

Genworth Simplifies Underwriting Categories for Individual Long Term Care New Business

October 23, 2017

Effective: 11/20/17

States: All States except HI, MA, NH and VT

Contact: If you have any questions about these changes, please contact your Genworth representative.

Last year, we simplified our underwriting process. We stopped automatic blood and lab requirements for applicants under age 60 and reduced other requirements at various ages. This year, we launched our eSuite of new business tools which provides a whole new level of speed, simplicity and convenience.

On November 20, 2017, to further simplify and streamline our new business process, we are reducing our four underwriting categories to two, Select and Standard. We will no longer offer the Preferred Best and Preferred categories on applications received on or after 11/20.

All of these changes support Genworth's commitment to simplify underwriting practices to provide a faster and more convenient experience for our distribution partners and their clients.

Transition Rules

Please carefully review the transition dates and rules below. **No exceptions will be available.**

11/19/17 – Last day Quote! will offer 4 risk classes

For applications signed and received before November 20, 2017:

- **4 risk classes are available - Preferred Best, Preferred, Select and Standard.**

For applications signed and received November 20, 2017 and later:

- **Only 2 risk classes are available - Select and Standard**

These underwriting updates will be reflected in our TrueView Underwriting Guide on 11/20/17.

Important Note: Prior to soliciting new business, verify your producer license is in good standing, you have completed all required CE, and you are in compliance with all applicable licensure requirements. Applications will be closed if all such requirements have not been met as of the date of the application. No exceptions will be made for applications resubmitted after the cut-off dates as outlined above. For up-to-date information on Genworth applications, education and training statuses go to <https://pro.genworth.com>.

Genworth companies include:

Genworth Life and Annuity Insurance Company, Richmond, VA

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 admitted in and conducts business in New York.

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