

Table of Contents

Introduction to TrueView Underwriting

The Underwriting Process

Requirements By Age

TrueView Underwriting Check

Build Charts

Red Flag Medications

Uninsurable Conditions

Conditions By Timeline

Selecting the Underwriting Category

Underwriting Category Grid

Impairment Guide

Counter Offers

Frequently Asked Questions

Back Cover

TrueView UnderwritingSM Guide

Genworth 



Underwritten by
Genworth Life Insurance Company and in New York by
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Table of Contents

- 1 Introduction to TrueView UnderwritingSM 3**
 - The Underwriting Process 4
 - Requirements by Age..... 5
- 2 TrueView Underwriting Check 7**
 - Step 1 Build Charts..... 9
 - Step 2 Red Flag Medications.....12
 - Step 3 Uninsurable Conditions13
 - Step 4 Conditions by Timeline14
- 3 Selecting the Underwriting Category for Quoting16**
 - Underwriting Category Grid17
 - Impairment Guide18
 - Counter Offers..... 50
- 4 Frequently Asked Questions51**

Introduction to TrueView Underwriting

The Underwriting Process

Requirements By Age

TrueView Underwriting Check

Build Charts

Red Flag Medications

Uninsurable Conditions

Conditions By Timeline

Selecting the Underwriting Category

Underwriting Category Grid

Impairment Guide

Counter Offers

Frequently Asked Questions

1 Introduction to TrueView Underwriting

Underwriting is the process by which an insurer evaluates an applicant's current health, medical history and lifestyle to determine their risk profile. The underwriter's decision to accept or decline an applicant is determined by matching the profile to guidelines for the limits of acceptable risk to the company.

Genworth Life Insurance Company (Genworth) has more than 40 years of experience in the long term care insurance industry. During this time, our employees have developed a deep understanding of underwriting and claims. We have used this extensive experience and knowledge to optimize our underwriting processes. Genworth uses two different underwriting approaches depending on the amount of coverage an applicant is applying for.

Full Underwriting

If your client is applying for more than \$100,000 of coverage, they will go through a full underwriting process. This process features four underwriting categories. These categories are structured to reward healthy clients and price appropriately for risk.

Genworth's four underwriting categories are:

- **Preferred Best**
- **Preferred**
- **Select**
- **Standard**

Select Only Underwriting Segment

Clients applying for less than \$100,000 of coverage, a two-year benefit period or less, and 2% compound or no inflation protection, will be included in the Select Only Underwriting Segment. All applicants approved for a policy in this segment will receive the Select underwriting category. One of the benefits of this underwriting approach is the expedited turnaround time for an underwriting decision.

If you need clarification or have questions, we're available to assist you.

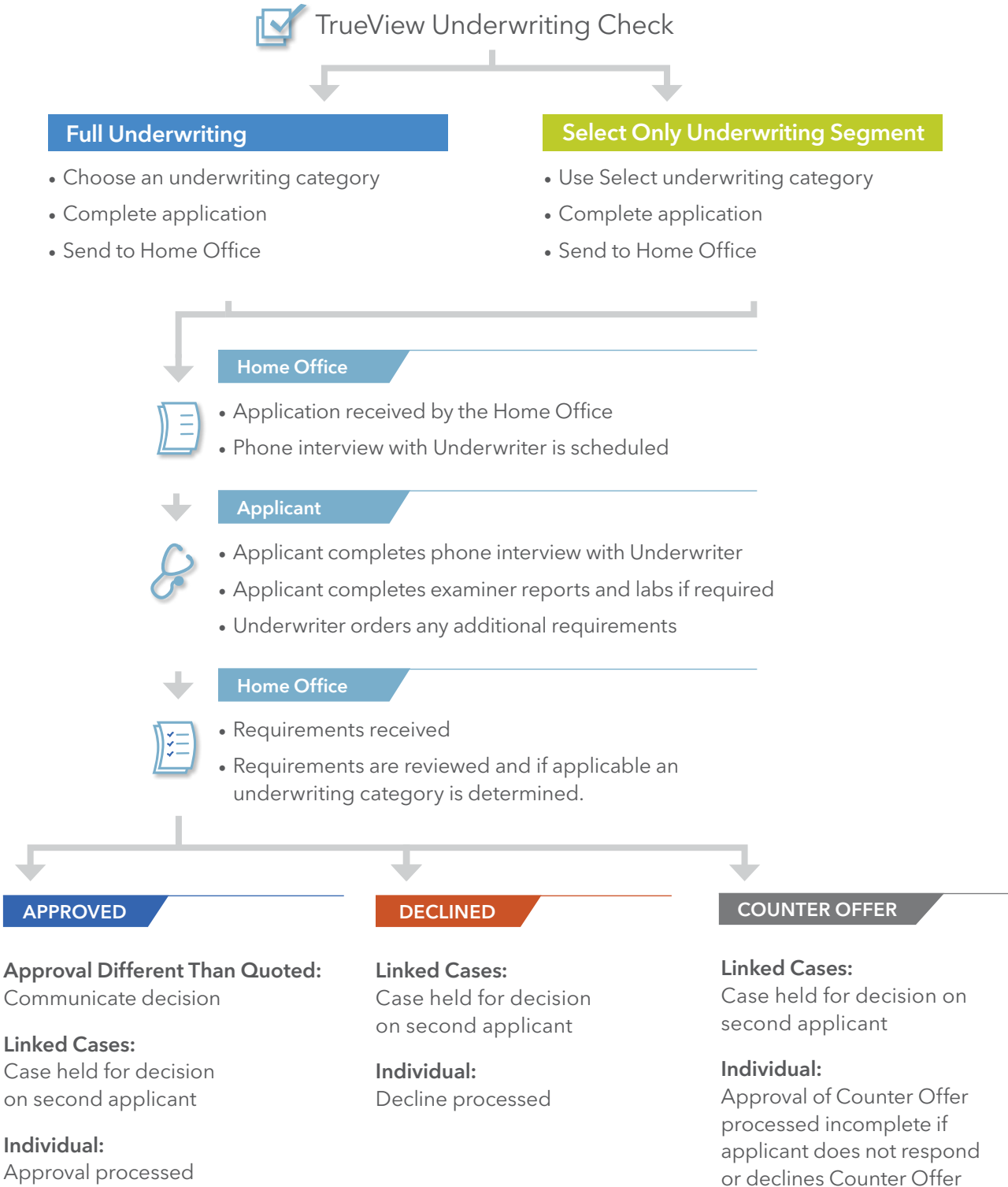
TrueView Underwriting Hotline

Pre-Qualifying Questions
800 354.6892

Monday - Thursday
8:30 AM - 7:00 PM

Friday
9:00 AM - 7:00 PM

The Underwriting Process



Requirements By Age

When Genworth receives an application for long term care insurance an underwriter will interview the applicant. Depending on the results, the underwriter will order the necessary requirements to make an underwriting decision.

The grids below outline underwriting requirements by age. The first grid illustrates requirements for all coverage amounts with the exception of the Select Only Underwriting Segment. Requirements for the Select Only Underwriting Segment are included in the second grid.

All of these requirements are a guide. An underwriter may choose to order requirements for cause at any age. For example, they may determine an Examiner Report/Lab is needed for an applicant that is 40 years old.

