



Genworth®
Financial

Using Genworth's Strengths to Help Grow Your Life Insurance Revenue

Paradigm Insurance Marketing
Woodland Hills Country Club
March 11, 2010

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Life insurance underwritten by

Genworth Life and Annuity Insurance Company

Genworth Life Insurance Company Richmond, VA

Genworth Life Insurance Company of New York New York, NY

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New Life Insurance Product Offerings

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ColonySM Term UL: Top 4 Consumer Benefits

Affordability – Competitive Planned Premiums, Particularly Monthly Mode

1

Longer Grace Period – More Accommodating

2

Flexibility – Accommodates Broader Consumer Needs

3

Coverage Extension Feature – Helps Increase Security, Reduces Hassle

4

Colony Term UL: Affordability

Compare ColonySM term and Colony Term UL: Comparable Planned Premiums for Face Amounts Up to \$1MM

Annual premium, Male, Preferred Best No Nicotine Use, \$250,000 death benefit

Age	30	35	40	45	50
Colony 20 ⁻¹	\$155.00	\$160.00	\$205.00	\$345.00	\$517.50
Colony Term UL 20 ⁻²	\$154.41	\$159.45	\$204.48	\$344.43	\$516.90

1- A \$50.00 policy fee is included in the premium. Genworth Life of New York Term Series, only available in NY, has premiums that are \$10 higher. Colony and Sure Term[®] premiums are the same; premium comparisons with Colony term insurance will also be valid for Sure Term.
 2- Represents the level planned premium that guarantees the death benefit for 20 years.

Colony Term UL Planned Premiums, Top 3 Up to \$1MM Face Amount

Based on research conducted by Genworth Financial. To the best of our knowledge, the competitive information is current and believed to be accurate as of 11/09/09.

Colony Term UL: Affordability

Compare ColonySM term and Colony Term UL: Lower Planned Premiums for Face Amounts > \$1MM

Annual premium, Male, Preferred Best No Nicotine Use, \$5,000,000 death benefit

Age	30	35	40	45	50
Colony 20 ⁻¹	\$2,350.00	\$2,450.00	\$3,450.00	\$6,550.00	\$10,350.00
Colony Term UL 20 ⁻²	\$2,081.32	\$2,251.71	\$3,152.17	\$5,881.57	\$9,331.66

1- A \$50.00 policy fee is included in the premium. Genworth Life of New York Term Series, only available in NY, has premiums that are \$10 higher. Colony and Sure Term[®] premiums are the same; premium comparisons with Colony term insurance will also be valid for Sure Term.
 2- Represents the level planned premium that guarantees the death benefit for 20 years.

Colony Term UL Planned Premiums Targeted Top 5 for Face Amounts > \$1MM

Based on research conducted by Genworth Financial. To the best of our knowledge, the competitive information is current and believed to be accurate as of 11/09/09.

Colony Term UL: Flexibility

- **Increased Flexibility in Achieving Term Insurance Needs because it is Flexible-Premium, Adjustable Life Insurance (Universal Life)**
 - Allows for Loans and/or Partial Withdrawals
 - Provides Option to Decrease Death Benefit, After 1st Policy Year to \geq \$25K
 - Provides Choices for Odd Coverage Periods (e.g., 25 years)
 - Allows Client to Make Dump-Ins or Pay with Non-Equal Premiums
- **Extends Typical Term Issue Ages by 5-15 Years**
 - 10 Year: from 80 to 85
 - 15 Year: from 75 to 80
 - 20 Year: from 65 to 75
 - 30 Year: from 50 to 65
 - Improving Competitiveness at Older Issue Ages in Next Reprice

Accommodates Broader Consumer Needs

Colony Term UL: Flexible Premium Patterns

Male, Age 45, Preferred No Nicotine Use

He is looking for \$1,000,000 of coverage to take him up to retirement (20 yrs)

- He has other universal life and whole life products that will serve his needs past that point
- One old whole life product isn't serving his purposes any longer and he wonders if he can use the cash value in the policy to make a lump-sum payment on the new policy

