

# See the Difference

**360°LifeView<sup>SM</sup>**  
Underwriting

**360°LifeView<sup>SM</sup>** 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			
<b>Proposed Insured:</b>		Joe, Age 69, No Nicotine Use, No Medical Impairments, seeking coverage of \$500,000 through age 105	
<b>Solution:</b>		GenGuard <sup>SM</sup> 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
<b>BMI</b>	<b>34.6</b>	<b>SNN</b>	<b>PNN</b>
Family History	Cancer History in Sibling Prior to Age 60	PNN	PBNN
<b>Underwriting Decision</b>		<b>SNN</b>	<b>PNN</b>
<b>Annual Premiums</b>		<b>\$16,013</b>	<b>\$12,749</b>
<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.

GenGuard<sup>SM</sup> UL: Policy Form No. ICC09GA1000 or GA1000-0609 et al. (Genworth Life & Annuity); Policy Form No. ICC09GL1000 or GL1000-0609 et al. (Genworth Life).

GenGuard<sup>SM</sup> 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

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