

Information to have ready for the telephone interview

Driver's license number:

Prescriptions - dose and frequency:

Doctor - name, address, visit dates:



- Life insurance products are not FDIC insured.
- Life insurance products are not obligations or deposits of, and are not underwritten or guaranteed by a bank or financial institution or any of its affiliates.
- Life insurance products may decrease in value.
- Neither a financial institution nor its affiliates guarantee performance by the life insurance issuer.
- You need not purchase life insurance products through the financial institution in order to obtain any other products or services. These products may be available through other financial institutions.
- Life insurance is unrelated to and not a condition of the provision or term of any banking service or activity.

Genworth Life Insurance Company and First Colony Life Insurance Company, both of Lynchburg, VA, are Genworth Financial companies.

Genworth Financial is a leading insurance holding company in the United States. Its companies provide term and universal life insurance, long term care insurance, annuities and money management, employee benefits and mortgage insurance. With more than 6,000 employees, operations in 22 countries with an expanding global presence and a 133-year history, we have one of the strongest foundations in the industry. We invite you to learn more at genworth.com.

Genworth Life and First Colony Life are rated A+ (Superior), the second highest of 16 ratings, by the A.M. Best Company. This rating represents A.M. Best's opinion of the insurer's financial strength and ability to meet ongoing obligations to policyholders, and is not an implied warranty of the company's ability to meet its financial obligations. The rating is current as of 2/1/2006.



Genworth Life and First Colony Life are members of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical market conduct for individual life insurance and annuity companies.



WHAT HAPPENS NEXT?

Fixed life insurance products underwritten by

Genworth Life Insurance Company
Lynchburg, VA

First Colony Life Insurance Company
Lynchburg, VA

UNDERSTANDING THE PROCESS

Thank you for completing a “Request for Life Insurance” or “Application for Life Insurance.” Soon a representative will contact you for a confidential telephone interview.

Telephone Interview

The representative may ask if you’d like to speed up the application process by providing verbal authorization. If you agree, you’ll be asked two brief questions:

- Do you understand and agree that your voice signature today constitutes a legally binding signature for purposes of your application?
- Do you agree to provide answers in today’s phone interview that are full, complete and true, to the best of your knowledge and belief?

If voice signature isn’t available, or you’re not comfortable with it, the interview will continue, but the documents will be sent to you to review, sign and return.

The interviewer will then ask questions that help determine your eligibility for life insurance. Please have on hand the names and addresses of doctors and clinics you visited, dates of recent appointments and the dose and frequency of prescribed medicine. Your driver’s license number will also be

needed. For higher amounts of life insurance, we may also require certain financial information. All personal data is kept absolutely confidential.

Paramedical Appointment

At the end of the telephone interview, depending upon your age and the insurance product and amount you applied for, you may be asked to schedule a brief exam with a medical technician. This no-cost exam can take place at your home or job and includes your height, weight, blood pressure, pulse and urine sample. A blood sample and electrocardiogram (EKG) may also be required.

Prior to the Paramedical Appointment

- If a blood sample is to be taken, try to fast for 12 hours. This produces more accurate results.
- Get a good night’s sleep and avoid drinking alcoholic beverages for at least 8 hours.
- 2 hours before: drink a glass of water - this helps produce a urine sample; try not to eat any food.
- 1 hour before: do not smoke or drink coffee.
- Tell the paramedic about any medications you’re taking.

Other Requirements

We may need to request additional information from doctors and hospitals and obtain consumer or motor vehicle reports. After all information is collected, we will evaluate your application and the information gathered to determine if you’re eligible for coverage and if so, the premium you’ll pay.

The Policy

If you’re approved for coverage, review your policy carefully. It shows how much insurance coverage you have, how long it will last, how much you’ll pay for it and detailed information about the coverage and benefits.

Please contact your life insurance agent if you have any questions about your life insurance policy.