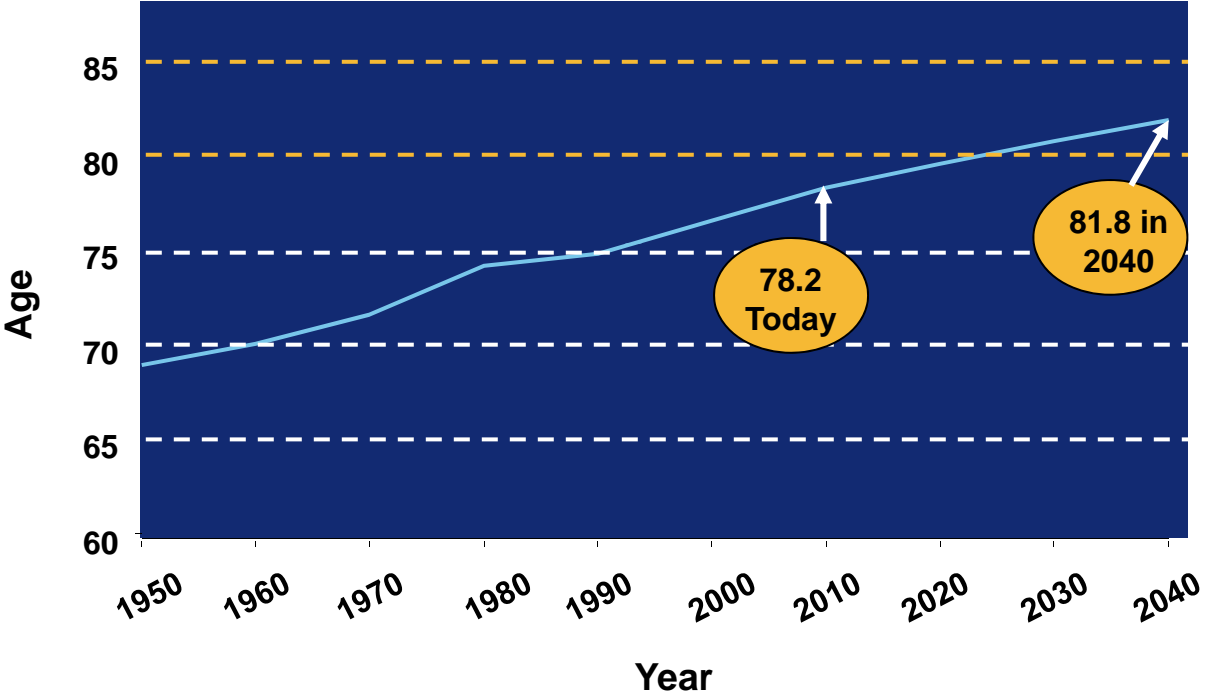
One-Pay for 20-Yr Death-Benefit Guarantee	
GenGuard SM UL	\$80,485.61
Colony Term UL 20	\$22,562.24

Note: GenGuard UL rates as of 9/28/09 and Colony Term UL rates as of 11/16/09.

