



Genworth®
Financial

UNDERWRITING TIPS, HINTS AND PRE-QUALIFYING QUESTIONS

Single premium deferred annuity with long term care benefits underwritten by Genworth Life Insurance Company Lynchburg, VA

Total Living CoverageSM Annuity (TLCA) brings you more than best-in-class features and benefits. Its transactional underwriting is fast and convenient – once the phone interview is complete, we reach an underwriting decision within one business day (although it may be longer for unusual cases requiring additional information). For an asset-based long term care product, that's every producer's dream!

However, transactional underwriting brings with it a new challenge. Because you're not asking any health questions you don't know if the client actually qualifies. So what's a good way to meet this challenge effectively?

The answer is as simple as TLCA underwriting is fast ... just use common sense. Observing the client's behavior and appearance can provide most of the clues you need to determine whether or not the client is an appropriate candidate for TLCA.

In addition to the tips below, a short series of yes/no questions are on the reverse side of this flier that may help during the prescreening process.

Functional impairment: Clients who are already failing activities of daily living will be declined. So, clients using a quad cane, walker or motorized scooter won't qualify. The result will be the same if the client has an oxygen bottle in tow. A permanent shunt for dialysis is a sure signal not to proceed.

Cognitive impairment: Does the client tell you the same story over and over? Can the client keep up with your presentation? In a couples situation, does one spouse do all of the talking while the other doesn't seem engaged in the dialogue? The bottom line is that cognitively impaired clients will fail the phone cognitive screen and won't qualify for coverage.

Degenerative conditions: A client with rheumatoid arthritis or osteoporosis is likely to need long term care sooner rather than later. If you notice that your client has swollen joints or a stooped back, for example, question whether you should take an application.

Other conditions to be aware of: The conditions described above are usually easy to spot, but there are other conditions that have no visible indications. So what can you do? Ask your client the following question, "Mr. Client, do you have a history of a stroke, insulin-dependent diabetes, recent cancer or other chronic disabling disease?" A potential client suffering from one or more of these conditions most likely will not qualify.

When in doubt, call the underwriter: Feel free to call an underwriter for guidance if you think there is a chance your client won't qualify for TLCA. The linked benefit product underwriters can be reached at 866 4GNWTLC (866 446.9852) and they'll be happy to help you out.

(continued)

PRE-QUALIFYING QUESTIONS

The following 10 questions will help you determine if your client is a good candidate for TLCA. If your client answers "yes" to any of the questions, he or she is not a candidate for TLCA.

(These questions represent the more common impairments, and are not all-inclusive. If you have questions regarding your client's medical history, we encourage you to contact the underwriting department at 866 446.9852 (option 2) prior to submitting the application.)

1. Has your client ever been diagnosed as having Alzheimer's disease or dementia, Parkinson's disease or multiple sclerosis?	<input type="radio"/> Yes <input type="radio"/> No
2. Has your client ever been diagnosed as having a stroke or had a transient ischemic attack (TIA) within the last five years?	<input type="radio"/> Yes <input type="radio"/> No
3. Does your client take insulin for diabetes?	<input type="radio"/> Yes <input type="radio"/> No
4. Does your client require any assistance with activities of daily living or use any mechanical devices, such as a walker, wheelchair, quad cane or oxygen?	<input type="radio"/> Yes <input type="radio"/> No
5. In the last 12 months has your client had congestive heart failure, a heart attack or any heart or carotid artery surgery?	<input type="radio"/> Yes <input type="radio"/> No
6. Has your client been treated or diagnosed for cancer of the bone, brain, lung, ovary, pancreas, stomach, liver, esophagus or any metastatic cancer in the past five years, or any other cancer, except basal cell cancer of the skin, in the last three years?	<input type="radio"/> Yes <input type="radio"/> No
7. Has your client had any surgery in the last six months that required an overnight stay in the hospital?	<input type="radio"/> Yes <input type="radio"/> No
8. In the last six months, has your client been hospitalized for any reason for more than one consecutive day?	<input type="radio"/> Yes <input type="radio"/> No
9. Does your client have diabetes in combination with heart disease, circulatory/ vascular disease or kidney disease?	<input type="radio"/> Yes <input type="radio"/> No
10. In the last three years, has your client been declined for long term care coverage or a long term care rider?	<input type="radio"/> Yes <input type="radio"/> No

Note: If your client has suffered a minor injury or illness recently that required an overnight stay at a hospital (e.g., overnight observation for a broken bone or concussion), consider waiting six months before submitting the application.

Total Living Coverage Annuity single premium deferred annuity with long term care benefits is subject to Policy Form No. SPDAPLTC 806 et al. and Rider Form No. SPDARLTC 806 et al. Product may not be available in all states. Terms and conditions may vary by state.

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

	Insurance and annuity products:	
		<ul style="list-style-type: none"> • Are not deposits. • May decrease in value.

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