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Genworth Financial 

News Flash

MS-0509

Date: January 28, 2009

To: All Agents Appointed to Sell Medicare Supplement Insurance underwritten by Genworth Life Insurance Company (GLIC) and Genworth Life and Annuity Insurance Company (GLAIC)

Re: New Internal Replacement Rules for Medicare Supplement Plans underwritten by GLIC and GLAIC

We have updated our underwriting guidelines regarding internal replacements (a.k.a. exchanges) for GLIC and GLAIC Medicare Supplement policyholders. The new guidelines go into effect **February 15, 2009** and will apply to any request for a policy exchange we receive when the request or application is dated on or after February 15, 2009. *(There is no change in the underwriting procedures for exchanges requested by policyholders of American Continental Insurance Company and Continental Life Insurance Company of Brentwood, Tennessee.)*

New Underwriting Guidelines on Exchanges

We will underwrite the following internal policy exchanges:

1. Any exchange between underwriting companies (GLIC to GLAIC or GLAIC to GLIC)
2. Any exchange **to** a Plan J
3. Any exchange **from** a policy that was initially issued as Guarantee Issue or Open Enrollment. (Not applicable in Maine due to state regulations.)

Any exchange that is in a current Open Enrollment or Guarantee Issue situation will of course not be underwritten.

All other internal policy exchanges will be allowed without underwriting.

Documentation Required For Exchanges

Underwritten exchanges require a new completed application in the applicant's current state of residence. Non-underwritten exchanges will NOT require an application and can be processed by a written or faxed request from the policyholder or other legally authorized representative.

More information regarding exchanges is available online in the Medicare Supplement Producer Guide located on the agent side of the cont-life.com website.

If you have any questions, please contact the Agent Services Team at **1.800.445.4254**, Option 2.

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