



THE GENWORTH FINANCIAL COMPANIES LIFE INSURANCE APS ORDERING GUIDE

First Colony Life Insurance Company
Genworth Life Insurance Company
Genworth Life and Annuity Insurance Company

Introduction

This APS Ordering Guide will help you identify and consistently request Attending Physician's Statements (APSs) at the earliest possible time in the life of a life insurance application. Review the criteria and your applicant's personal information to help determine when an APS might be necessary. **Even if these guidelines do not indicate an APS is needed, our underwriter may request an APS to clarify information developed during the underwriting process.**

APSs are required for certain ages and amounts:

Ages 0 to 17 for face amounts up to \$500,000:	Does Not Require APS
Ages 0 to 17 for face amounts of \$500,001 and up:	Requires APS
Ages 18 to 49 for face amounts under \$2,000,000:	Does Not Require APS
Ages 18 to 49 for face amounts of \$2,000,000 and up:	Requires APS
Ages 50 to 59 for face amounts under \$1,000,000:	Does Not Require APS
Ages 50 to 59 for face amounts of \$1,000,000 and up:	Requires APS
Ages 60 and up for any face amount:	Requires APS

APs are required at the following builds:

5'0" and over 212 lbs	6'0" and over 305 lbs
5'1" and over 219 lbs	6'1" and over 313 lbs
5'2" and over 226 lbs	6'2" and over 322 lbs
5'3" and over 233 lbs	6'3" and over 331 lbs
5'4" and over 241 lbs	6'4" and over 340 lbs
5'5" and over 248 lbs	6'5" and over 349 lbs
5'6" and over 256 lbs	6'6" and over 358 lbs
5'7" and over 264 lbs	6'7" and over 367 lbs
5'8" and over 272 lbs	6'8" and over 376 lbs
5'9" and over 280 lbs	6'9" and over 386 lbs
5'10" and over 288 lbs	6'10" and over 395 lbs
5'11" and over 296 lbs	6'11" and over 405 lbs

APs are required for the following impairments:

ALCOHOLISM OR DRUG USE:

Medical records are required from the Primary Care Physician for all cases
EXCEPT:

- Diagnosis date 0 - 3 years ago for alcoholism or drug use
- Current alcohol use with a history of alcoholism
- Current drug use with a history of drug rehabilitation
- Current use of Antabuse or other anti-drinking medication

ANGINA:

Medical records are required for all cases of angina.

ASTHMA:

Medical records are required for the following cases:

- Current oral steroid use (e.g. Prednisone)
- Hospitalization or Emergency Room visit within 0 - 3 years
- Current Smoker

BLOOD DISORDER:

Medical records are required for the following cases:

- Anemia in ALL males
- Anemia in females with age > 50
- Platelet disorder (e.g. Thrombocytopenia, ITP, Thrombocytosis)
- Bleeding disorder (e.g. Hemophilia, Von Willebrand's Disease, Factor IX and XI deficiencies)

- Polycythemia
- Hemochromatosis

BRONCHITIS:

Medical records are required for the following cases:

- Chronic bronchitis, defined as more than 3 bouts per year
- Hospitalization within 0 - 3 years

CANCER:

Medical records are required for all cancers
EXCEPT:

- Basal Cell Carcinoma (BCC)
- Treatment with chemotherapy or radiation within 1 year

CHEST PAIN:

Medical records are required for the following cases and 6 months has passed since the last event / procedure:

- Cardiac event such as a heart attack (MI)
- Cardiac procedures such as angioplasty (PTCA), stent placement, bypass surgery (CABG)

Medical records are required if treatment consists of medications to include Nitroglycerin (Nitro, NTG), Coumadin®, and PLAVIX®.

CIRRHOSIS:

Do not order medical records.

CLOTTING DISORDER:

Medical records are required for all clotting disorders.

COLITIS / ILEITIS:

Medical records are required for the following cases:

- Ulcerative Colitis
- Crohn's Disease
- Bowel surgeries completed within 1 year

COUGHING UP BLOOD:

Medical records are required for all cases of coughing up blood.

CHRONIC LUNG DISORDER:

Medical records are required for the following cases:

- Chronic bronchitis / COPD / emphysema
- Sarcoidosis

DEPRESSION:

Medical records are required for the following cases:

- Bipolar disorder / Manic depression
- Proposed Insured attempted suicide more than 2 years ago

DIABETES:

Medical records are required for all Diabetes cases including current diagnosis of gestational diabetes *EXCEPT:*

- Past or historical diagnosis of gestational diabetes more than 6 months ago

DIZZINESS / FAINTING:

Medical records are required if symptoms are under treatment or there has been more than 1 fainting episode within 1 year.