Full Underwriting

Age	Examiner Report/Lab	Medical Records (APS)	Cognitive Interview	Rx Profile	Quest-Check	MIB	MVR
40-59	No	No	No	Yes	Yes	Yes	No
60-64	No	Yes	Phone	Yes	Yes	Yes	No
65+	Yes	Yes	In Person	Yes	Yes	Yes	Yes

Select Only Underwriting Segment

(Coverage Maximums up to \$100,100, 2 Year Benefit Period or less, 2% inflation protection or none)

Age	Examiner Report/Lab	Medical Records (APS)	Cognitive Interview	Rx Profile	Quest-Check	MIB	MVR
40-59	No	No	No	Yes	Yes	No	No
60-64	No	Yes	Phone	Yes	Yes	No	No
65	No	Yes	Phone	Yes	Yes	No	Yes
66+	Yes	Yes	In Person	Yes	Yes	No	Yes

Requirements By Age

Attending Physician Statement (APS)

Copies of medical records from a personal physician, facility, or other specialist. This includes office notes, lab results and any other test results.

MIB (Medical Information Bureau)

Central repository of coded health information on life, disability and long term care insurance applicants.

Examiner Report/Lab

A brief medical examination by a nurse or paramedical technician: includes examiner report, blood pressure readings, height/weight measurements, and taking of blood and urine specimens.

Examiner Report/Lab with Functional/Cognitive Interview

Basic examiner report/lab plus questions regarding ability to perform daily activities, and a brief cognitive test.

Prescription Drug Report

Provides details of medications prescribed during the past 5 years.

QuestCheck®

QuestCheck is a product offered by Quest Diagnostics, one of the largest clinical laboratories in the US. The QuestCheck report provides us with the results of lab tests (e.g., blood, urine) that an applicant may have had ordered by their healthcare provider during the past three years.

Motor Vehicle Report (MVR)

An MVR provides information such as your driver license history and traffic violations.

2 TrueView Underwriting Check

Your importance to the underwriting process cannot be overstated. Helping to identify acceptable risks and qualified applicants will greatly enhance the speed and quality of your clients' underwriting experience. A fully completed, accurate application helps keep the underwriting process as short as possible.

Before quoting an applicant, conduct a **TrueView Underwriting Check**. This check leads you through a pre-qualifying process so you can be reasonably sure your client is insurable.

Here's what to look for:

- ☑ Their height and weight must fall within an acceptable range.
- ☑ Applicants should not be taking medications for conditions that are uninsurable.
- ☑ The applicant cannot have an uninsurable condition.
- ☑ Certain conditions will not be considered if they are within an unacceptable period of time.

How to Conduct a TrueView Underwriting Check:

STEP 1 Build Charts

Pages 9-11

The first step is to look at the **Build Charts**. There are four build charts: Male, Female, Diabetes Type 2 and Osteoporosis. Starting with the build charts is important. The most common reason applicants are declined is because they do not meet height/weight requirements.

The Female and Male build charts provide a maximum weight by height for each Underwriting category. If your client has Diabetes Type 2 or Osteoporosis, please refer to specific Build Charts for those conditions.

STEP 2 Red Flag Medications

Page 12

The next step is to check to see if the client is taking any medications on the **Red Flag Medication** list. Clients taking these medications are not insurable.

STEP 3 Uninsurable Conditions

Page 13

After you have checked your Build Charts and Red Flag Medications, refer to the **Uninsurable Conditions**. Clients with conditions on this list are not insurable.

STEP 4 Conditions by Timeline

Pages 14-15

Now consider **Conditions by Timeline**. These conditions could be considered uninsurable unless a certain amount of time has passed since they occurred.

STEP 1 Build Charts

It is important to begin the pre-qualifying process by asking your client's height and weight. Based on their answers, use the build charts to determine if your client falls within the acceptable ranges provided. In addition, the male and female build charts are broken into ranges that are acceptable for each by underwriting category. Meeting this criteria is not a guarantee that an applicant will qualify for a specific underwriting category or be approved for coverage.

MALE

Height (ft/in)	Minimum Weight	Maximum Weight			
		Preferred Best	Preferred	Select	Standard
4'6"	71	141	149	157	166
4'7"	73	146	155	163	172
4'8"	76	151	160	169	179
4'9"	79	157	166	175	185
4'10"	82	162	172	182	192
4'11"	84	168	178	188	198
5'0"	87	174	184	194	205
5'1"	90	180	190	201	212
5'2"	93	186	197	208	219
5'3"	96	192	203	214	226
5'4"	99	198	210	221	233
5'5"	102	204	216	228	241
5'6"	106	210	223	235	248
5'7"	109	217	230	243	256
5'8"	112	223	237	250	263
5'9"	115	230	244	257	271
5'10"	119	237	251	265	279
5'11"	122	244	258	272	287
6'0"	126	251	265	280	295
6'1"	129	258	273	288	303
6'2"	133	265	280	296	312
6'3"	136	272	288	304	320
6'4"	140	279	296	312	329
6'5"	144	287	304	321	337
6'6"	147	294	312	329	346

STEP 1 Build Charts continued

FEMALE

Height (ft/in)	Minimum Weight	Maximum Weight			
		Preferred Best	Preferred	Select	Standard
4'6"	71	133	141	149	157
4'7"	73	138	146	155	163
4'8"	76	143	151	160	169
4'9"	79	148	157	166	175
4'10"	82	153	162	172	182
4'11"	84	159	168	178	188
5'0"	87	164	174	184	194
5'1"	90	170	180	190	201
5'2"	93	175	186	197	208
5'3"	96	181	192	203	214
5'4"	99	187	198	210	221
5'5"	102	193	204	216	228
5'6"	106	199	210	223	235
5'7"	109	205	217	230	243
5'8"	112	211	223	237	250
5'9"	115	217	230	244	257
5'10"	119	223	237	251	265
5'11"	122	230	244	258	272
6'0"	126	236	251	265	280
6'1"	129	243	258	273	288
6'2"	133	250	265	280	296
6'3"	136	256	272	288	304
6'4"	140	263	279	296	312
6'5"	144	270	287	304	321
6'6"	147	277	294	312	329

STEP 1 Build Charts continued**DIABETES TYPE 2**

Height (ft/in)	Maximum Weight	Minimum Weight
4'6"	141	71
4'7"	146	73
4'8"	151	76
4'9"	157	79
4'10"	162	82
4'11"	168	84
5'0"	174	87
5'1"	180	90
5'2"	186	93
5'3"	192	96
5'4"	198	99
5'5"	204	102
5'6"	210	106
5'7"	217	109
5'8"	223	112
5'9"	230	115
5'10"	237	119
5'11"	244	122
6'0"	251	126
6'1"	258	129
6'2"	265	133
6'3"	272	136
6'4"	279	140
6'5"	287	144
6'6"	294	147

OSTEOPOROSIS

Height (ft/in)	Minimum Weight
4'6"	77
4'7"	80
4'8"	82
4'9"	85
4'10"	88
4'11"	92
5'0"	95
5'1"	98
5'2"	101
5'3"	105
5'4"	108
5'5"	111
5'6"	115
5'7"	118
5'8"	122
5'9"	126
5'10"	129
5'11"	133
6'0"	137
6'1"	140
6'2"	144
6'3"	148
6'4"	152
6'5"	156
6'6"	160

STEP 2 Red Flag Medications

Clients taking these medications are not insurable.

