

Top 12 Competitive Spots

360°LifeViewSM
Underwriting

Target Market

Your clients who fall into our targeted market will receive our most competitive offers:

- ≤ Age 75
- Up to \$5MM in life insurance
- Preferred Best No Nicotine Use – Table 4 (mild/moderate impairment)

Medical Risks

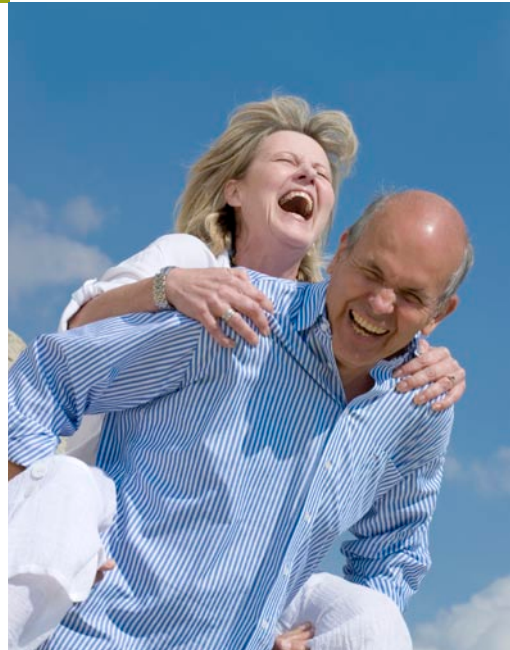
Mild forms of some medical conditions may be available for Preferred Best No Nicotine Use if there are no adverse features and they meet the following descriptions:

1. **Build:** ages 0-64 BMI ≤ = 30 and ages 65+ BMI ≤ =33
2. **Total Cholesterol:** treated or untreated total cholesterol between 150-300
3. **Blood Pressure:** treated or untreated
4. **Depression:** ages 30–60 mild cases with documented stability of symptoms and stable work/family lifestyle; a telephone interview will be used as an APS alternative for ages 18–59 and ≤ \$1MM face
5. **Anxiety:** mild cases with no adverse features
6. **Sleep Apnea:** milder or treated disease that has resolved or stabilized. No indication of additional cardiac risk factors.
7. **Ulcerative Colitis:** mild local disease well followed and stable for ≥ 3 years
8. **Asthma:** mild, stable asthma controlled with inhaled medications for ≥ 5 years
9. **Arthritis:** osteoarthritis or mild inflammatory arthritis controlled for ≥ 5 years
10. **Gestational Diabetes:** remote history on only one pregnancy with normal ongoing blood glucose levels and no family history of diabetes

Non-Medical Risks

11. **Aviation:** Preferred No Nicotine Use is available for Private Pilots, pleasure flying only: Instrument Flight Rating licensed, 26-150 hours per year
12. **Recreational Scuba Diving:** Preferred Best No Nicotine Use (without a flat extra) is available to depths of 100 feet, no caves, wrecks, retrievals, ice, search and rescue

Note: Underwriters will take a holistic look at your client's health, based on the entirety of the information provided to Genworth. This may result in a more or less favorable decision than indicated here. For additional information please contact your Genworth representative.



LIFE INSURANCE PRODUCTS UNDERWRITTEN BY:

Genworth Life and Annuity Insurance Company

Genworth Life Insurance Company Richmond, VA

Genworth Life Insurance Company of New York New York, NY

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