



GenworthSM
Financial

LIFE INSURANCE UNDERWRITING GUIDELINES

For Applications Underwritten by:

First Colony Life Insurance Company, Lynchburg, VA

Genworth Life Insurance Company, Lynchburg, VA

Genworth Life and Annuity Insurance Company, Richmond, VA

Effective January 1, 2005

Criteria for Preferred Best, Preferred, Select, Standard and Custom

The following pages outline the classification-specific eligibility criteria for Preferred Best, Preferred, Select and Standard. Other predictors beside the eligibility criteria may also be used to evaluate the functional state of applicants 65 and older, including, but not limited to, level of independent living, exercise capacity and mobility, weight change and nutritional status, cognition and social connectivity.

Our combination of new age 65+ underwriting criteria and a specialized underwriting team helps ensure the best service for you and your clients. These new guidelines expand the population of age 65 and older applicants eligible for non-impaired underwriting classifications.

Proposed insureds not qualifying for these four classifications, but not requiring a table rating, will be considered for Custom Classification.

Our success in underwriting has been due, in part, to making informed decisions about underwriting risks. For our underwriters to do the best job for you, it is important that the proposed insured furnish complete information on the application as well as any additional requirements.

Minimum requirements to begin the underwriting process are:

1. Completed Application - Part 1
2. Age and Amount requirements described in this brochure
3. Completed appropriate state-specific blood testing authorization forms.

Other factors not addressed by these guidelines could prevent a proposed insured from qualifying for Preferred Best, Preferred, Select, Standard or Custom as determined by the underwriter.

Important Reminders

- In addition to the routine Age and Amount requirements, the underwriter may need additional requirements to make an underwriting decision.
- A chest X-ray is not routinely required. However, it may be necessary due to a proposed insured's current or prior medical history.

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NOT TO BE REPRODUCED OR SHOWN TO THE PUBLIC.**

PREFERRED BEST CRITERIA

Ages 0 - 64

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

No cardiovascular or cancer disease (except basal cell carcinoma) in either parent or siblings on or before age 60.

Cholesterol (treated or untreated)

Cholesterol 240 maximum.

CHOL/HDL Ratio

Cholesterol/HDL ratio cannot exceed 5.0.

Blood Pressure

No current, or history of, blood pressure treatment or medication. No current, or history of, blood pressure readings in excess of:

- 140/85 Age 60 or Younger
- 150/90 Age 61 or Older

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Nicotine

No use of nicotine or nicotine substitutes in last 5 years. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse.

Cancer History

Preferred Best not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Ages 65 and Older

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

For ages 65-74:

- No cancer disease (except basal cell carcinoma) in either parent or siblings on or before age 60.

For ages 75 or older:

- No family history limitation.

Cholesterol (treated or untreated)

- Total cholesterol between 150 and 300 mg/dl.
- HDL greater than or equal to 45mg/dl.

Blood Pressure

- No current, or history of, blood pressure treatment or medication.
- No current, or history of, blood pressure readings in excess of 150/90.

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Nicotine

No use of nicotine or nicotine substitutes in last 5 years. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse.

Cancer History

Preferred Best not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Build

Minimum Body Mass Index (BMI): 21; Maximum: BMI 28
Weight must fall between these two values to be eligible for Preferred Best.

BMI Calculator for heights and weights not listed below:

<http://nhlbisupport.com/bmi/bmicalc.htm>

Preferred Best Build Chart					
Male/Female, Height/Weight					
5'0"	145	5'7"	176	6'2"	216
5'1"	149	5'8"	182	6'3"	222
5'2"	153	5'9"	188	6'4"	227
5'3"	158	5'10"	193	6'5"	233
5'4"	162	5'11"	199	6'6"	238
5'5"	166	6'0"	205	6'7"	243
5'6"	170	6'1"	211	6'8"	249

