

See the Difference

360°LifeViewSM
Underwriting

360°LifeViewSM is our new underwriting approach. We have found that with 360°LifeView, about 1 out of 4 cases that are Standard or better will receive an improvement in rate class.

You'll find that we are particularly competitive with cases that fall into our targeted market.

Up Through \$5MM of Coverage

Through Issue Age 75

Preferred Best No Nicotine Use – Table 4 mild / moderate impairment

Impact of New Preferred Guidelines			
Proposed Insured:		Joe, Age 69, No Nicotine Use, No Medical Impairments, seeking coverage of \$500,000 through age 105	
Solution:		GenGuard SM UL	
Criteria	Value	Then	Now
Blood Pressure	133/77	PBNN	PBNN
Total Cholesterol	173	PBNN	PBNN
HDL	70	PBNN	N/A
HDL Ratio	2.5	N/A	PBNN
BMI	34.6	SNN	PNN
Family History	Cancer History in Sibling Prior to Age 60	PNN	PBNN
Underwriting Decision		SNN	PNN
Annual Premiums		\$16,013	\$12,749
<i>Of the 12 criteria we consider, changes were only made to the 6 listed above.</i>			

Prior to 360°LifeView, Joe would have received a Standard No Nicotine Use rating and his annual premium would have been 25% higher. Now his rate class has improved two classes to Preferred No Nicotine Use.

Approximately 1 out of 10 cases, including those that fall outside of our target market described above, could yield a lower rate class.

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.



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

All products and their riders and benefits are subject to their policy forms and to state availability and issue limitations.

GenGuardSM UL: Policy Form No. ICC09GA1000 or GA1000-0609 et al. (Genworth Life & Annuity); Policy Form No. ICC09GL1000 or GL1000-0609 et al. (Genworth Life).

GenGuardSM UL NY: Policy Form No. GY1000-0609; available only in New York (Genworth Life of New York)

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

Only Genworth Life Insurance Company of New York is licensed to conduct business in New York.

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