



This brochure provides information on Tax-Qualified (TQ) Group Long Term Care Insurance (in New York, Nursing Home and Home Care Insurance) available from Genworth Life Insurance Company of New York. It is not a contract for insurance. Coverage under the Group Policy is intended to provide tax-qualified long term care insurance designed to meet the requirements for New York state and municipal tax credits, as well as those under Section 7702B(b) of the Internal Revenue Code. As the Group Policyholder, the employer will receive a Group Policy (the contract of insurance) that sets forth the terms and conditions of coverage, eligible classes, and the premiums associated with the Group Program available to those persons eligible for coverage. Coverage is subject to the underwriting requirements of Genworth Life Insurance Company of New York.

Each eligible person who becomes insured will receive a Certificate of Insurance. The Group Program is provided under policy form series 7050.

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LONG TERM CARE BUSINESS SOLUTIONS

Overview

Underwritten by

Genworth Life Insurance Company of New York

Administrative Office: Richmond, VA

48110NY 10/12/09 **FOR PRODUCER AND FINANCIAL PROFESSIONAL USE ONLY. NOT FOR PUBLIC USE OR DISTRIBUTION.**

LONG TERM CARE BUSINESS SOLUTIONS OVERVIEW

Long Term Care Business Solutions

"EXECUTIVE SERIES" Employer Paid			"EMPLOYEE ADVANTAGE" Employee Paid		
	Employee	Others*		Employee	Others*
Funding	100% Employer Paid	100% Employer Paid or 100% Participant Paid		100% Employee Paid	100% Employee Paid or 100% Participant Paid
Minimum Participation	3 Issued Employee Lives	3 Issued Employee Lives		3 Issued Employee Lives	3 Issued Employee Lives
Underwriting	<p>Short Form Application, Simplified Underwriting for:</p> <ul style="list-style-type: none"> • W-2 Employees Ages 18-64 and • Actively At Work 30+ Hours and • Applying During the 90-Day Open Enrollment Period • Maximum Benefit Limits of \$9,000 per Month & 5 Year Benefit Period <p>Long Form Application with Full Underwriting for:</p> <ul style="list-style-type: none"> • Employees Age 65 and Older or • Working Less than 30+ Hours per Week or • Applying Outside Open Enrollment • Maximum Benefit Limits of \$9,000 per Month & 5 Year Benefit Period 	<p>Long Form Application with Full Underwriting for Others*</p> <ul style="list-style-type: none"> • Maximum Benefit Limits of \$9,000 per Month & 5 Year Benefit Period <p><i>*Spouse/Partner; Parents, Step-Parents, Parents-in-law; Grandparents, Step-Grandparents, Grandparents-in-law; Adult Children (age 18 and older), and Siblings</i></p>		<p>Long Form Application with Full Underwriting for:</p> <ul style="list-style-type: none"> • W-2 Employees Age 18-64 and • Actively At Work 30+ Hours and • Applying During 90-Day Open Enrollment Period • Maximum Benefit Limits of \$12,000 per Month & Lifetime Benefit Period • Answer "No" To Tobacco Usage = Preferred Health Discount <p>Long Form Application with Full Underwriting for:</p> <ul style="list-style-type: none"> • W-2 Employees Age 65 and Older or • Working Less than 30+ Hours per Week or • Applying Outside Open Enrollment • Maximum Benefit Limits of \$12,000 per Month & Lifetime Benefit Period 	<p>Long Form Application with Full Underwriting for Others*</p> <ul style="list-style-type: none"> • Maximum Benefit Limits of \$12,000 per Month & Lifetime Benefit Period <p><i>*Spouse/Partner; Parents, Step-Parents, Parents-in-law; Grandparents, Step-Grandparents, Grandparents-in-law; Adult Children (age 18 and older), and Siblings</i></p>
Discounts	<p>Spousal / Partner Discount: 25% / 10%*</p> <p>Multi-Life Discount: 5% (multiplicative = after all other discounts applied)</p> <p>No Commission Reduction</p>	<p>Spousal / Partner Discount: 25% / 10%*</p> <p>Multi-Life Discount: 5% (multiplicative = after all other discounts applied)</p> <p>No Commission Reduction</p>		<p>Spousal / Partner Discount: 25% / 10%*</p> <p>Preferred Health Discount: 15%*</p> <p>Multi-Life Discount: 5% (multiplicative = after all other discounts applied)</p> <p>No Commission Reduction</p>	<p>Spousal / Partner Discount: 25% / 10%*</p> <p>Preferred Health Discount: 15%*</p> <p>Multi-Life Discount: 5% (multiplicative = after all other discounts applied)</p> <p>No Commission Reduction</p>
	*The maximum combined discount allowed is 35%			*The maximum combined discount allowed is 35%	

Group Chassis

Dedicated Special Case Management

Flexible Product Offering