



Genworth Life and Annuity Insurance Company

P.O. Box 320  
Lynchburg, VA 24505-0320  
888 325-5433

PERSONAL AND CONFIDENTIAL

May 31, 2008

JASON GUY HOVDE  
5358 HOSPITALITY PLACE  
PARKER, CO 80134

File No. 9837495

Dear JASON GUY HOVDE ,

Enclosed are the results of tests performed as a part of your recent application for life insurance with our company. As a courtesy, we routinely send these results to all of our proposed insureds.

If you have any questions about the results of the tests, please contact your physician. He or she is best qualified to answer any questions you may have and advise you about the results of the labs.

Please contact your agent if you have any questions about the application or underwriting process and thank you for your application.

Sincerely,  
Medical Records  
New Business Operations

Enclosure

Applicant: HOVDE, JASON G                      Date/Time Last Meal: 05/19/2008 10:30 PM  
 DOB: 05/13/1971 Sex: M St: CO                Date/Time Collected: 05/20/2008 10:30 AM  
 InsAmt: 160,000.00                              Date Recd: 2008/05/27 Date Rptd: 05/27/2008  
 ID#:17D0943396CLIA 00000022377135        EX: PORTAMEDIC            Agent:

PROVIDER\HLI

Blood Chemistry/Immunology

AA

Test Name	Results	Reference Range	Flag
Cholesterol	225 mg/dl	120 mg/dl - 240 mg/dl	
HDL Cholesterol	58 mg/dl	31 mg/dl - 85 mg/dl	
Cholesterol Ratio	3.9 %	0.0 % - 5.0 %	
LDL	147 mg/dl	70 mg/dl - 194 mg/dl	
LDL/HDL Ratio	2.50 mg/dl	0.96 mg/dl - 6.06 mg/dl	
Triglycerides	98 mg/dl	10 mg/dl - 190 mg/dl	
Glucose	29 mg/dl	70 mg/dl - 125 mg/dl	*LOW*
Fructosamine	1.2 mmol/l	1.2 mmol/l - 2.1 mmol/l	
SGOT (AST)	23 U/L	0 U/L - 41 U/L	
SGPT (ALT)	22 U/L	0 U/L - 45 U/L	
GGT (GGTP)	54 U/L	0 U/L - 65 U/L	
Alkaline Phosphatase	84 U/L	30 U/L - 115 U/L	
Total Bilirubin	0.5 mg/dl	0.1 mg/dl - 1.4 mg/dl	
Albumin	4.7 g/dl	3.9 g/dl - 5.1 g/dl	
BUN	13 mg/dl	8 mg/dl - 25 mg/dl	
Creatinine	1.3 mg/dl	0.5 mg/dl - 1.5 mg/dl	
Total Protein	7.4 g/dl	6.5 g/dl - 8.3 g/dl	
Globulin	2.7 g/dl	2.3 g/dl - 3.9 g/dl	
Serum HIV	NEG		

PROVIDER\HLI

Urinalysis

AA

Test Name	Results	Reference Range	Flag
Glucose quantitative	0.00 gm%	0.00 gm% - 0.50 gm%	
Cotinine (Nicotine)	NEG		
Cocaine	NEG		
Protein	0	0 - 23	
Urine Temperature	96.0 F	90.5 F - 99.6 F	
Adult Creatinine	15.0 mg/dl	20.0 mg/dl - 300.0 mg/d	*LOW*
Adulterant PH	7.4	4.0 - 8.7	

LIP001 NO LIPEMIA  
 HEM001 NO HEMOLYSIS

PROVIDER\HLI

Measurements

AA

Test Name	Results	Reference Range	Flag
Tobacco Use	NO		
Medication Use	NO		

# Heritage Labs International, LLC

1121 W. Old 56 Hwy  
 Olathe, KS 66061  
 Laboratory Director: B.D. Roberts, Ph. D.  
 ID Number:022377135

CAP Cert. : 6909601  
 CLIA Number: 17D0943396

Applicant: Hovde, Jason G	Genworth L&A (FCL)
Location: Parker, CO 80134	Attn: New Business
SSN: 521-41-9365 Male DOB: 05/13/1971	Examiner: Nell Lum/PM/970-353-7929
Agency: Jason Hovde/Bisys Slc	Date Drawn: 5/20/2008 10:30 AM
Type: Individual Life Amount: \$160,000	Received: 5/27/2008 6:30 AM
Height: ' " Weight: Pulse: / /	Released: 5/27/2008 3:01 PM
BP: / / /	Orig. Reported: 5/27/2008 8:10 PM
Urine Temp: 96F Last Meal: 12 Hour(s)	Add'l Reported:
Customer: 114800 Policy # 9837495	Med. List: No Medications Listed