Brand Name	Generic
Antabuse®	disulfiram
Aralast NP®	alpha-1-proteinase inhibitor
Aricept®	donepezil HCl
Avonex® (if for MS)	interferon beta-1a
Betaseron® (if for MS)	interferon beta-1b
Campral®	acamprosate calcium
Cognex®	tacrine
Copaxone® (if for MS)	glatiramer
Depade®	naltrexone
Exelon®	rivastigmine
Flolan®	epoprostenol sodium
Gilenya®	fingolimod
Namenda®	memantine
Razadyne®	galantamine hydrobromide
Remodulin®	treprostinil
ReVia®	naltrexone
Suboxone®	buprenorphine and naloxone
Tracleer®	bosentan
Tysabri®	natalizumab
Ventavis®	iloprost
Vivitrol®	naltrexone

STEP 3 Uninsurable Conditions

If your client has or has had any of these conditions, you should not submit a long term care insurance application unless your client specifically requests the application be submitted. This list addresses the most common uninsurable conditions and is not all-inclusive.

-
- Alzheimer's Disease
 - Amyotrophic Lateral Sclerosis (ALS also called Lou Gehrig's Disease)
 - Bipolar Disorder (Manic Depression)*
 - Congestive Heart Failure (CHF) in combination with any of the following: Heart Attack or Angina; Angioplasty or Heart Surgery
 - Cystic Fibrosis
 - Dementia
 - Diabetes Type 1
 - Diabetes Type 2 with a history of TIA, Heart Disease or Circulatory/Vascular Disease*
 - Ehlers-Danlos Syndrome
 - Frequent or persistent forgetfulness or memory loss
 - Huntington's Disease
 - Marfan's Syndrome
 - Metastatic Cancer (spread from original site/location)
 - Multiple Sclerosis (MS)
 - Muscular Dystrophy
 - Myelofibrosis
 - Organ Transplant (other than Kidney or Cornea)
 - Parkinson's Disease
 - Schizophrenia or other forms of Psychosis
 - Senility
 - Stroke
 - TIA in combination with Heart Disease or Heart Surgery
 - TIA two or more times

* More details on this condition on page 49.

STEP 4 Conditions By Timeline

The conditions and time frames provided in this guide are designed to help you evaluate whether your client should apply for coverage. They are not inclusive. Absence of a condition or a condition that falls outside of a specified time frame is not a guarantee that insurance will be provided. Other conditions or time frames can result in declination of coverage.

Conditions	Unacceptable Timelines
Activities of Daily Living (ADL's) (bathing, bowel/bladder control, dressing, eating, moving in and out of bed/chair, toileting, walking)	If assistance or supervision needed within the past year
Alcoholism or Drug Dependency (with or without treatment)	Within the past 2 years or with this history, consumed alcohol within the 2 years
Aneurysm	
Abdominal, corrected surgically	Within the past 6 months
Aortic, dissecting, repaired	Within the past year
Angioplasty/Stent Placement	Within the past 3 months
Assistive Devices (hospital bed, kidney dialysis, motorized scooter, oxygen, quad cane, respirator, stair lift, walker, wheelchair)	If used or advised to use within the past year
Atrial Fibrillation	Onset within the past 6 months
Cancer	
Bone, brain, lung, liver, ovary, pancreas, or stomach	Within the past 4 years
Other cancers (excluding basal or squamous cancer of the skin)	Within the past year
Cancer treated with chemotherapy or radiation	Currently
Diabetes Type 2* In combination with tobacco use	If used within the past 5 years

* More details on this condition on page 49.

STEP 4 Conditions By Timeline continued

Gastric/Intestinal Bypass	Within the past year
Heart Attack	Within the past 6 months
Heart Bypass Surgery (CABG)	Within the past 6 months
Heart Valve Replacement	Within the past year
Hodgkin's Disease or Lymphoma (early stage)	Within the past year
Joint Replacement	Within the past 3 months
Kidney Failure treated with Dialysis	Currently
Kidney Transplant	Within the past 5 years
Leukemia	Within the past 3 years
Long Term Care Services (adult day care; home health care; nursing facility, assisted living or any other long term care facility)	If used or advised to use within the past year
Mental Disorder Requiring Hospitalization	Within the past year
Oxygen Use	Currently
Rheumatoid Arthritis	Diagnosed within the past 2 years
Social Security Disability Insurance (SSDI) Benefits (does not include routine Retirement Social Security benefits)	Within the past 3 years
Spinal Surgery	Within the past 6 months
Suicide Attempt	Within the past 3 years
Tobacco Use*	
In combination with:	If used within the past year
• Heart Disease or Circulatory/Vascular Disease	
• Transient Ischemic Attack (TIA)	
Transient Ischemic Attack (TIA)	Within the past 5 years or multiple episodes, regardless of date

This list is not all inclusive, as other medical conditions and timelines could result in an additional underwriting charge or decline of coverage. If your client has a medical condition not listed here, please refer to the "Impairments Guide" section for further information.

* More details on this condition on page 49.

3 Selecting the Underwriting Category

If your applicant is going through full underwriting, you can choose one of the four underwriting categories for your client’s quote. If unsure about which underwriting category to choose, Genworth recommends using the Select category for non-smokers. If your client currently smokes or has smoked within the past 12 months, quote the Standard category.

This section begins with the Underwriting Category Grid, which outlines possible underwriting categories based on the client’s Nicotine Use, Blood Pressure, Cholesterol, BMI Levels and family history. By looking at these criteria, you can better estimate which category is appropriate to quote for your client. In the following example, you can see that if your client hasn’t smoked in the last four years, the best possible category to quote would be Preferred.

If your applicant falls into the TrueView Express Underwriting process, please use the Select underwriting category for quoting.

EXAMPLE

Criteria	Preferred Best	Preferred	Select	Standard
Nicotine No use of nicotine or nicotine substitutes	In last 5 years	In last 3-5 years	In last 1-3 years	Current or within the last 12 months
Occasional cigar use (12 or fewer per year) is considered non-nicotine if nicotine test is negative				

In addition to the Underwriting Category Grid, an Impairment Section provides more information on conditions, and how clients who have those conditions could be categorized into the four underwriting categories. You can use this section to look up specific impairments to see if additional underwriting questions or requirements will be needed. This guide also indicates criteria by each impairment that are indicators of certain underwriting categories or possible declines.

Underwriting Category Grid

The following criteria will determine your client's underwriting classification. Bear in mind that their least favorable classification across all criteria will drive their overall score (one classification as Select will make them Select overall).

One checkmark in a low category puts you in that lowest category.

Criteria	Preferred Best	Preferred	Select	Standard	
Nicotine No use of nicotine or nicotine substitutes	In last 5 years	In last 3-5 years	In last 1-3 years	Current or within the last 12 months	
Occasional cigar use (12 or fewer per year) is considered non-nicotine if nicotine test is negative					
Blood Pressure Treated or untreated, currently controlled and average readings do not exceed:	Age 0-50	135/85	140/90	160/95	160/95
	Age 51-64	140/85	145/90	160/95	160/95
	Age 65+	145/90	150/90	160/95	160/95
Total Cholesterol Treated or untreated	Underwriting review is required if cholesterol is lower than 150 or greater than 300				
Cholesterol/HDL Ratio cannot exceed:	Female	4.0	5.0	7.0	7.0
	Male	4.5	5.5	7.5	7.5
Maximum BMI (Body Mass Index) cannot exceed:	Female	32	34	36	38
	Male	34	36	38	40
Minimum BMI (Body Mass Index)	Female or Male	17			
Family History	No parent with coronary heart disease prior to age 60. No parent with dementia prior to age 70.	One parent with coronary heart disease prior to age 60 or one parent with dementia prior to age 70.	Both parents with dementia prior to age 70.		