Affordable Coverage, Regardless of Premium Pattern

More Information To Consider

Average age at death according to birth year

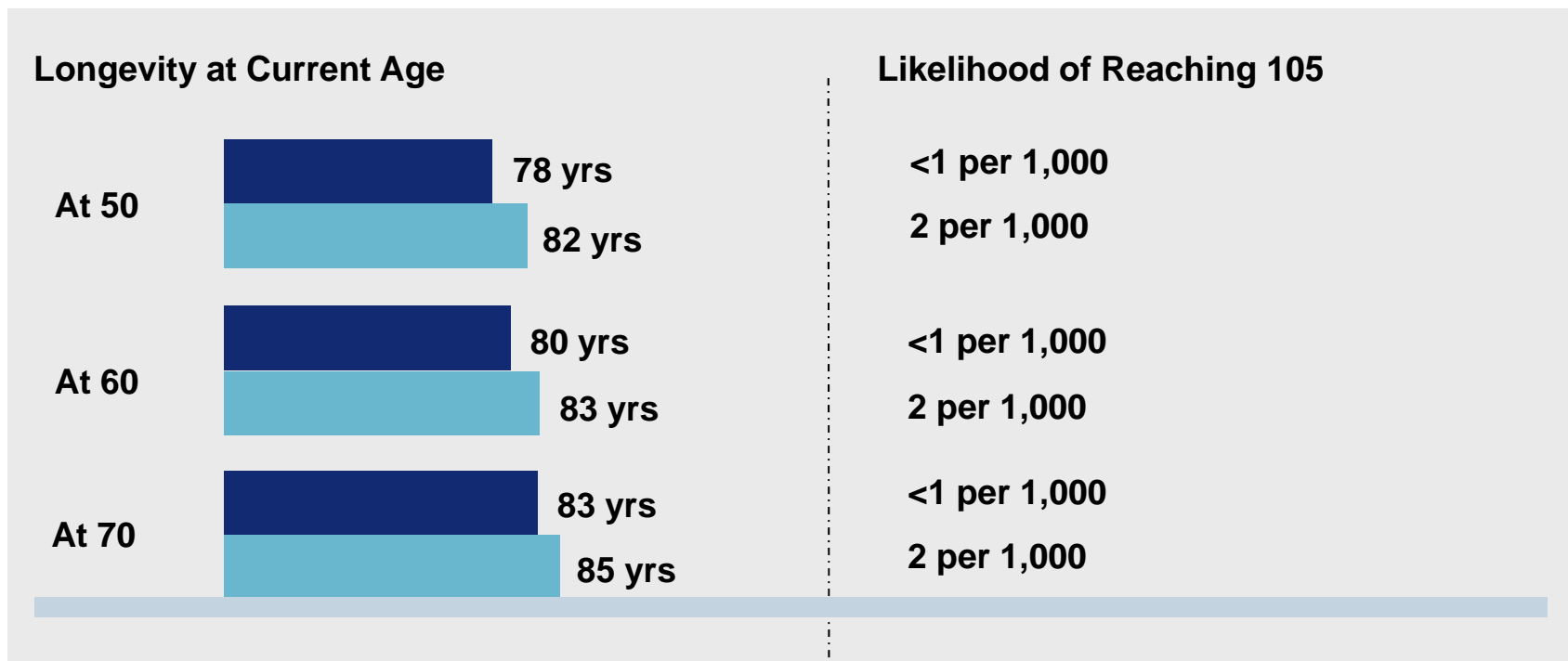


The average age will go from 78 today to 82 in 2040

Source: CDC - <http://www.cdc.gov/nchs/data/hus/hus08.pdf#026>

More Information To Consider

According to the U.S. Social Security Administration and the CDC ...



For people 50 - 70 now, the average age they are expected to live to is under 85
Even 80 year olds on average can expect to live to under 90

Source: <http://www.ssa.gov/OACT/STATS/table4c6.html>; CDC - <http://www.cdc.gov/nchs/data/hus/hus08.pdf#026>

GenGuardSM Series

- **Pricing Most Optimal with Coverage to Age 105**
 - With an Average Life Expectancy¹ of 82, How Many People Live to Age 105?
- **Retained Additional Layers of Protection for Secondary Guarantee**
 - 1 Month Payment Protection and 1 Year 1035 Money Protection

	GenGuardSM UL	GenGuardSM SUL
Premium	Top 3-5 ²	Top 3-5 ²
Pay Patterns	All Pay Patterns	Strongest with Dump-Ins / Short Pays
Competitive Ages	Through Age 75	Age 70: Full Pay All Ages: Short Pays / Dump-Ins
Target	Top 3-5 ² Rolls Indefinitely	Top 1-2 ²
Cash Value	Strong CV Fallback	Minimal CV

Affordability Critical During Difficult Economy

1- Average Life Expectancy in 2010: 78 years. Average Life Expectancy in 2040: 82. Source: CDC - <http://www.cdc.gov/nchs/data/hus/08.pdf#026>

2- GenGuard UL compared among 19 competitors, GenGuard SUL compared among 10 competitors. Research Conducted by Genworth Financial Companies, believed to be accurate and current as of 6/21/09.



Genworth®
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Life Underwriting Strategy

Using Genworth's Strengths to Help Grow Your Life Insurance Revenue

Life insurance underwritten by
Genworth Life and Annuity Insurance Company
Genworth Life Insurance Company Richmond, VA
Genworth Life Insurance Company of New York New York, NY
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Genworth is Known As . . .

