



Genworth®
Financial

Field Underwriting Quickview

For a selected list of medical conditions, the Field Underwriting Quickview outlines possible classifications and the circumstances when coverage may not be available.

For coverage provided by:

Genworth Life and Annuity
Insurance Company
Lynchburg, VA

Genworth Life Insurance
Company
Lynchburg, 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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ONLY. NOT TO BE REPRODUCED OR
SHOWNTOTHE PUBLIC.**

	<i>Possible Classifications For Non-nicotine Users</i>	<i>Possibly Declined</i>
Alcohol and Substance Abuse History and Treatment	Preferred may be available if more than 10 years after treatment	Currently using after treatment
		Relapse
		Treated less than 2 years ago
Asthma*	Preferred may be available if:	Severe attacks requiring hospital admission within 2 years
	Non-smoker for 3 years	
	Stable more than 5 years	
	No hospitalizations	
Aviation – Private Pilot (Pleasure flying only)	Flat extras apply for:	Aviation Exclusion Rider (AER) for:
	Student Pilots	
	Private Pilots with less than 25 hours flying time per year	History of alcohol/substance abuse or treatment
	Any piloting for business purposes	History of driving under the influence or while intoxicated (DUI or DWI)
	Any piloting over 26 hours per year without an Instrument Flight Rating (IFR)	
		History of angina or arrhythmia
		Bipolar disorder, major depression, psychosis
		Coronary artery disease (CAD), heart attack, pacemaker, valve replacement
		Insulin-dependent diabetes
		Epilepsy/seizure disorder
		Untreated sleep apnea
	Stroke/transient ischemic attack (TIA)	

*Current nicotine use may increase the rating for this condition or result in a declination.

	<i>Possible Classifications For Non-nicotine Users</i>	<i>Possibly Declined</i>
Cancer*	Preferred Best or Preferred may be available for:	Based on cancer staging
	Basal cell carcinoma	
	Dysplastic nevi	
	Squamous cell of the skin	
	Standard may be available for all other cancers	
Crohn's Disease	Standard may be available	Less than 1 year since last severe attack
Depression	Preferred Best may be available depending on severity and recovery (no current medication)	Depending on severity
	Preferred may be available if mild depression controlled with medication	Major depression with suicide attempt or ideation With alcohol/drug abuse or treatment
Diabetes*	Standard may be available	Insulin-dependent diabetes with:
		Coronary artery disease (CAD)
		Cerebrovascular disease (CVD)
		Peripheral vascular disease (PVD)
		Gestational, if currently pregnant
		A1C greater than 10.0

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	<i>Possible Classifications For Non-nicotine Users</i>	<i>Possibly Declined</i>
Epilepsy/ Seizures	Standard may be available	Petit mal (absence seizures) diagnosed within 6 months
		Grand mal (tonic-clonic seizures) diagnosed within 1 year
Heart Disease* – Angioplasty	Standard may be available	Surgery less than 1 month ago
Heart Disease* – Arrhythmia (Including atrial fibrillation)	Preferred may be available if well controlled or recovered	Depending on severity and presence of other conditions
Heart Disease* – Bypass Surgery	Standard may be available	Surgery less than 3 months ago
		Depending on severity
Heart Disease* – Heart Attack	Table 2 may be available	Attack within 6 months
		Depending on severity
Heart Disease* – Mitral Valve Prolapse	Preferred Best may be available with no other heart conditions	Depending on severity with other heart conditions
Heart Disease* – Valvular Heart Disease	Usually rated depending on age and type of surgery	Within 6 months of surgery and depending on age of proposed insured
Heart Disease – Coronary Artery Disease with Insulin-dependent Diabetes		Declined
High Blood Pressure (Hypertension)	Preferred may be available if completely controlled and no other health issues	Depending on severity

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	<i>Possible Classifications For Non-nicotine Users</i>	<i>Possibly Declined</i>
Kidney Disease	Preferred Best may be available for kidney stones and simple cysts	On dialysis
		Polycystic disease
		Chronic kidney disease
Liver Disease – Cirrhosis		Declined
Liver Disease – Hepatitis A, B and C	Preferred may be available if fully recovered	Depending on severity
Lung Disease* – Chronic obstructive pulmonary disease (COPD) – Chronic bronchitis – Chronic obstructive lung disease (COLD) – Emphysema	Standard may be available	Depending on severity
		Use of oxygen
Lupus	Standard may be available	Depending on severity
Multiple Sclerosis (MS)	Table 2 may be available	Depending on severity
		Rapidly progressive disease
Parkinson's Disease	Standard may be available	Depending on severity
		Onset under age 50
		Rapidly progressive disease
		Dementia
Rheumatoid Arthritis (RA)	Standard may be available	Depending on severity
Scuba Diving	Preferred Best may be available if recreational diving in less than 100'	

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Sleep Apnea*	Preferred may be available	
Stroke* – Cerebral Vascular Disease (CVD) – Cerebral Vascular Accident (CVA)	Standard may be available if fully recovered	Depending on cause, severity and recovery
		Within 6 months – 1 year
Stroke* – Transient Ischemia Attack (TIA/mini stroke)	Standard may be available if fully recovered	Depending on severity
		Within 6 months
Ulcerative Colitis	Standard may be available	Less than 1 year since last severe attack

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