Impairment Guide

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Alcoholism*	Required for all cases	Date of last drink Relapses, if any Emergency room (ER) or hospitalization dates Alcohol-related complications (e.g., liver, brain/nervous disorders) Associated mental disorders (e.g., depression) Treatment	Select is likely class if no alcohol use in past 2 years Preferred may be available if: <ul style="list-style-type: none"> • No alcohol use in past 5 years and no relapses • No medications for alcohol use in past 5 years • No alcohol-related complications and no hospitalizations 	Alcohol use in past 2 years Alcohol-related complications (e.g., liver, brain/nervous disorders) Use of Antabuse®, Campral®, ReVia®, or Depade® within the past 2 years History of depression
Anemia	Required for all cases	Symptoms Cause of anemia Emergency room (ER) or hospitalization dates Treatment, including transfusion	Varies by cause and control Select is likely class for most types of anemia Preferred may be available for stable iron deficiency anemia without a significant cause	Hospitalization for anemia within past 6 months 2 or more ER visits for complications within past year Non-operative transfusion within past year Use of erythropoietin or Procrit® within past year

* More details on this condition on page 49.

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Aneurysm, Aortic	Required for all cases	Size, if known Date of diagnosis Other cardiovascular disease, diabetes, or TIA Treatment (including surgery)	Select is likely class for small, stable aneurysms	Size > 5 cm and unrepaired History of carotid artery disease, coronary artery disease, peripheral vascular disease, diabetes, or TIA Surgery planned or completed within past 6 months
Aneurysm, Brain	Required for all cases	Symptoms History of bleeding in the brain Treatment (including surgery)	Select is likely class for surgically corrected aneurysms Preferred may be available if surgically corrected > 5 years ago without residual symptoms	Bleeding in the brain within past 2 years Surgery completed within past year Untreated and/or symptomatic
Angina	Required for all cases	Severity and frequency of angina Emergency room (ER) or hospitalization dates Other cardiovascular disease, diabetes Tobacco use history	Select is likely if stable and no associated diabetes or other cardiovascular disease Preferred may be available if: • No cardiac symptoms or medications within past 5 years • No evidence of disease progression	Unstable or increasing angina Heart attack within past 6 months History of carotid artery disease, peripheral vascular disease, or diabetes Congestive heart failure (CHF) within past 5 years Tobacco use within past year

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Asthma	Required for all cases	Frequency, dates of attacks	Varies by cause and control	Unstable, poor control
		Most recent attack	Select is likely class	Home oxygen use
		Cause of attacks (e.g., allergies)	Preferred Best may be available for mild exercise-induced or seasonal asthma	More than 2 ER visits or hospitalizations within past year
		Emergency room (ER) or hospitalization dates	Preferred may be available for other types that are mild	Prednisone use > 20mg per day
		Tobacco use history		
		Home oxygen use Treatment		
Atrial Fibrillation	Required for all cases	Frequency, dates of episodes	Select is likely class	Diagnosis or symptoms within past 6 months (past year if in combination with valvular heart disease or heart attack)
		Emergency room (ER) or hospitalization dates	Preferred may be available if: <ul style="list-style-type: none"> • No cardiac symptoms or medications in past 5 years • An ablation procedure was performed with no symptoms, arrhythmia medications, or recurrence within past year 	Defibrillator implant in past year
		Other cardiac diagnoses (e.g., heart valve disease, coronary artery disease)		History of TIA or stroke
		Any history of TIA or stroke		
		Treatment, including dates of ablation procedures; defibrillator implant		

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Cancer, Bladder*	Required for all cases, including oncology and pathology records, and details of recent follow-up	Type of cancer (stage, grade, and recurrence) Treatment types with dates completed	Varies by type/ stage/grade of cancer, and types and dates of treatment Select is likely class for low stage cancer and treatment completed > 1 year ago Preferred may be available if no evidence of cancer within past 10 years	Stage B2 within 4 years of treatment Stages C or D Ongoing chemotherapy (excluding bladder irrigations) Surgical excision of bladder within past 3 years
Cancer, Breast*	Required for all cases, including oncology and pathology records, and details of recent follow-up	Type of cancer (stage, grade, number lymph nodes involved and recurrence) Treatment types, with dates completed	Varies by type/ stage/grade of cancer, and types and dates of treatment Preferred may be available if: <ul style="list-style-type: none"> • Lobular Carcinoma In Situ (LCIS), and/or • No evidence of disease > 10 years (Stages I and II only) Select is the likely class for all other stages	Stages III and IV More than one recurrence Involvement of 4 or more lymph nodes

* More details on this condition on page 49.

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Cancer, Colon & Rectal	Required for all cases, including oncology and pathology records, and details of recent follow-up	Type of cancer (stage, grade, and recurrence) Treatment types, with dates completed	Varies by type/ stage/grade of cancer, and types and dates of treatment	Stage II (Duke's B) treated within past year
			Select is likely class for low stage cancer treated within past 10 years Preferred may be available for stages I, II, III treated > 10 years ago	Stage III (Duke's C) treated within past 5 years Stage IV (Duke's D) Radiation enteritis within past year
Cancer, Head, Neck & Throat	Required for all cases, including oncology and pathology records, and details of recent follow-up	Type of cancer (stage, grade, and recurrence) Treatment types, with dates completed	Varies by type/ stage/grade of cancer, and types and dates of treatment	Stage 0, I treated within past year
			Select is likely class for low stage cancers treated within past 10 years Preferred may be available for stages 0, I, II treated > 10 years ago with no recurrence	Stage II, treated within past 2 years Stage III, IV Any recurrence Tobacco use within the past 5 years

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Cancer, Kidney	Required for all cases, including oncology and pathology records, and details of recent follow-up	Type of cancer (stage, grade, and recurrence) Treatment types, with dates completed	Varies by type/ stage/grade of cancer, and types and dates of treatment	Stage I, II, IIIA treated within past year
			Select is likely class for low stage cancers treated within past 10 years Preferred may be available for cancer treated > 10 years ago with no recurrence or metastasis	Stage IIIB, IV
Cancer, Lung	Required for all cases, including oncology and pathology records, and details of recent follow-up	Type of cancer (stage, grade, and recurrence) Treatment types, with dates completed	Varies by type/ stage/grade of cancer, and types and dates of treatment	Stage I, non-small cell cancer, treated within past 3 years
			Select is likely class for low stage cancers treated 5-10 years ago Preferred may be available for cancer treated > 10 years ago with no recurrence or metastasis	Stage II, IIIA, IIIB, non-small cell cancer, treated within past 5 years Stage IV treated within past 10 years Small cell cancer diagnosed within past 5 years Any recurrence Tobacco use within past 5 years

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Cancer, Ovarian	Required for all cases, including oncology and pathology records, and details of recent follow-up	Type of cancer (stage, grade, and recurrence) Treatment types, with dates completed	Varies by type/ stage/grade of cancer, and types and dates of treatment Select is likely class for stage I and II cancers treated 3-10 years ago Preferred may be available for stages I, II treated > 10 years ago with no recurrence	Stage I, II treated within past 3 years Stage III, IV Radiation enteritis within past year Any recurrence
Cancer, Prostate*	Required for all cases, including oncology and pathology records, and details of recent follow-up	Type of cancer (stage, grade, and recurrence) Treatment types, with dates completed	Varies by type/ stage/grade of cancer, and types and dates of treatment Preferred may be available if: <ul style="list-style-type: none"> • Stage A, B, C > 10 years ago • No recurrence/ metastasis Select is the likely class for low stage prostate cancer treated > 1 year ago	Stage C within past 2 years Stage D No treatment given Current use of hormonal medications (e.g., Lupron®, Zoladex®) Detectable PSA after prostatectomy

* More details on this condition on page 49.

