



Genworth®
Financial

LONG TERM CARE BUSINESS SOLUTIONS

Overview

Underwritten by
Genworth Life Insurance Company

IT'S A NAME YOU CAN TRUST

Genworth Financial's Long Term Care Insurance Division

(Genworth) has been an industry leader since it helped pioneer long term care insurance over 35 years ago.

As a pioneer in long term care insurance, Genworth has an unmatched depth of experience — providing more than 1,000,000 people with long term care coverage.¹

Genworth's commitment can be seen in its:

- Annual Cost of Care survey to help make people aware of just how much they could spend
- Leadership in shaping public policy to address the growing financial issues Americans may face in long term care situations
- Payment of more than \$5.2 Billion in long term care claims at a rate of nearly \$3.4 Million per day.¹

¹Genworth Life Insurance Company, business operations data, 12/1974 to 12/31/09.



LONG TERM CARE BUSINESS SOLUTIONS OVERVIEW

Long Term Care Business Solutions

"EXECUTIVE SERIES" Employer Paid			"EMPLOYEE PLUS" Employer Paid and Employee Paid			"EMPLOYEE ADVANTAGE" Employee Paid		
	Employee	Others*		Employee	Others*		Employee	Others*
Funding	100% Employer Paid	100% Employer Paid or 100% Participant Paid	Funding	Employee and Employer Paid	Employee and Employer Paid	Funding	100% Employee Paid	100% Employee Paid or 100% Participant Paid
Minimum Participation	3 Issued Employee Lives	3 Issued Employee Lives	Minimum Participation	3 Issued Employee Lives	3 Issued Employee Lives	Minimum Participation	3 Issued Employee Lives	3 Issued Employee Lives
Underwriting	<p>Simplified Underwriting for:</p> <ul style="list-style-type: none"> W-2 Employees and Actively At Work 30+ Hours and Applying During the 90-Day Initial Enrollment Period <p>• Maximum Benefit Limits of \$9,000 per Month, \$300 per day & 5 Year Benefit Period</p> <hr/> <p>Full Underwriting for:</p> <ul style="list-style-type: none"> Actively at Work or Applying Outside Initial Enrollment Maximum Benefit Limits of \$9,000 per Month, \$300 per day & 5 Year Benefit Period 	<p>Full Underwriting for Others*</p> <ul style="list-style-type: none"> Maximum Benefit Limits of \$9,000 per Month, \$300 per day & 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>	Underwriting	<p>Simplified Underwriting for Core (Employer Paid) Coverage:</p> <ul style="list-style-type: none"> W-2 Employees and Actively At Work 30+ Hours and Applying During the 90-Day Initial Enrollment Period Maximum Benefit Limits of \$9,000 per Month, \$300 per day & 5 Year Benefit Period <hr/> <p>Full Underwriting for Voluntary "Buy Up" (Employee Paid) Coverage:</p> <ul style="list-style-type: none"> Actively at Work or Applying Outside Initial Enrollment Maximum Benefit Limits of \$12,000 per Month, \$400 per day & Unlimited Benefit Period <p><i>Note: Core + Buy-Up Cannot Exceed Program Benefit Limits in Total</i></p>	<p>Full Underwriting for Core (Employer Paid) and Voluntary "Buy Up" (Employee Paid) Coverage for Eligible Partners*</p> <ul style="list-style-type: none"> Maximum Benefit Limits of \$12,000 per Month, \$400 per day & Unlimited 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>	Underwriting	<p>Full Underwriting for:</p> <ul style="list-style-type: none"> W-2 Employees and Actively At Work 30+ Hours and Applying During 90-Day Initial Enrollment Period Maximum Benefit Limits of \$12,000 per Month, \$400 per day & 10 Year and Lifetime Benefit Periods Answer "No" To Tobacco Usage = Preferred Health Discount up to age 65 	<p>Full Underwriting for Others*</p> <ul style="list-style-type: none"> Maximum Benefit Limits of \$12,000 per Month, \$400 per day & 10 Year and Lifetime Benefit Periods <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>