BMI	21	28	BMI	21	28	BMI	21	28
HT	WT (LBS)	WT (LBS)	HT	WT (LBS)	WT (LBS)	HT	WT (LBS)	WT (LBS)
4'10"	100	134	5'5"	126	168	6'0"	154	206
4'11"	104	138	5'6"	130	173	6'1"	159	212
5'0"	107	143	5'7"	134	178	6'2"	163	218
5'1"	111	148	5'8"	138	184	6'3"	168	224
5'2"	115	153	5'9"	142	189	6'4"	172	230
5'3"	118	158	5'10"	146	195	6'5"	177	236
5'4"	122	163	5'11"	150	200	6'6"	181	242

PREFERRED CRITERIA

Ages 0 - 64

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

For either parent, no cardiovascular or cancer death on or before age 60.

Cholesterol (treated or untreated)

Cholesterol 270 maximum.

CHOL/HDL Ratio

Cholesterol/HDL ratio cannot exceed 6.0.

Blood Pressure

Currently controlled and average reading in last 2 years (including treatment) does not exceed:

- 140/90 Age 60 or Younger
- 150/90 Age 61 or Older

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Nicotine

No use of nicotine or nicotine substitutes in last 3 years. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 10 years.

Cancer History

Preferred not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Ages 65 and Older

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

For ages 65-74:

- No cancer death in either parent on or before age 60.

For ages 75 or older:

- No family history limitation.

Cholesterol (treated or untreated)

- Total cholesterol between 150 and 300 mg/dl.
- HDL greater than or equal to 40mg/dl.

Blood Pressure

Currently controlled (treated or untreated) and average reading in last 2 years does not exceed 150/90.

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 5 years.

Nicotine

No use of nicotine or nicotine substitutes in last 3 years.

Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 10 years.

Cancer History

Preferred not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Build

Minimum Body Mass Index (BMI): 20; Maximum: BMI 30

Weight must fall between these two values to be eligible for Preferred.

BMI Calculator for heights and weights not listed below:

<http://nhlbisupport.com/bmi/bmicalc.htm>

Preferred Build Chart

Male/Female, Height/Weight					
5'0"	154	5'7"	192	6'2"	234
5'1"	159	5'8"	197	6'3"	240
5'2"	164	5'9"	203	6'4"	246
5'3"	169	5'10"	209	6'5"	253
5'4"	175	5'11"	215	6'6"	260
5'5"	180	6'0"	221	6'7"	266
5'6"	186	6'1"	227	6'8"	273

BMI	20	30	BMI	20	30	BMI	20	30
HT	WT (LBS)	WT (LBS)	HT	WT (LBS)	WT (LBS)	HT	WT (LBS)	WT (LBS)
4'10"	96	143	5'5"	120	180	6'0"	147	221
4'11"	99	148	5'6"	124	186	6'1"	151	227
5'0"	102	153	5'7"	127	191	6'2"	155	233
5'1"	106	158	5'8"	131	197	6'3"	160	240
5'2"	109	164	5'9"	135	203	6'4"	164	246
5'3"	113	169	5'10"	139	209	6'5"	169	253
5'4"	116	174	5'11"	143	215	6'6"	173	260

SELECT CRITERIA

Ages 0 - 64

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

Not more than one cardiovascular death in parents on or before age 60.

Cholesterol (treated or untreated)

Cholesterol 285 maximum.

CHOL/HDL Ratio

Cholesterol/HDL ratio cannot exceed 7.0.

Blood Pressure

Currently controlled and average reading in last 2 years (including treatment) does not exceed:

- 150/90 Age 60 or Younger
- 155/95 Age 61 or Older

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.

Nicotine

No use of nicotine or nicotine substitutes in last 2 years. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History

Select No Nicotine Use not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Select Build Chart

Male/Female, Height/Weight					
5'0"	164	5'7"	202	6'2"	245
5'1"	169	5'8"	207	6'3"	252
5'2"	174	5'9"	213	6'4"	259
5'3"	179	5'10"	220	6'5"	266
5'4"	185	5'11"	226	6'6"	273
5'5"	190	6'0"	232	6'7"	280
5'6"	196	6'1"	239	6'8"	287

Ages 65 and Older

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

For ages 65 and older:

- No family history limitation.