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Cancer, Skin (malignant melanoma)	Required for all cases, including oncology and pathology records, and details of recent follow-up	Type of cancer (stage, tumor thickness, and recurrence) Treatment types, with dates completed	Varies by stage and depth of cancer	Deep/high stage melanoma (depth 1.8 - 3.5mm) within past year
			Select is likely class for low stage cancer treated > 1 year ago	Melanoma deeper than 3.5mm
			Preferred may be available for low stage cancer > 10 years ago with no recurrence	Metastasis or lymph node involvement Tumor of the eye treated within past 2 years
Cancer, Stomach	Required for all cases, including oncology and pathology records, and details of recent follow-up	Type of cancer (stage and recurrence) Treatment types, with dates completed	Varies by type/ stage/grade of cancer, and types and dates of treatment	Stage 0 treated within past 4 years Stage I treated within 6 years Stage II, III, IV Any recurrence
			Select is likely class for low stage cancer treated > 6 years ago	
			Preferred may be available for cancer treated > 10 years ago with no recurrence or metastasis	
Cancer, Testicular	Required for all cases, including oncology and pathology records, and details of recent follow-up	Type of cancer (stage and recurrence) Treatment types, with dates completed	Varies by stage, dates of treatment, and follow-up studies	Stage I treated within past year Stage II treated within past 3 years Stage III treated within past 5 years Any recurrence within past 10 years
			Preferred may be available for cancer treated > 10 years ago with no recurrence or metastasis	

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Cancer, Thyroid*	Required for all cases, including oncology and pathology records, and details of recent follow-up	Type of cancer (including lymph node or other organ involvement) Treatment types, with dates completed	Varies by type of cancer Preferred may be available for most types after 10 years if no recurrence or metastasis	Anaplastic Follicular treated within past year Medullary treated within past 2 years Spread to lymph nodes or other organs
Cancer, Uterine	Required for all cases, including oncology and pathology records, and details of recent follow-up	Type of cancer (stage, grade, and recurrence) Treatment types, with dates completed	Varies by stage and dates of treatment Preferred may be available for cancer treated > 10 years ago with no recurrence or metastasis	Stage I, II treated within past 6 months Stage III treated within past 4 years Stage IV Radiation enteritis within past year
Cardiomyopathy*	Required for all cases	All cardiac history, consultations, tests, and treatments	Select is likely if stable, non smoker, and no associated diabetes or other cardiovascular disease Preferred may be available if completely resolved and on no medications for at least 2 years	Onset or symptoms (including evidence of congestive heart failure) within past 2 years Presence of implantable defibrillator Tobacco use within past year

* More details on this condition on page 49.

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Carotid Artery Disease	Required for all cases	Symptoms Degree of carotid artery narrowing Other cardiovascular disease, diabetes, or TIA Tobacco use history Treatment (including surgery)	Select is likely class if asymptomatic and no associated cardiovascular disease or diabetes Preferred may be available if minimal, only 1 side affected, asymptomatic, and no associated cardiovascular disease or diabetes	History of aortic aneurysm Surgery anticipated or completed within past year or in combination with cardiovascular disease or diabetes Tobacco use within past year Carotid artery dissection within past 2 years
Cirrhosis	Required for all cases	Treatment, complications, alcohol use history	Standard may be available >5 years after diagnosis, no complications, no alcohol use <5 years, not in transplant program	Diagnosed <5 years ago, alcohol use in past 5 years, any complications, currently in transplant program
Congestive Heart Failure (CHF)	Required for all cases	Symptoms Other cardiovascular, kidney or respiratory disease, or diabetes Tobacco use history Treatment	Varies by severity, control, and other cardiovascular, kidney or respiratory disease, or diabetes Select is likely class if only one episode without symptoms > 1 year ago Preferred is rarely available	Onset or symptoms within past year In combination with: <ul style="list-style-type: none"> • Cardiomyopathy within past 2 years • Coronary artery disease, asthma, COPD, or diabetes within past 5 years CHF occurring after coronary bypass surgery, angioplasty, stent, or heart valve replacement Tobacco use within past year

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
COPD (includes emphysema and chronic bronchitis)	Required for all cases	Symptoms (e.g., shortness of breath, chronic cough)	Select is likely class if stable, well controlled, mild-moderate disease	Chronic antibiotic treatment for COPD
		Emergency room (ER) or hospitalization dates	Preferred may be available for incidental chest x-ray findings suggestive of COPD in the absence of symptoms or treatment	2 or more ER visits or hospitalizations within past year
		Pulmonary function test results		Home oxygen use
		Chest x-ray and/or CT reports		Cardiomyopathy or heart failure
		Tobacco use history		Prednisone use > 20mg per day
		Treatment		
Coronary Artery Disease (includes coronary bypass surgery, coronary angioplasty, and coronary stents)*	Required for all cases	Specific diagnosis (e.g., angina, heart attack, etc.)	Select is likely class	History of aortic aneurysm, CHF, diabetes, PVD, or TIA
		Dates of symptoms	Preferred may be available for a history of coronary bypass surgery (CABG) or angioplasty, if:	Tobacco use within past year in combination with a history of CABG or angioplasty
		Tobacco use history	<ul style="list-style-type: none"> > 5 years ago no symptoms since routine cardiac testing negative for ischemia within past 2 years routine checkups only 	CABG within 6 months, or angioplasty within 3 months
		Any history of carotid disease, aortic aneurysm, peripheral vascular disease (PVD), congestive heart failure (CHF), transient ischemic attack (TIA) or diabetes		Symptomatic atrial fibrillation or cardioversion within 6 months
		Treatment, including dates of surgery		

* More details on this condition on page 49.

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Crohn's Disease	Required for all cases	Extent of disease Date of recent flare Frequency of flares Treatment (including surgery)	Select is likely class Preferred may be available if stable, no flares within past year, and treated with oral medication only	Last flare within past 6 months Hospitalization within past year Multiple flares within past year Gastrointestinal surgery or bowel obstruction within past year
Depression*	Required for all cases	Emergency room (ER) or hospitalization dates Alcohol and drug use history Treatment, including medications	Select is likely class Preferred may be available if: <ul style="list-style-type: none"> • Depression is clearly due to a situational event (loss of a loved one, job stress, divorce) versus a traumatic event; one episode, short-term, and resolved. • No medication for > 6 months 	Using more than 3 medications for depression History of alcoholism or drug dependency Electroconvulsive ("shock") therapy within past 5 years Antipsychotic or Depakote use within past 2 years Hospitalization/ ER visits for depression within past 2 years Receiving Social Security Disability (SSDI) benefits for any reason

* More details on this condition on page 49.