Benefit Options	<ul style="list-style-type: none"> Shared Coverage with joint waiver rider Home Care %: 100%, 75%, & 50% Restoration of Benefits Service or Calendar Day Elimination Period 0 Day Home Care Elimination Period Inflation Protection*: 5% & 3% Compound, 5% Equal, Future Purchase Option Nonforfeiture Benefit <p>* Inflation Protection benefits affect the availability of state long term care partnership asset protection. Check state availability for specific partnership programs.</p>	<ul style="list-style-type: none"> Shared Coverage with joint waiver rider Home Care %: 100%, 75%, & 50% Restoration of Benefits Service or Calendar Day Elimination Period 0 Day Home Care Elimination Period Inflation Protection*: 5% & 3% Compound, 5% Equal, Future Purchase Option Nonforfeiture Benefit 	Benefit Options	<ul style="list-style-type: none"> Shared Coverage with joint waiver rider Home Care %: 100%, 75%, & 50% Restoration of Benefits Service or Calendar Day Elimination Period 0 Day Home Care Elimination Period Inflation Protection*: 5% & 3% Compound, 5% Equal, Future Purchase Option Nonforfeiture Benefit <p>* Inflation Protection benefits affect the availability of state long term care partnership asset protection.</p>	<ul style="list-style-type: none"> Shared Coverage with joint waiver rider Home Care %: 100%, 75%, & 50% Restoration of Benefits Service or Calendar Day Elimination Period 0 Day Home Care Elimination Period Inflation Protection*: 5% & 3% Compound, 5% Equal, Future Purchase Option Nonforfeiture Benefit 	Benefit Options	<ul style="list-style-type: none"> Shared Coverage with joint waiver rider Home Care %: 100%, 75%, & 50% Restoration of Benefits Service or Calendar Day Elimination Period 0 Day Home Care Elimination Period Inflation Protection*: 5% & 3% Compound, 5% Equal, Future Purchase Option Nonforfeiture Benefit <p>* Inflation Protection benefits affect the availability of state long term care partnership asset protection.</p>	<ul style="list-style-type: none"> Shared Coverage with joint waiver rider Home Care %: 100%, 75%, & 50% Restoration of Benefits Service or Calendar Day Elimination Period 0 Day Home Care Elimination Period Inflation Protection*: 5% & 3% Compound, 5% Equal, Future Purchase Option Nonforfeiture Benefit
Discounts	<p>Spousal / Partner Discount: 40% / 25%</p> <hr/> <p>Preferred Health Discount: 10% / 20%**</p> <hr/> <p>Multi-Life Discount: 5% (multiplicative = after all other discounts applied)</p> <hr/> <p>Maximum Discount: Varies by state.</p> <hr/> <p>No Commission Reduction</p>	<p>Spousal / Partner Discount: 40% / 25%</p> <hr/> <p>Multi-Life Discount: 5% (multiplicative = after all other discounts applied)</p> <hr/> <p>Maximum Discount: Varies by state.</p> <hr/> <p>No Commission Reduction</p>	Discounts	<p>Spousal / Partner Discount: 40% / 25%</p> <hr/> <p>Preferred Health Discount: 10% / 20%**</p> <hr/> <p>Multi-Life Discount: 5% (multiplicative = after all other discounts applied)</p> <hr/> <p>Maximum Discount: Varies by state.</p> <hr/> <p>No Commission Reduction</p> <p>** Not available on Core Coverage (Employer Paid)</p>	<p>Spousal / Partner Discount: 40% / 25%</p> <hr/> <p>Preferred Health Discount: 10% / 20%**</p> <hr/> <p>Multi-Life Discount: 5% (multiplicative = after all other discounts applied)</p> <hr/> <p>Maximum Discount: Varies by state.</p> <hr/> <p>No Commission Reduction</p> <p>** Not available on Core Coverage (Employer Paid)</p>	Discounts	<p>Spousal / Partner Discount: 40% / 25%</p> <hr/> <p>Preferred Health Discount: 10% / 20%</p> <hr/> <p>Multi-Life Discount: 5% (multiplicative = after all other discounts applied)</p> <hr/> <p>Maximum Discount: Varies by state.</p> <hr/> <p>No Commission Reduction</p>	<p>Spousal / Partner Discount: 40% / 25%</p> <hr/> <p>Preferred Health Discount: 10% / 20%</p> <hr/> <p>Multi-Life Discount: 5% (multiplicative = after all other discounts applied)</p> <hr/> <p>Maximum Discount: Varies by state.</p> <hr/> <p>No Commission Reduction</p>

Dedicated Case Management

Flexible Product Offering

This brochure provides information on Group Long Term Care Insurance available from Genworth Life Insurance Company. It is not a contract for insurance. Coverage under the Group Policy is intended to be qualified long term care insurance under federal tax law (IRC 7720B). 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.

Each eligible person who becomes insured will receive a Certificate of Insurance. The Group Program is provided under policy form series 7050 and governed by the state in which the Group Policy is issued. State variations apply for those states that have extra-territorial authority.

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