Cholesterol (treated or untreated)

- Total cholesterol between 150 and 300 mg/dl.
- HDL greater than or equal to 35mg/dl.

Blood Pressure

Currently controlled (treated or untreated) and average reading in last 2 years does not exceed 155/95.

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 3 years.

Nicotine

No use of nicotine or nicotine substitutes in last 2 years. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History

Select No Nicotine Use not available if any cancer history (except basal cell carcinoma).

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Build

Minimum Body Mass Index (BMI): 19; Maximum BMI: 32
Weight must fall between these two values to be eligible for Select.

BMI Calculator for heights and weights not listed below:

<http://nhlbisupport.com/bmi/bmicalc.htm>

BMI	19	32	BMI	19	32	BMI	19	32
HT	WT (LBS)	WT (LBS)	HT	WT (LBS)	WT (LBS)	HT	WT (LBS)	WT (LBS)
4'10"	91	153	5'5"	114	192	6'0"	140	235
4'11"	94	158	5'6"	118	198	6'1"	144	242
5'0"	97	163	5'7"	121	204	6'2"	148	249
5'1"	100	169	5'8"	125	210	6'3"	152	256
5'2"	104	175	5'9"	128	216	6'4"	156	263
5'3"	107	180	5'10"	132	222	6'5"	160	270
5'4"	110	186	5'11"	136	229	6'6"	164	277

STANDARD CRITERIA

Ages 0 - 64

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

Not more than one cardiovascular death in parents on or before age 60.

Cholesterol (treated or untreated)

Cholesterol 300 maximum.

CHOL/HDL Ratio

Cholesterol/HDL ratio cannot exceed 8.0.

Blood Pressure

Currently controlled and average reading in last 2 years (including treatment) does not exceed:

- 155/95 Age 60 or Younger
- 160/95 Age 61 or Older

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.

Nicotine

No use of nicotine or nicotine substitutes in last 12 months. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History

Coverage may be available based on specific cancer history.

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Standard Build Chart							
Male/Female, Height/Weight							
5'0"	174	5'7"	217	6'2"	265	6'9"	317
5'1"	180	5'8"	224	6'3"	272	6'10"	325
5'2"	186	5'9"	230	6'4"	279	6'11"	333
5'3"	192	5'10"	237	6'5"	287		
5'4"	198	5'11"	244	6'6"	294		
5'5"	204	6'0"	251	6'7"	302		
5'6"	211	6'1"	258	6'8"	310		

Ages 65 and Older

Impairments

No diseases, disorders or activities that would affect mortality.

Family History

For ages 65 and older:

- No family history limitation.

Cholesterol (treated or untreated)

- Total Cholesterol between 150 and 300 mg/dl.
- HDL greater than or equal to 35mg/dl.

Blood Pressure

Currently controlled (treated or untreated) and average reading in last 2 years does not exceed 160/95.

Driving History

No DWI, DUI, reckless driving, license revocation or suspension in last 2 years.

Nicotine

No use of nicotine or nicotine substitutes in last 12 months. Occasional cigar use considered non-nicotine if 12 or less per year and current nicotine test is negative.

Alcohol/Substance Abuse

No history of, or treatment for, alcohol or substance abuse in last 7 years.

Cancer History

Coverage may be available based on specific cancer history.

Aviation

Flat extra (available in most cases) or exclusion rider.

Hazardous Occupation or Avocation

Coverage available; however, may require flat extra.

Build

Minimum Body Mass Index (BMI): 19; Maximum BMI: 34
Weight must fall between these two values to be eligible for Standard.

