieve their dreams.

* Genworth Life & Annuity, Genworth Life, and Genworth Life of New York are rated A (Excellent), the third highest of 15 ratings by the A.M. Best Company. This rating represents the opinion of A.M. Best of the insurers' financial strength and ability to meet ongoing obligations to policyholders and is not an implied warranty of the companies' ability to meet their financial obligations. Rating is current as of 5/31/2011.

Send your next cardiac case to Genworth and see for yourself the difference our 360°LifeView Underwriting approach can make.

ColonySM LifeLong UL and ColonySM Term UL are a flexible-premium, adjustable life insurance policy (commonly known as universal life insurance). Colony LifeLong UL and Colony Term UL are subject to the terms, issue limitations and conditions of Policy Form No. GA1002-0709 et al. or ICC09GA1002 (Genworth Life & Annuity) or Policy Form No. GL1002-0709 et al. or ICC09GL1002 (Genworth Life).

ColonySM Term UL NY: Policy Form No. GY1002-0709; available only in New York (Genworth Life of New York)

ColonySM LifeLong UL is not available in New York.

Product, riders and benefits may not be available in all states.

All guarantees are based on the claims-paying ability of the issuing insurance company.

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