- **A Company with Strong Mortality Experience**
- **Historically a Fairly Conservative Underwriter Compared to the Competition**

**Repositioning Ourselves Very Competitively in Our Target Market
While Improving Our Mortality Experience**

Target Market

- **Up Through \$5MM of Coverage**
- **Through Issue Age 75**
- **Preferred Best No Nicotine Use – Table 4**

Committed to Being an UW Leader in this Market

New Preferred Guideline Changes

1

Ages		Current			New		
		0-60	61-64	65+	0-50	51-64	65+
Blood Pressure	Preferred Best	140 / 85	150 / 90	150 / 90	135 / 85*	140 / 85*	145 / 90*
	Preferred	140 / 90	150 / 90	150 / 90	140 / 90	145 / 90	150 / 90
	Select	150 / 90	155 / 90	155 / 90	145 / 90	150 / 90	155 / 90
	Standard	155 / 95	160 / 95	160 / 95	150 / 90	155 / 90	160 / 90
HDL Ratio	Preferred Best	←———— 5.0 —————→	N/A		Female 4.0, Male 4.5		
	Preferred	←———— 6.0 —————→	N/A		Female 5.0, Male 5.5		
	Select	←———— 7.0 —————→	N/A		Female 6.0, Male 6.5		
	Standard	←———— 8.0 —————→	N/A		Female 7.0, Male 7.5		
Total Cholesterol	Preferred Best	240	150 – 300		←———— 150 – 300 —————→		
	Preferred	270	150 – 300		←———— 150 - 300 —————→		
	Select	285	150 – 300		←———— 150 - 300 —————→		
	Standard	300	150 – 300		←———— 150 - 300 —————→		
Build	Preferred Best	←———— 28 —————→			←———— 30 —————→	33	
	Preferred	←———— 30 —————→			←———— 33 —————→	35	
	Select	←———— 32 —————→			←———— 35 —————→	37	
	Standard	←———— 34 —————→			←———— 35 —————→	37	
Family History	Preferred Best	Eliminate Sibling Review			Eliminate Sibling Review		
	Preferred						
	Select						
	Standard						