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Diabetes Type 2*	Required for all cases	<p>Details of control</p> <p>Hospitalization dates</p> <p>Complications (e.g., cardiovascular, kidney, eye, brain, skin ulcers)</p> <p>Tobacco use history</p> <p>Treatment, including medications</p>	<p>Standard is likely class</p> <ul style="list-style-type: none"> to include up to 50 units of insulin daily <p>Preferred may be available only for the following:</p> <ul style="list-style-type: none"> Gestational diabetes with normalized blood sugars and A1C levels for at least one year after giving birth Elevated blood sugar not diagnostic for diabetes 	<p>Aortic aneurysm, cardiomyopathy, congestive heart failure within past 5 years, coronary artery disease (including heart attack), or peripheral vascular disease (PVD)</p> <p>Diabetes Type 1</p> <p>Insulin use of more than 50 units per day within the past year</p> <p>Amputation, blindness, or kidney disease due to diabetes</p> <p>Recurrent skin ulcerations or infections</p> <p>Tobacco use within past 5 years</p> <p>Transient ischemic attack (TIA) or stroke</p> <p>Hospitalization for complications within past 2 years</p>

* More details on this condition on page 49.

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Drug/Chemical Dependency, Abuse, and Treatment	Required for all cases	Drug use and frequency Date last used Other mental/ emotional conditions Treatment	Select is likely class if last episode of drug use > 3 years ago Preferred Best and Preferred are not available	Drug dependency or treatment within past 2 years Depression history
Epilepsy/ Seizures	Required for all cases	Type and cause of seizure Date of last seizure Frequency of attacks Treatment	Select is likely class if single seizure > 1 year ago or multiple seizures > 2 years ago Preferred Best and Preferred are not available	Single seizure within past year Multiple seizures with last seizure within past 2 years
Fibromyalgia	Required for all cases	Symptoms (e.g., fatigue, pain) Functional deficits Use of assistive devices Treatment	Standard is likely class if stable, controlled, and no functional deficits Preferred Best, Preferred, and Select are not available	Functional limitations Use of assistive devices Daily or regular use of narcotic pain medications Physical therapy within past year Chronic fatigue syndrome

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Fractures	Required for most cases	Types, dates, and locations of fractures Treatment	Varies by type, location, number and cause of fractures Preferred Best may be available for trauma-related fractures if fully recovered	Spine, hip or leg fracture within past 3 months 3 or more spine fractures due to disease 3 or more long bone (arm, leg) fractures due to falls or disease Pelvic fracture within past year, or more than 2 pelvic fractures due to disease Daily or regular use of narcotic pain medications
Heart Attack (myocardial infarction)	Required for all cases	Dates of occurrence Any history of carotid disease, aortic aneurysm, peripheral vascular disease (PVD), congestive heart failure (CHF), transient ischemic attack (TIA) or diabetes Tobacco use history Treatment	Select is likely class for uncomplicated heart attack occurring > 3 months ago Preferred may be available for uncomplicated heart attack occurring > 5 years ago and not requiring cardiac medications	Heart attack within past 3 months In combination with aortic aneurysm, congestive heart failure, cardiomyopathy, diabetes, peripheral vascular disease, TIA, or tobacco use within the past year

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Heart Valve Disease	Required for all cases	Symptoms (e.g., shortness of breath, chest pain)	Varies by valve affected and severity	Valve replacement or repair within past 6 months or associated with atrial fibrillation
		Valve affected	Preferred Best or Preferred may be available for trivial or mild disease with no complications or heart arrhythmia	History of TIA
		Treatment		History of blood clots (embolisms)
Heart Valve Replacement or Repair	Required for all cases	All cardiac history, consultations, tests, and treatments	Select is likely class for heart valve surgery > 1 year ago with no post-operative symptoms or arrhythmia	Heart valve surgery within past 6 months
			Preferred Best and Preferred are not available with a history of heart valve replacement	History of atrial fibrillation History of angina with aortic valve surgery History of TIA
Heart, Pacemaker	Required for all cases	Reason for pacemaker Date of implant	Select is likely class Preferred Best and Preferred are not available	Pacemaker recommended or scheduled Defibrillator (not pacemaker) implant within past year

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Hepatitis A, B, and C	Required for most cases	Hepatitis screening tests will be included in the insurance lab tests for all those with a history of Hepatitis Treatment	Varies by type, treatment, and response to treatment	Hepatitis A or autoimmune hepatitis, if not fully recovered
			Preferred Best may be available for acute hepatitis A or B with full recovery	Hepatitis C, untreated or treated < 1 year
			Preferred may be available for autoimmune hepatitis or hepatitis C > 1 year after last treatment with evidence of full recovery, no liver damage, and no continuing medications	Liver biopsy recommended or scheduled Chronic hepatitis (any type), treated < 1 year History of cirrhosis or liver cancer
			Standard may be available for Chronic Hepatitis B if under treatment, no cirrhosis, mild fibrosis, no alcohol issues, normal liver function	

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Hodgkin's Disease/Other Lymphomas	Required for all cases, including oncology and pathology records, and details of recent follow-up	Type of cancer (stage, organs affected, and recurrence) Treatment types, with dates completed	Varies by type, stage, treatment, and symptoms Preferred may be available: <ul style="list-style-type: none"> • for Hodgkin's Disease if > 10 years ago with no recurrence • for Non-Hodgkin's Lymphoma if stage I or II > 10 years ago 	Ongoing need for chemotherapy or radiation Symptoms (weight loss, night sweats, fever, fatigue) due to lymphoma within past year Radiation enteritis within past year Hodgkin's Disease: <ul style="list-style-type: none"> • Stage I or II within past year • Stage III within past 3 years • Stage IV within past 4 years • Recurrence within past 6 years Non-Hodgkin's Lymphoma: <ul style="list-style-type: none"> • Stage I or II within past year • Stage III within past 5 years • Stage IV • Any recurrence

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Hypertension	Required for all cases	Treatment	<p>Varies by blood pressure levels and associated cardiovascular, cerebrovascular, and/or kidney disease</p> <p>Preferred may be available if blood pressure average within past year < 136/86 and no vascular or kidney disease</p>	<p>Blood pressure average within past year > 160/95</p> <p>Congestive heart failure within past 2 years</p> <p>Hospitalization for hypertension within past year</p>

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Incontinence, Bowel, Bladder	Required for all cases	Type, cause, and frequency of incontinence Treatment (including surgery)	Select is likely class Preferred Best may be available for stress or urge bladder incontinence if no surgery planned Preferred may be available for bowel incontinence if stable > 1 year, infrequent, and with independent self-care	Bladder incontinence: <ul style="list-style-type: none"> • surgery anticipated or completed within past 3 months • hospitalization within past 6 months for complications • Any of the following begun within the past 6 months: absorptive clothing, catheter, indwelling tube or stent Bowel Incontinence: <ul style="list-style-type: none"> • > 1 occurrence per week • stable < 1 year • due to underlying bowel disease

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Kidney Transplant	Required for all cases	Reason for transplant	Select is likely class if kidney transplant > 5 years ago, no complications, and normal kidney function	Transplant within past 5 years
		Any graft rejection or complications after transplant		Abnormal kidney function after transplant
		Current kidney function	Preferred Best and Preferred are not available	History of graft rejection
		Treatment		Hospitalization within past 2 years for transplant complications
				History of cancer or lymphoma after transplant
				History of diabetes
Leukemia [Chronic Lymphocytic Leukemia only (CLL)]	Required for all cases	Type and stage	Select is likely class for CLL if Stage 0 or in remission at least 3 years	Leukemia other than CLL
		Treatment		CLL in remission less than 3 years
			Preferred Best and Preferred are not available	Organ involvement