GASTROINTESTINAL BLEEDING:

Medical records are required for gastrointestinal bleeding within 0 - 3 years *EXCEPT:*

- Bleeding caused by Hemorrhoids

HEADACHES:

Medical records are required if headaches have required hospitalization within 1 year or a disability due to headaches is disclosed.

HEART ATTACK:

Medical records are required for all cases *EXCEPT:*

- Age less than or equal to 40
- Less than 6 months since heart attack

HEART MURMUR:

Medical records are required for the following cases:

- Valve surgery / valve replacement more than 6 months ago
- Echocardiogram performed within 0 – 5 years or multiple echocardiograms performed within 0 – 10 years

HEPATITIS:

Medical records are required for the following cases:

- Acute Hepatitis A within 6 months
- Acute Hepatitis B within 6 months or chronic Hepatitis B / Hepatitis B carrier
- Hepatitis C – UNLESS treated with Interferon / Ribavirin within 1 year

HIGH BLOOD PRESSURE:

Medical records are required for all cases *EXCEPT:*

- A past diagnosis or history of gestational high blood pressure more than 6 months ago.

HUMAN IMMUNODEFICIENCY VIRUS (HIV) INFECTION:

Do not order medical records.

KIDNEY DISORDER:

Medical records are required for all cases *EXCEPT:*

- Kidney stone
- Kidney infection
- Kidney failure, including dialysis

LUPUS (SLE) / SCLERODERMA:

Medical records are required for all cases of Lupus / Scleroderma.

MENTAL ILLNESS:

Medical records are required for the following cases:

- Schizophrenia
- Bipolar disorder / Manic depression
- Attempted suicide more than 2 years ago

MUSCULAR DYSTROPHY:

Medical records are required for all cases of Muscular Dystrophy.

NEUROLOGIC DISORDER:

Medical records are required for all cases of neurologic disorder.

PALPITATIONS / ARRHYTHMIA:

Medical records are required for the following cases:

- Treatment or medication for palpitations / arrhythmia within 0 - 5 years
- Diagnosis of Atrial Fibrillation or Flutter (AF, PAF), Supraventricular Tachycardia (SVT, PSVT), or Ventricular Tachycardia (V-Tach)

PANCREATITIS:

Medical records are required if Pancreatitis episode occurred more than 6 months ago and less than 5 years ago.

PARALYSIS:

Medical records are required for all cases *EXCEPT:*

- Paraplegia diagnosed within 6 months
- Quadriplegia
- Bells Palsy

PERIPHERAL VASCULAR DISEASE:

Medical records are required for all cases *EXCEPT:*

- Raynaud's Disease
- Varicose Veins

PITUITARY DISORDER:

Medical records are required for all cases of Pituitary Disorder.

PROSTATE DISORDER:

Medical records are required for all cases *EXCEPT:*

- Prostatitis
- Benign Prostatic Hypertrophy (BPH)

RHEUMATOID ARTHRITIS:

Medical records are required for all cases of arthritis *EXCEPT:*

- Osteoarthritis
- Treatment with only Non-Steroidal Anti-Inflammatories (NSAIDS)

SEIZURES / CONVULSIONS:

Medical records are required if medicated for seizures / epilepsy within 0 – 5 years.

SHORTNESS OF BREATH:

Do not order medical records.

SKIN DISORDER:

Medical records are required for the following cases:

- Melanoma
- Psoriasis with Arthritis (Psoriatic Arthritis)

SLEEP APNEA:

Medical records are required for all cases of Sleep Apnea.

STROKE:

Medical records are required for the following cases and 6 months have passed since the last event / procedure:

- Stroke (CVA)
- Transient Ischemic Attack (TIA) Aneurysm

SUGAR, PROTEIN, OR BLOOD IN URINE:

Medical records are required for all cases *EXCEPT:*

- Acute Bladder or Urinary Tract Infection
- Acute Prostatitis
- Kidney Stone

SUICIDE ATTEMPT:

Medical records are required for suicide attempts made more than 2 years ago.

THYROID DISORDER:

Medical records are required for cases of:

- Hyperthyroidism / Graves' Disease still under treatment (UNLESS current treatment consists only of thyroid replacement therapy)

TUBERCULOSIS:

Medical records are required if treatment for tuberculosis is within 1 year.

TUMOR, MASS, OR LUMP:

Medical records are required for all brain tumors and cancers *EXCEPT:*

- Basal Cell Carcinoma (BCC)
- Treatment with chemotherapy or radiation within 1 year

ULCER / GASTRITIS:

Medical records are required for the following cases:

- Barrett's Esophagus
- Bleeding Ulcer within 1 year

Applicants weight has changed more than 15 pounds in the last 6 months. Medical records are required for:

- Gastric Bypass Surgery within 0 – 3 years
- Gastric Stapling Surgery within 0 – 3 years