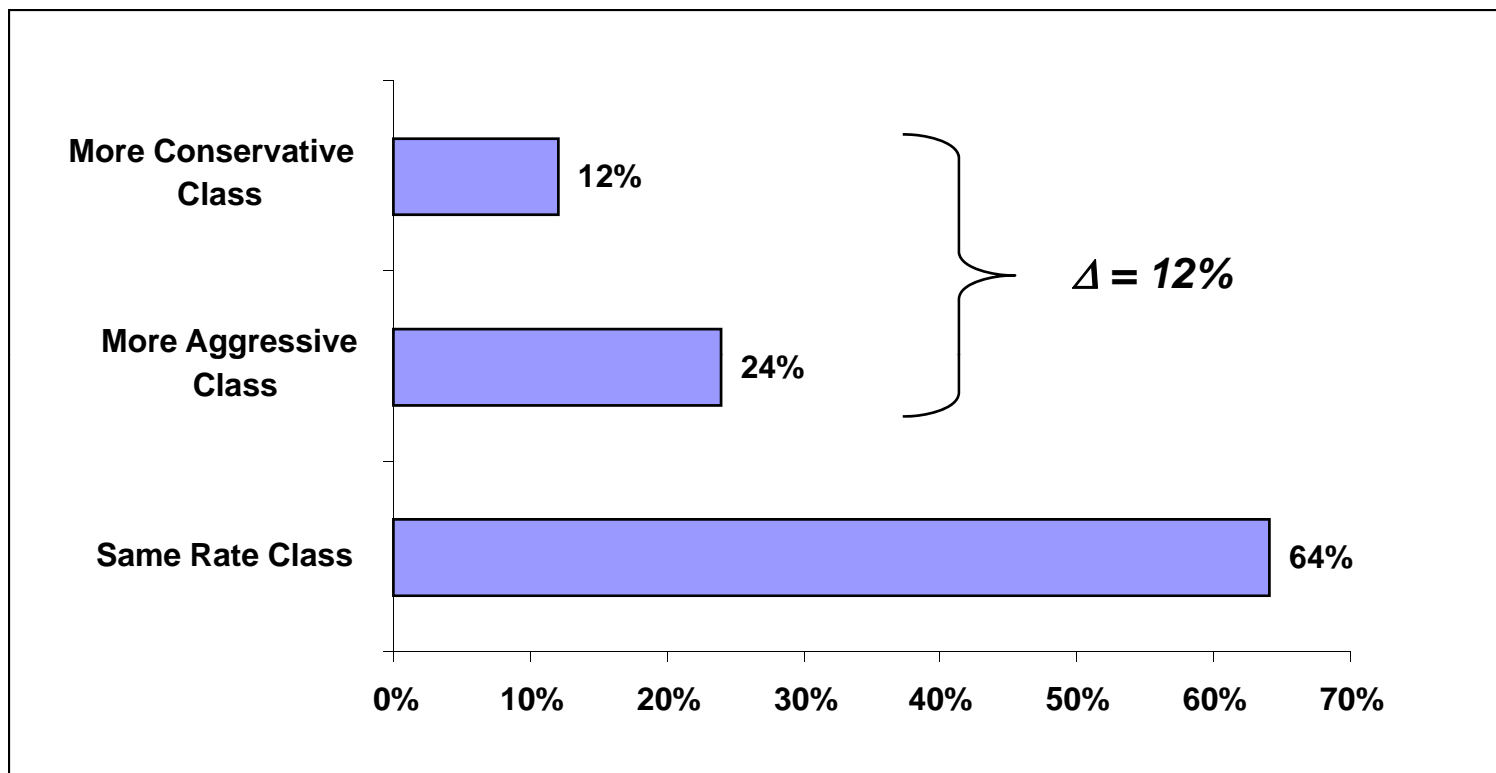
More Conservative

More Aggressive

* BP Reading within Preferred Best No Nicotine Use May now be Treated or Untreated

What Your Applicants will Feel

1



12% Net Improvement in Rate Classes



Revised Requirements

- **Eliminated EKGs** *2/09*
 - Ages 45-49 and Face Amounts \leq \$1MM
- **UW Discretion for Hypertension-Only Cases** *3/09*
 - Ages \leq 55 and Face \leq \$1MM
- **Automatic Age / Amount APSs Replaced with Underwriter Discretion** *11/09*
 - Ages \geq 60 and Face Amounts $<$ \$100K
 - Ages $<$ 60 and Face Amounts \geq \$1MM and \leq \$3MM

Reduces Your Hassle and Cycle to Issue

Clear Positioning

- Target Market
- Specific Sweet Spots
 - Build
 - Blood Pressure Readings
 - Total Cholesterol
 - Aviation
 - Recreational Scuba Diving
 - Sleep Apnea
 - Depression / Anxiety
 - Ulcerative Colitis
 - Asthma
 - Arthritis
 - Gestational Diabetes

<h2 style="margin: 0;">Top 12 Competitive Spots</h2>	360° LifeViewSM Underwriting
<p>Target Market</p> <p>Your clients who fall into our targeted market will receive our most competitive offers</p> <ul style="list-style-type: none"> • ≤ Age 75 • Up to \$5MM in life insurance • Preferred Best No Nicotine Use – Table 4 (mild/moderate impairment) <p>Medical Risks</p> <p>Mild forms of some medical conditions may be available for Preferred Best No Nicotine if there are no adverse features and they meet the following descriptions:</p> <ol style="list-style-type: none"> 1. Build: ages 0-64 BMI ≤ 30 and ages 65+ BMI ≤ 33 2. Total Cholesterol: treated or untreated total cholesterol between 150-300 3. Blood Pressure: treated or untreated 4. Depression: ages 30-60 mild cases with documented stability of symptoms and stable work/family lifestyle; a telephone interview will be used as an A/S Alternative for ages 18-59 and ≤ \$1MM face 5. Anxiety: mild cases with no adverse features 6. Sleep Apnea: mild or treated disease that has resolved or stabilized. No indication of additional cardiac risk factors. 7. Ulcerative Colitis: mild local disease well followed and stable for ≥ 3 years 8. Asthma: mild, stable asthma controlled with inhaled medications for ≥ 5 years 9. Arthritis: osteoarthritis or mild inflammatory arthritis controlled for ≥ 5 years 10. Gestational Diabetes: remote history on only one pregnancy with normal originating blood glucose levels and no family history of diabetes <p>Non-Medical Risks</p> <ol style="list-style-type: none"> 1. Aviation: Preferred No Nicotine Use is available for Private Pilots, pleasure flying only; instrument Flight Rating licensed 26-150 hours per year, aviation activities 2. Recreational Scuba Diving: Preferred Best No Nicotine Use (without a fat extra) is available to depths of 100 feet, no caves, wrecks, reefs, etc., search <p><small>Note: Underwriters will take a holistic look at your client's health, based on the entirety of the information provided to Genworth. This may result in a more or less favorable decision than indicated here. For additional information please contact your Genworth representative.</small></p>	 <p style="text-align: center;">[For more information contact your General Agency]</p> <p>Agency name Agent name Agent name line 2 Agent phone Agent email Agent address Agent address line 2 Agent address line 3]</p>
<p style="margin: 0; font-size: small;">LIFE INSURANCE PRODUCTS UNDERWRITTEN BY: Genworth Life and Annuity Insurance Company Genworth Life Insurance Company, Richmond, VA Genworth Life Insurance Company of New York, New York, NY Only Genworth Life Insurance Company of New York is licensed to conduct business in New York. ©2019 Genworth Financial, Inc. All rights reserved. Genworth, Genworth Financial and the Genworth logo are registered service marks of Genworth Financial, Inc. 48514Blue 11/11/19</p>	 <p style="margin: 0; font-size: small;">FOR PRODUCER/AGENT USE ONLY. NOT TO BE REPRODUCED OR SHOWN TO THE PUBLIC.</p>

