



Genworth®  
Financial

# UNDERWRITING GUIDELINES

## Total Living Coverage<sup>SM</sup> UNIVERSAL LIFE INSURANCE WITH LONG TERM CARE BENEFITS

Underwritten by  
**Genworth Life Insurance Company**  
Lynchburg, VA

*With Total Living Coverage, you can help your clients plan today so they can enjoy tomorrow.*

These Guidelines provide the details you need about underwriting Total Living Coverage (TLC). Use it as a quick reference for client assessment and screening tips, life and long term care (LTC) class information and specific underwriting criteria. For additional information, refer to the TLC Sales and Features Guide or contact the TLC Sales Support Team at 866 4 GNWTLC (866 446.9852).

### Screening tips for you:

Do not submit an application if your client:

- Answers “yes” to any question in Section 3e, 3f, or 3g on the Life/LTC supplemental application
- Has a disease or impairment that is unstable, uncontrolled or progressive
- Has complications or residuals of any disease or impairment
- Has had recent surgery and is not yet recovered and released from their doctor’s care

- Has been advised to have surgery or a work-up that has not yet been completed
- Is currently receiving any disability benefits
- Is overweight or underweight (see Build Chart)

We suggest that you call our Underwriting Department before submitting a TLC application if your client:

- Has been recently diagnosed with a disease or impairment
- Is taking multiple medications for a disease or impairment
- Has multiple major diseases or impairments
- Is taking more than 20 mg of steroids a day
- Is taking narcotics (e.g., Demerol®, morphine, OxyContin®, Percodan®)

If you have questions regarding your client’s insurability for TLC, please contact your TLC Team and we’ll be glad to help you.

**FOR PRODUCER/AGENT USE ONLY.  
NOT TO BE REPRODUCED OR SHOWN TO THE PUBLIC.**

# UNDERWRITING

## TLC Underwriting Classes

### Life Insurance

- Preferred No Nicotine Use - PNN
- Standard No Nicotine Use - SNN
- Standard Nicotine Use - SNU

### LTC Insurance

- Preferred
- Standard

Substandard life ratings may be available. Substandard risks may be subject to payout period and other benefit limitations.

## TLC Underwriting Guidelines

Face Amounts	If Applying for Preferred Life Rates		If NOT Applying for Preferred Life Rates	
	\$50,000 - \$299,999	\$300,000 - \$600,000	\$50,000 - \$299,999	\$300,000 - \$600,000
Ages 18-44	Paramed exam; HOS & blood	Paramed exam; HOS & blood	Paramed exam; HOS & blood	Paramed exam; HOS & blood
Ages 45-59	Paramed exam; HOS & blood	Paramed exam; HOS & blood; EKG	Paramed exam; HOS & blood	Paramed exam; HOS & blood
Ages 60-69	APS; paramed exam*; HOS & blood	APS; paramed exam*; HOS & blood	APS	APS
Ages 70-79 No Lifetime EBR Benefit	APS; paramed exam*; HOS & blood	APS; paramed exam*; HOS & blood	APS	APS
Ages 70-79 with Lifetime EBR Benefit	APS; face-to-face LTC exam; HOS & blood*	APS; face-to-face LTC exam; HOS & blood*	APS; face-to-face LTC exam	APS; face-to-face LTC exam

\*If the proposed insured has had an exam with his/her attending physician within the last six months, with measured height and weight, blood and urine, we will be able to consider those results in lieu of a current paramed exam. If the proposed insured is applying for a lifetime Extension of Benefits Rider (EBR) benefit and if the proposed insured has had an exam with his/her attending physician within the last six months, with measured height and weight, blood and urine, we will be able to consider those results in lieu of the paramed exam, HOS and Blood.

If the proposed insured has not seen a doctor in the past two years, we will require:

For ages 60 - 69, a paramed exam, HOS, Blood and EKG.

For ages 70 - 79, a face-to-face LTC exam, HOS, Blood and EKG.

HOS – Home Office Specimen; APS – Attending Physician Statement; Face-to-Face LTC exam – Cognitive, Activities of Daily Living and Mobility tests (may be ordered through Portamedic or EMSI)

## Preferred Life Criteria for Total Living Coverage

### Ages 18-64

**Impairments:** No diseases, disorders or activities that would affect mortality.

**Family History:** For either parent, no cardiovascular or cancer death prior to age 61.

**Cholesterol (treated or untreated):** Cholesterol maximum: 270

**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 for ages 60 and younger
- 150/90 for ages 61 to 64

**Driving History:** No DWI / DUI, reckless driving, license revocation or suspension in the last five years.

**Nicotine:** No use of nicotine or nicotine substitutes in the last three years. Occasional cigar use is considered no 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 the last 10 years.