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Lupus (SLE)	Required for all cases	Type of lupus (discoid or systemic)	Varies by type of lupus and organs involved	Active SLE within past 2 years
		Symptoms	Select may be available if controlled > 2 years and no internal organ involvement	Internal organ involvement within past 3 years
		Organs involved	Preferred may be available if discoid lupus and no significant complications	Joint surgery within past year
		Treatment		Daily or regular use of narcotic pain medications
				Physical therapy within past year
Meningioma	Required for all cases	Date diagnosed; size	Select is likely class if treated surgically > 1 year ago with no complications or recurrence	Surgery within past year
		Treatment (including surgery)	Preferred may be available for a single small lesion (< 2 cm) stable 2 or more years, no treatment needed	
Multiple Myeloma	Required for all cases	Stage and recurrences	Varies by stage and dates of treatment	Treatment within past 5 years
		Treatment	Preferred may be available if low stage, last treatment > 10 years ago, and no recurrence	Bone marrow transplant within past 10 years
				Fractures due to multiple myeloma
				History of blood clots

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Myasthenia Gravis	Required for all cases	Location, symptoms and treatment	Select is likely class if in remission > 1 year Preferred Best and Preferred are not available	Symptoms within past year (except for eye symptoms only) Prednisone use > 20mg per day
Neuropathy	Required for all cases	Symptoms Treatment	Select is likely class for mild generalized neuropathy with no limitations Preferred may be available for mild, localized neuropathy with no limitations or need for pain medications	Progressive or severe neuropathy Functional limitations
Osteoarthritis (degenerative joint disease, degenerative disc disease)	Required for all cases	Joints affected Assistive devices used Treatment (types of medications, joint injections, physical therapy, surgeries, with dates)	Select is likely class Preferred may be available if: mild, only one joint affected, no more than 1 oral medication, no pain medication, no injections	Chronic use of TENS unit or implantable electrical stimulator Daily or regular use of narcotic pain medications Joint replacement planned, or completed within past 3 months Spinal surgery planned, or completed within past 6 months

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Osteoporosis	Required for all cases	Types and locations of fractures, if any Treatment	Select is likely class Preferred Best and Preferred are not available	Spinal, leg, or hip fracture within past 3 months 3 or more spinal fractures due to disease 3 or more long bone (arm, leg) fractures due to falls or disease Daily or regular use of narcotic pain medications
Ostomy (Ileostomy/Colostomy)	Required for all cases	Reason for ostomy Any associated complications	Select is likely class Preferred Best and Preferred are not available	Ostomy present < 6 months Need for human assistance
Pancreatitis	Required for all cases	Cause, recurrence, and treatment	Varies by cause, severity, recurrence, and recovery Preferred may be available for one episode resolved > 1 year ago Standard may be available for Chronic Pancreatitis if stable with no flare-ups <4 years, no narcotic pain medication	Onset or symptoms within past 6 months Chronic Pancreatitis due to alcohol or recurrence within past 4 years More than one episode, or episode within past 2 years due to alcohol abuse

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Peripheral Vascular Disease (PVD, PAD)	Required for all cases	Symptoms (e.g., leg pain with exercise) Treatment (including surgery)	Select is likely class if no symptoms, no medications, no limitations, nonsmoker Preferred Best and Preferred are not available	Symptomatic History of aortic aneurysm, coronary artery disease, diabetes, gangrene, amputation due to PVD, kidney transplant, retinal artery occlusion, or TIA Tobacco use within past year Carotid artery surgery, anticipated or completed Skin ulcers within past 2 years or recurrent skin ulcers Hospitalization or emergency room treatment within past year for complications Surgery for PVD within past year
Poliomyelitis/ Post-Polio Syndrome	Required for all cases	Functional deficits; falls Use of assistive devices Treatment	Varies by degree of residual impairment Preferred Best may be available for a history of polio with full recovery and no residual impairment	1 or 2 falls within past 6 months or 1 fall with fracture within past year Functional limitation

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Polymyalgia Rheumatica (PMR)	Required for all cases	Symptoms	Varies by date of remission and treatment	Daily or regular use of narcotic pain medications
		Functional deficits		
		Use of assistive devices		
		Treatment	Preferred may be available if in remission > 1 year and no ongoing treatment	Use of more than 20mg prednisone daily
				Vision problems due to giant cell arteritis
				Difficulty swallowing with unintentional weight loss
				Functional limitation
Pulmonary Embolism	Required for all cases	Date(s) of occurrence	Select is likely class for a single pulmonary embolism > 6 months ago	Pulmonary embolism within past 6 months
		Treatment		
			Preferred may be available for a single pulmonary embolism > 6 months ago, fully recovered, no treatment	Multiple episodes within past year

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Rheumatoid Arthritis (RA)/ Psoriatic Arthritis*	Required for all cases	<p>Joints affected</p> <p>Severity, including dates of flares</p> <p>Emergency room (ER) or hospitalization dates</p> <p>Internal organ involvement</p> <p>Treatment (types of medications, dosage of oral steroids, joint injections, physical therapy, surgeries, with dates)</p>	<p>Select may be available if RA is stable, in remission for at least 2 years, and with no joint deformities, no internal organ involvement, and no functional limitations</p> <p>Preferred Best and Preferred are not available</p>	<p>Diagnosed, or with progressive symptoms or functional limitations during past 2 years</p> <p>Daily or regular use of narcotic pain medications</p> <p>Internal organ involvement</p> <p>Hip, knee, or ankle joint replacement within the past year, or more than 2 regardless of date</p>
Ruptured (Herniated) Disc	Required for all cases	<p>Symptoms</p> <p>Treatment (types of medications, injections, physical therapy, surgeries, with dates)</p>	<p>Select is likely class if stable without functional limitation</p> <p>Preferred may be available if stable and asymptomatic</p>	<p>Daily or regular use of narcotic pain medications</p> <p>Surgery recommended or completed within past 6 months</p> <p>Functional limitations</p>

* More details on this condition on page 49.

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Sarcoidosis	Required for all cases	Symptoms (e.g., shortness of breath, cough)	Varies by stage, date of diagnosis, and treatment	Mild disease diagnosed within past year and/ or using > 20mg prednisone daily
		Joint or organ involvement Treatment	Select is likely class for mild lung involvement, prednisone < 20mg per day Preferred may be available for limited lung involvement fully recovered > 1 year	Moderate disease diagnosed within past 3 years and/ or using > 20mg prednisone daily Severe/chronic disease
Scleroderma	Required for all cases	Symptoms	Varies by symptoms and severity	Symptomatic congestive heart failure, heart arrhythmia, or pericarditis
		Associated heart or kidney conditions Treatment	Preferred Best and Preferred are not available	CREST syndrome with complications Use of more than 20mg prednisone daily Pulmonary fibrosis Skin ulcers within past 2 years

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Skin Ulcers	Required for all cases	Type of skin ulcer Any recurrence Associated vascular disease or diabetes Treatment	Varies by type of skin ulcer, associated underlying disease, and recurrences Preferred Best and Preferred are not available	History of diabetes with any type of skin ulcer, or diabetic skin ulcers Arterial skin ulcers: <ul style="list-style-type: none"> • Within past 2 years • History of gangrene, amputation, or multiple ulcers • Tobacco use or vascular surgery within past year Venous skin ulcers: <ul style="list-style-type: none"> • Within past year • Recurrent skin ulcers within past 2 years • 2 or more episodes of deep vein thrombosis
Sleep Apnea	Required for all cases	Sleep study results Treatment and compliance with treatment	Preferred is likely class for treated sleep apnea Preferred Best may be available for very mild sleep apnea not requiring treatment Standard may be available with no treatment with moderate severity and no current tobacco use with build of Select or better	Heart failure Tracheostomy (incision in the neck) present or planned

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Spinal Stenosis*	Required for all cases	Symptoms Treatment (medications, injections, surgery, physical therapy)	Select is likely class Preferred may be available for mild stenosis with no symptoms or treatment	Daily or regular use of narcotic pain medications Pain when walking due to spinal stenosis Surgery planned or within the past 6 months Spinal injections within the past 3 months
Transient Global Amnesia	Required for all cases	Date(s) of occurrence(s)	Select is likely class	One episode within past 6 months Multiple episodes within past 2 years

* More details on this condition on page 49.

