

UNDERSTANDING THE PROCESS

YOUR TELEPHONE INTERVIEW — Thank you for choosing Genworth. A representative will contact you soon, for a confidential telephone interview.

During this 30-minute interview, you will be asked a number of detailed questions to help determine your eligibility for life insurance. Please have on hand the dates of any recent visits to doctors or clinics, your physicians' names, the name and address of the clinics and any prescribed medicine, including dosage and frequency. Your driver's license number will also be needed. Requests for higher amounts of life insurance coverage may also require certain financial information. All of your personal data will be maintained with absolute confidentiality.

Following the telephone interview, we will send you the completed application package. You'll need to review and sign the documents and return them to us. Please follow the instructions in the package.

YOUR PARAMEDICAL APPOINTMENT — At the end of the telephone interview, you may be asked to schedule a basic paramedical exam. There is no cost to you for this examination. The exam can take place at your home or place of employment and includes your height and weight, blood pressure and pulse. Urine and blood samples are also needed. Depending on your age and medical history, an electrocardiogram (EKG) may be required.

SOME HELPFUL HINTS

Prior to the paramedical appointment:

- Get a good night's sleep.
- Avoid drinking alcoholic beverages for at least 8 hours.
- Do not smoke or drink coffee for at least 1 hour before your appointment.
- Drink a glass of water 2 hours prior. This will help produce a urine sample.
- Try not to eat any food 2 hours prior. If at all possible, fast for 12 hours. This results in more accurate readings from your blood test.
- Advise the paramedic of any medications you are taking.

OTHER REQUIREMENTS — Based on your medical history and the amount of insurance requested, we may need to request additional information from your doctor or an investigative consumer or motor vehicle report.

YOUR POLICY — Once all the information is collected, an underwriter will evaluate your life insurance application to determine your underwriting classification. Next, your agent or investment professional will contact you regarding your life insurance eligibility based upon your application. If your application is approved, your agent or investment professional will deliver your life insurance policy detailing your amount of coverage, duration of coverage and actual premiums calculated for your underwriting classification.

Please contact your life insurance agent or investment professional with any questions about your life insurance policy.