

GNW06-96
September 8, 2006

News so good we couldn't wait to announce it!

Beginning September 11, 2006, we're changing some underwriting guidelines for ages 60 and over.

1. Treadmill Stress test

- Is no longer routinely required for face amounts \$3,000,001 to \$5,000,000.
- No routine treadmills are required for ages 71 and over

2. Attending Physician Statement (APS)

- **For ages 60–64**, the Attending Physician Statement (APS) is still required but there is no mandatory time period for medical follow up. Our underwriters will determine if the medical information is sufficient to determine a classification.
- **For ages 65 and over**, the APS must include evidence that PI visited his/her PCP in the 18 months immediately before the date of the application Part I or II, whichever is later.

Details

Treadmill Stress tests are **NOT** required for:

- Known **Coronary Artery Disease** at any age – will require a resting EKG, all other age and amount requirements and an APS to include full cardiac records.
- **Ages 60 – 70 and face amounts \$3,000,001 to \$5,000,000** – a resting EKG and all other age and amount requirements are required.
- **Ages 71 and over** –
 - A resting EKG is required.
 - If during underwriting, it is determined that we cannot proceed without a current treadmill, the application will be cancelled. We will reconsider if the proposed insured provides a clinical cardiac evaluation and any additional requirements needed, at his/her expense.

Treadmill Stress tests are **required** for:

- Ages 60 to 70 years and face amounts \$5,000,001 and over **without known coronary artery disease** will require a treadmill stress test and all other age and amount requirements.

Genworth Financial companies include:

Genworth Life and Annuity Insurance Company, Richmond, VA

Genworth Life Insurance Company, Lynchburg, VA

First Colony Life Insurance Company, Lynchburg, VA

Capital Brokerage Corporation, Stamford, CT

Variable products issued by Genworth Life and Annuity Insurance Company

Principal underwriter: Capital Brokerage Corporation (dba Genworth Financial Brokerage Corporation in Indiana)

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As always, for all ages, underwriters will determine if the medical information received is sufficient to make an informed decision and they may require additional medical information on a case-by-case basis.

Transition Guidelines – Applications in-house prior to September 11, 2006 will be processed according to the prior Treadmill and APS requirements.

Revised Underwriting Guidelines will be available shortly.