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Transient Ischemic Attack (TIA), Amaurosis Fugax, or Retinal Artery Occlusion	Required for all cases	Symptoms Date of occurrence Treatment (medications and/or surgery)	Select is likely class for TIA/retinal artery occlusion > 5 years ago or for amaurosis fugax > 6 months ago Preferred Best and Preferred are not available	Amaurosis fugax within past 6 months TIA or retinal artery occlusion within past 5 years Multiple episodes Tobacco use within past year In combination with: <ul style="list-style-type: none"> • Atrial fibrillation • Carotid artery surgery planned, anticipated, or completed within past year • Diabetes • Heart surgery • Heart attack • Peripheral vascular disease

Impairment Guide continued

MEDICAL RISKS

Health Situation/ Medical History	APS Requirement (not required if probable decline)	Underwriting Information Needed to Evaluate	Possible Underwriting Decision	
			Likely Class Available for Non-nicotine Users	Decline Probable
Tremors	Required for all cases	Type of tremor Functional limitations Treatment	Select is likely class if benign or familial tremor Preferred may be available if benign or familial, stable > 2 years, no functional limitations	Unstable or progressive Cerebellar tremor or ataxia Parkinsonian tremor (tremor at rest) Evaluation pending Need for assistive devices (other than straight cane)
Ulcerative Colitis	Required for all cases	Extent of disease Frequency of flares Most recent flare Treatment (including surgery)	Select is likely class Preferred may be available if stable, no flares within past year, and treatment with oral medication only	Last flare within past 6 months Hospitalization within past year Multiple flares within past year Gastrointestinal surgery or bowel obstruction within past year
Vertigo or Syncope	Required for all cases	Cause and dates	Varies by cause and frequency	Within past 6 months if cause unknown Multiple episodes within past year

Impairment Guide continued

Counter Offers

Applicants with these conditions could be considered for a policy with a counter offer. Not Available in CT, SD, CA, CA Partnership, NY Partnership, IN Partnership.

Benefit limited to:

- 2 year or less benefit period
- 180 day or greater elimination period
- \$100 or less daily benefits
- No Benefit Inflation Option

Alcoholism: Standard may be available with history of alcohol dependency (abstinent at least 2 years) with well controlled or remote history of depression.

Bipolar: Standard may be available when

- Stable on medication >2 years,
- No more than 2 psychotropic medications taken,
- No alcohol abuse,
- No disability history, and
- No hospitalizations or ER visits.

Cardiomyopathy: Standard may be available with implantable defibrillator as primary prevention in place for >6 months and no significant arrhythmias.

Coronary Artery Disease: Standard may be available with

- Tobacco use >12 months with single vessel disease that has been treated by bypass, stent or angioplasty and current negative stress test, or
- in combination with Diabetes with no lesion >30% and current negative stress test and no tobacco use <5 years.

Diabetes Type 2: Standard may be available with

- Mild coronary artery disease with no lesion >30% and negative stress test or carotid stenosis <50% and no tobacco <5 years, or
- Tobacco use 3-5 years with no cardiovascular conditions.

Rheumatoid Arthritis: Standard may be available with active disease with flare up or diagnosis 1-2 years ago.

Spinal Stenosis: Standard may be available with

- stable, moderate stenosis,
- no injections in past 3 months,
- narcotic use up to twice/week, and
- no procedures planned.

Limited Benefit Offer

The following medical conditions now have less restrictive impairment guidelines. Applicants with the following conditions will be considered for a policy with the Standard underwriting category. Not Available in CT, SD, CA, CA Partnership, NY Partnership, IN Partnership.

Benefit limited to:

- 180 day or greater elimination period

Cancer - Bladder: Standard may be available for Stage C with treatment completed 5-10 years ago and no tobacco used <12 months.

Cancer - Breast: Standard may be available with

- Poorly Differentiated, Stage I/II, >24 months; or
- Stage II, >3 positive lymph nodes, >36 months.

Cancer - Prostate: Standard may be available for ages 60-69 under active surveillance with PSA <10, Gleason Score ≤6.

Cancer - Thyroid: Standard may be available for some types within 3-5 years of treatment with lymph node involvement.

4 Frequently Asked Questions

- Q. Does “smoker” include all types of tobacco products?**
 - A.** Yes. Occasional cigar use (12 or fewer per year) is considered non-nicotine if nicotine test is negative.

- Q. If my client is a tobacco user, then quits for a certain amount of time, can they get a better rate in the future?**
 - A.** They have to be off all tobacco products for 12 months. To get a better rate in the future would mean applying with a new application (no “rate reductions” available).

- Q. What are you looking for with the blood and urine tests?**
 - A.** In the blood testing, we are looking at blood sugar levels, kidney and liver function, cholesterol (blood tests similar to a life insurance exam or routine physical exam), and HIV. In the urine testing, we are looking for Kidney Disease, Cocaine and Nicotine.

- Q. If the client is a few pounds over the limit, can I still submit an application?**
 - A.** Because our build requirements are well into the obesity/borderline morbid obesity zone, we will be very conservative and not consider anyone over the limits—even one pound!

- Q. What if my client loses weight after they have been declined?**
 - A.** We would address it as reconsideration.

(continued on next page)

Frequently Asked Questions continued

Q. Will Genworth hold issue if the underwriting category decision is different from what was quoted?

A. If we approve an applicant two or more categories higher than quoted, we will hold issue (48 hours) to notify the agent/producer. This way the agent/producer has an opportunity to contact the applicant to determine if they would like to proceed with having the policy issued.

Q. What happens when two applicants apply as a couple and the underwriting results are complete for one before the other?

A. We will also hold issue on couples for a limited time so that both will have a final decision.

Q. Will underwriting share the reason for a decline with agents/producers?

A. Single Situation: If an individual applicant is declined, a decline letter explaining the reason for decline will be sent directly to the client with a copy to the producer. The decline status and reason will be available in Pro.

Couple Situation: If a couple applies and one is declined, the policy package along with the decline letter explaining the reason for decline will be sent directly to the clients with a copy to the producer. The decline status and reason will be available in Pro.

TrueView Underwriting Hotline

Pre-Qualifying Questions

800 354.6892

Monday - Thursday

8:30 AM - 7:00 PM

Friday

9:00 AM - 7:00 PM

All benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the insurance agency from which this insurance policy is purchased or any affiliates of that agency, including without limitation its affiliate broker/dealer, and none of these entities makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

Insurance and annuity products:	Are not deposits.
Are not guaranteed by a bank or its affiliates.	May decrease in value.
Are not insured by the FDIC or any other federal government agency.	

Genworth 

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