

A NAME YOU CAN TRUST

Genworth Life & Annuity, Genworth Life and Genworth Life of New York provide term and universal life insurance, annuities and long term care insurance. Our companies consistently receive high ratings for financial strength. Learn more at genworth.com.

	A.M. Best	Moody's	S&P
Rating	A+ (Superior)	Aa3 (Excellent)	AA- (Very Strong)
Rank	2nd highest of 16 ratings	4th highest of 21 ratings	4th highest of 21 ratings
Scope	Financial strength and the ability to meet ongoing obligations to policyholders.	Financial strength.	Financial strength.

Ratings shown reflect the opinions of the rating agencies and are not implied warranties of the companies' ability to meet their financial obligations. Ratings are current as of 1/2/2008.

Insurance and annuity products:

- **Are not** deposits.
- **Are not** insured by the FDIC or any other federal government agency.
- **Are not** guaranteed by the bank or its affiliates.
- **May** decrease in value.

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



WHAT TO EXPECT WHEN YOU APPLY FOR LIFE INSURANCE

For Applications Underwritten by:
 Genworth Life and Annuity Insurance Company
 Genworth Life Insurance Company
 Lynchburg, VA

Genworth Life Insurance Company of New York
 New York, NY

Only Genworth Life of New York is licensed to conduct business in New York.

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APPLYING FOR INSURANCE

When you apply for life insurance, you answer questions that will determine if you are eligible for insurance and, if so, how much you'll pay for coverage — your premium rate. The questions help evaluate the amount of risk involved in providing your insurance.

Here are some examples:

- If you have diabetes or uncontrolled high blood pressure, you may pay more than someone in good health.
- If you fly airplanes or drive racing cars, you may pay more than someone who doesn't.



WHAT DETERMINES LIFE INSURANCE PREMIUM RATES?

Life insurance premium rates are based in part on general population statistics. For example, men and people who use nicotine — smoking, chewing tobacco, etc. — generally have a shorter life expectancy. So men and smokers will usually pay

higher premiums because the company expects to receive fewer premiums before it has to pay the policy death benefit.

Premium rates are also based on specific personal data. So when you apply for life insurance, you'll answer a series of questions. Often the more details you provide, the greater the possibility you'll receive a more favorable offer.

APPLYING FOR LIFE INSURANCE

Life insurance applications have questions about health, special interests, relatives' medical history and finances. The first three determine how much you'll pay for coverage; financial data helps determine if the amount of insurance you want is justified by your financial situation. It's important to be truthful when you complete the application. Your signature declares that you told the truth and the company will compare your answers with the information it gathers.

You may be scheduled for a brief exam by a paramedical professional. The paramed may record your height and weight, and even take blood and urine samples, depending upon the type and amount of insurance you've applied for.

WHAT HAPPENS IN UNDERWRITING?

The company's underwriters will review the application along with other information like driving records, credit reports and questionnaires about special interests like scuba diving or car racing. They'll get a Medical Information Bureau (MIB)

report to determine if you ever applied for other life insurance policies. They may request an attending physician's statement (APS), EKGs or lab tests, depending upon your age, medical history and the amount of insurance you've applied for (based on age and amount guidelines). They may also obtain medical records from doctors and hospitals.

If the proposed policy's owner is different than the proposed insured, the underwriters will verify that the owner and beneficiary have an "insurable interest" — meaning they would suffer a financial loss if the insured died.

After evaluating all this, the underwriter decides whether or not to approve your application and, if approved, your premium class and rate. An applicant in poor health may have to pay an additional "table rating." Special risks, like airplane pilots, may have to pay a "flat extra premium."

WHAT ARE "PREMIUM CLASSES?"

Premium rates are divided into "classes" that group together those in similar health. The number of classes and their premium rates are different for each company and each product.

ISSUING THE LIFE INSURANCE POLICY

The application becomes part of your policy, so it is important that you carefully review the application attached to your policy to confirm that nothing was omitted or misstated.