HIV 1 Antibody Interpretation: Negative (Serum)  
 Cocaine Status: Negative (Urine - cutoff = 300 ng/mL)

Test Name	Low	Normal	High	Normal Range
<u>Administrative</u>				
GFR Estimated (Mayo Imaging Services)		85.1		>59.9
<u>Serum</u>				
Glucose	NVG			60-109 mg/dL
Fructosamine (calc)		1.2		0-1.5 mmol/L
BUN		13		8-25 mg/dL
Creatinine		1.3		0.6-1.4 mg/dL
Alkaline Phosphatase		84		39-117 U/L
Total Bilirubin		0.5		<1.4 mg/dL
AST (SGOT)		23		<40 U/L
ALT (SGPT)		22		<50 U/L
GGT		54		<65 U/L
Total Protein		7.4		6.5-8.3 g/dL
Albumin		4.7		3.8-5.0 g/dL
Globulin (Calc.)		2.7		2.2-3.7 g/dL
ALB/GLO Ratio		1.7		>1.0
<u>Lipids</u>				
Triglycerides		98		<200 mg/dL
Cholesterol		225		160-240 mg/dL
HDL		58		35-60 mg/dL
LDL (Calc.)		147		90-171 mg/dL
Chol/HDL Ratio		3.9		<5.0
LDL/HDL Ratio		2.5		1.5-5.5
<u>Urinalysis</u>				
Glucose		Negative		<0.500 gm%
pH		7.4		4.8-8.0
Leukocyte Esterase		Negative		Negative
Blood		Negative		Negative
Protein Quantitative		<1		0-23 mg/dL
Creatinine	15			>20 mg/dl
<u>Special Urine Tests</u>				
Cotinine		Negative		<0.50 ug/mL

No Lipemia  
 No Hemolysis

Applicant: HOVDE, JASON G      Date/Time Last Meal: 05/19/2008 10:30 PM  
 DOB: 05/13/1971 Sex: M St: CO      Date/Time Collected: 05/20/2008 10:30 AM  
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Serum HIV	NEG		

PROVIDER\HLI

Urinalysis

AA

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Cocaine	NEG		
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Adult. Creatinine	15.0 mg/dl	20.0 mg/dl - 300.0 mg/d	*LOW*
Adulterant PH	7.4	4.0 - 8.7	
LIP001 NO LIPEMIA			
HEM001 NO HEMOLYSIS			

PROVIDER\HLI

Measurements

AA

Test Name	Results	Reference Range	Flag
Tobacco Use	NO		
Medication Use	NO		
CDT - Male Quantitative	NEG		
CDT - Qualitative	NEG		



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PERSONAL AND CONFIDENTIAL

May 29, 2008

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PARKER, CO 80134

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New Business Operations

Enclosure

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PROVIDER\HLI

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 Location: Parker, CO 80134  
 SSN: 521-41-9365 Male DOB: 05/13/1971  
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 Type: Individual Life Amount: \$160,000  
 Height: ' " Weight: Pulse: / /  
 BP: / / /  
 Urine Temp: 96F Last Meal: 12 Hour(s)  
 Customer: 114800 Policy # 9837495

Genworth L&A (FCL)  
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 Examiner: Nell Lum/PM/970-353-7929  
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PERSONAL AND CONFIDENTIAL

May 28, 2008

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PROVIDER\HLI

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AA

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LIP001 NO LIPEMIA			
HEM001 NO HEMOLYSIS			

PROVIDER\HLI

Measurements

AA

Test Name	Results	Reference Range	Flag
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Medication Use	NO		