BMI Calculator for heights and weights not listed below:

<http://nhlbisupport.com/bmi/bmicalc.htm>

BMI	19	34	BMI	19	34	BMI	19	34
HT	WT (LBS)	WT (LBS)	HT	WT (LBS)	WT (LBS)	HT	WT (LBS)	WT (LBS)
4'10"	91	162	5'5"	114	204	6'0"	140	250
4'11"	94	168	5'6"	118	210	6'1"	144	257
5'0"	97	174	5'7"	121	217	6'2"	148	264
5'1"	100	180	5'8"	125	223	6'3"	152	272
5'2"	104	186	5'9"	128	230	6'4"	156	279
5'3"	107	191	5'10"	132	236	6'5"	160	287
5'4"	110	197	5'11"	136	243	6'6"	164	294

Age and Amount Requirements

Amounts	Ages 0-17	Ages 18-39 ¹	Ages 40-49 ¹	Ages 50-59 ¹	Ages 60 & Up ²
\$0 to \$99,999	Non-Med	Para-Med; HOS & SMAC	Para-Med; HOS & SMAC	Para-Med; HOS & SMAC	Para-Med; HOS; SMAC; EKG; APS
\$100,000 to \$299,999	Non-Med	Para-Med; HOS & SMAC	Para-Med; HOS & SMAC	Para-Med; HOS & SMAC	Para-Med; HOS; SMAC; EKG; APS
\$300,000 to \$500,000	Non-Med	Para-Med; HOS & SMAC	Para-Med; HOS; SMAC; EKG @ 45 and up	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; EKG; APS
\$500,001 to \$1,000,000	Para-Med; HOS & APS	Para-Med; HOS & SMAC	Para-Med; HOS; SMAC; EKG @ 45 and up	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; EKG; APS
\$1,000,001 to \$2,000,000	Para-Med; HOS & APS	Para-Med; HOS & SMAC	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; EKG; APS
\$2,000,001 to \$3,000,000	Para-Med; HOS; APS DBS	Para-Med; HOS & SMAC	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; EKG; APS
\$3,000,001 to \$5,000,000	Para-Med; HOS; APS; DBS	Para-Med; HOS & SMAC	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; EKG	Para-Med; HOS; SMAC; Treadmill; APS
\$5,000,001 to \$10,000,000	Para-Med; HOS; APS; DBS	M.D. Exam; HOS; SMAC; EKG	M.D. Exam; HOS; SMAC; EKG	M.D. Exam; HOS; SMAC; Treadmill	M.D. Exam; HOS; SMAC; Treadmill; APS
\$10,000,001 & up	Para-Med; HOS; APS; DBS	M.D. Exam; HOS; SMAC; EKG	M.D. Exam; HOS; SMAC; Treadmill	M.D. Exam; HOS; SMAC; Treadmill	M.D. Exam; HOS; SMAC; Treadmill; APS

In addition to the Age and Amount requirements, the underwriter may need additional requirements to make an underwriting decision.

EKG – Electrocardiogram; HOS – Home Office Specimen; APS – Attending Physician Statement; SMAC – Blood Profile; DBS – Dried Blood Spot

¹ See APS ordering guidelines for necessary APSs.

² An APS must include the results of a visit to the Personal Care Physician (PCP) within 12 months from the date of the application.



First Colony Life, Genworth Life and Genworth Life & Annuity are members of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical market conduct for individual life insurance and annuity companies.

Preferred Providers

PARAMEDICAL EXAMINERS

- American Para Professional Systems (APPS)
- Examination Management Services Inc. (EMSI)
- Hooper Holmes (Portamedic)
- Superior Mobile Medics

LABORATORY SERVICES

- Clinical Reference Laboratory (CRL)
- Hooper Holmes Inc. – Heritage Labs

ATTENDING PHYSICIAN STATEMENTS

- To be ordered by underwriters using:
- EMSI
 - J&H Copy Services
 - MediConnect.net
 - Scan Tech Solutions

MEDICAL DOCTOR (MD) EXAMS

- No Preferred Provider list provided
- Use MD approved by a:
- Paramedical Provider or
 - Principal company of the broker