Case Study 1: Total Cholesterol

Female, Age 58, No Nicotine Use, \$1MM, Colony Term UL 20

Preferred Criteria Assessment

	Value	Current	New	Pru	Banner	ING
Blood Pressure	139/83	PBNN	PNN	PNN	PNN	PBNN
Total Cholesterol	285	Select	PBNN	SNN	SNN	SNN
HDL Ratio	3.6	PBNN	PBNN	PBNN	PBNN	PBNN
Build	30.0	PNN	PBNN	SNN	SNN	SLNN
Family History		PBNN	PBNN	PBNN	PBNN	PBNN
		Select	PNN	SNN	SNN	SNN
360°LifeView Points		N/A	Qualified for Cr			
		SLNN	PBNN	SNN	SNN	SNN

The chart shown is based on research conducted by Genworth Financial. To the best of our knowledge, the competitive information is current and believed to be accurate as of 1/13/10. The Genworth Financial companies are not affiliated with any of the other companies shown.

Premiums Decreased from \$4,510 to \$2,830

Case Study 2: Sleep Apnea

Background

- Male
- Age 50
- Nonsmoker
- Face Amount: \$1MM
- Colony Term UL 20
- Beneficiary: Spouse
- Need: Income Replacement
- Financials Justify Need

Medical Information

- Part II:
 - History Of Hypertension And Sleep Apnea
 - No History Of Cardiovascular Disease In Parents Or Siblings
- Exam: Build, BP readings in Preferred Range
- Labs: All in Preferred Range with Negative HOS
- EKG: Within Normal Limits

Case Study 2: Sleep Apnea

APS

- Diagnosed With Hypertension 5 Years Ago
- BP Readings Indicate Good Control And Compliant With Treatment With RDI Of 45 With Lowest Oxygen Saturation Below 80%
- Started CPAP And Office Notes Indicate Good Compliance With CPAP – Using Every Night And Comments By The Insured That He Feels Rested Upon Waking With No Problems Of Sleepiness During Day
- No Follow Up Sleep Study Has Been Done

Genworth Decision: Preferred No Nicotine Use, \$2,380
Previously Rated Standard No Nicotine Use, \$3,630

Case Study 3: Depression

Background

- Female
- Age 41
- Nonsmoker
- Face Amount: \$500,000
- Colony Term UL 20
- Beneficiary: Spouse
- Need: Income Replacement
- Financials Justify Need

Medical Information

- Part II:
 - History Of Depression for Several Years and Taking Wellbutrin®
 - Personal Physician Prescribes the Wellbutrin
 - Alcohol Use Indicated as Minimal
 - Family History Qualifies for Preferred Best No Nicotine Use
 - No Other Adverse History Indicated
- Exam: Build, BP Readings in Preferred Best No Nicotine Use Range
- Lab Ticket: Indicates Taking Wellbutrin 25 mg/day
- Labs: Blood Profile and HOS Qualify for Preferred Best No Nicotine Use
- MVR: Clear

Case Study 3: Depression

APS Alternative

- PI Indicates Depression Started with Family Problems
- Indicates Medication Helps Her Deal with Family Issues Around Children
- She Indicates No Thoughts of Suicide
- No Hospitalization for Depression
- No Loss of Any Time From Work
- No History of Any Substance Abuse
- Has Not Seen a Psychiatrist or Psychologist

Genworth Decision: Preferred Best No Nicotine Use, \$355
Previously Rated Standard No Nicotine Use, \$710

Summary

- **The Right Offer**
- **Fewer Requirements**
- **Better Communication**

**Send Us Your Business . . .
Particularly Those Cases within our Target Market**