**Cancer History:** Preferred class is 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. May require a flat extra.

**Build:** See Build Chart for minimum and maximum height and weight.

### Ages 65-79

**Impairments:** No diseases, disorders or activities that would affect mortality.

#### Family History:

- For ages 65-74: No cancer death in either parent prior to age 61.
- For ages 75-79: No family history limitation.

**Cholesterol (treated or untreated):** Total cholesterol must be between 150 and 300. HDL must be greater than 40.

**Blood Pressure:** Currently controlled (treated or untreated) and average reading in last two 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 the last three years. Occasional cigar use considered no 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 the last 10 years.

**Cancer History:** Preferred class not available if any cancer history (except basal cell carcinoma).

**Aviation:** Flat extra (in most cases) or exclusion rider.

**Hazardous Occupation or Avocation:** Coverage available. May require a flat extra.

**Build:** See Build Chart for minimum and maximum height and weight.

### Preferred LTC Rate Guidelines for Total Living Coverage

The proposed insured must not have used nicotine within the past three years.

Do not submit an application if your client answers “yes” to any question in Section 3e, 3f, or 3g on the Life/LTC supplemental application

The proposed insured must not have taken prescription medications for high blood pressure or arthritis within the past three years. LTC preferred is available if blood pressure is well controlled for the past 12 months.

The proposed insured must not have used home care, adult day care, nursing home care, assisted living care or any other long term care within the past three years.

In the past five years (10 years for cancer), the proposed insured must not have received medical advice or treatment, been medically diagnosed, or consulted with a health professional for any of the following conditions:

- Alcoholism
- Amputation
- Angina
- Angioplasty
- Arthritis (with prescription medications)
- Asthma
- Arterial surgery
- Atrial fibrillation
- Blackout spells
- Brain disorder
- Cancer (except basal cell carcinoma)
- Carotid artery surgery
- Chronic bronchitis
- Congestive heart failure
- Convulsions
- COPD

- CREST syndrome
- Depression
- Diabetes (no insulin)
- Disabling back or spine condition
- Drug addiction
- Emphysema
- Epilepsy
- Fainting spells
- Fibromyalgia
- Heart attack
- Heart surgery
- Hodgkin’s disease
- Immune system disorder
- Injury due to falls or imbalance
- Joint replacement
- Kidney failure
- Leukemia
- Lupus
- Mental illness
- Mental retardation
- Multiple myeloma
- Myasthenia gravis
- Organ transplant
- Osteoporosis
- Post-polio syndrome
- Paralysis
- Rheumatoid arthritis
- Scleroderma
- Skin ulcers
- Transient ischemic attack
- Tremor
- Any condition causing crippling or limited motion or requiring adaptive devices

Height and weight are within Preferred minimum and maximum limits (see Build Chart).

### Build Chart for Total Living Coverage

HEIGHT		ACCEPTABLE WEIGHT		WEIGHT FOR PREFERRED LIFE AND LTC	
FEET	INCHES	MINIMUM	MAXIMUM	MINIMUM	MAXIMUM
4	6	71	166	83	125
4	7	73	172	86	129
4	8	76	180	89	134
4	9	79	185	93	139
4	10	82	192	96	143
4	11	84	198	99	148
5	0	87	205	102	153
5	1	90	212	106	158
5	2	93	219	109	164
5	3	96	226	113	169
5	4	99	233	116	174
5	5	102	241	120	180
5	6	106	248	124	186
5	7	109	256	127	191
5	8	112	263	131	197
5	9	115	271	135	203
5	10	119	279	139	209
5	11	122	287	143	215
6	0	126	295	147	221
6	1	129	303	151	227
6	2	133	312	155	233
6	3	136	320	160	240
6	4	140	329	164	246
6	5	144	337	169	253
6	6	147	346	173	260
6	7	151	355	178	266
6	8	155	364	182	273

Total Living Coverage<sup>SM</sup> universal life insurance with long term care benefits is subject to the terms, issue limitations and conditions of Policy Form No. ULPLTCIPGLI (11/05) et al., in Idaho, Policy Form No. ULPLTCIPGLI ID (11/05), and Rider Form Nos. ULRABRIPGLI (11/05) et al., ULREBRIPGLI (11/05) et al., ULRROPIGLI (11/05) et al. and ULRGMBRIPGLI (11/05) et al. Policy, benefits and riders may not all be available in all states. Terms and conditions may vary by state. All applications are subject to the underwriting requirements of Genworth Life Insurance Company.

All guarantees are based on the claims-paying ability of the issuing insurance company.

Genworth Life is a member of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical market conduct for individual life insurance and annuity companies.

