

SERFF Tracking Number: GEFA-125375974 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 37547
Company Tracking Number:
TOI: LTC05I Individual Long Term Care - Nursing Sub-TOI: LTC05I.001 Qualified
Home & Home Health Care
Product Name: Long Term Care Insurance
Project Name/Number: Primerica Presentation and Brochure/42621

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: Long Term Care Insurance SERFF Tr Num: GEFA-125375974 State: ArkansasLH
TOI: LTC05I Individual Long Term Care - SERFF Status: Closed State Tr Num: 37547
Nursing Home & Home Health Care
Sub-TOI: LTC05I.001 Qualified Co Tr Num: State Status: Filed-Closed
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett, Harris Shearer
Author: Andy Zimmerman Disposition Date: 06/11/2008
Date Submitted: 12/04/2007 Disposition Status: Filed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Primerica Presentation and Brochure Status of Filing in Domicile: Pending
Project Number: 42621 Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Group Market Size:
Overall Rate Impact: Group Market Type:
Filing Status Changed: 06/11/2008
State Status Changed: 06/11/2008 Deemer Date:
Corresponding Filing Tracking Number:
Filing Description:

This presentation and brochure will be used by licensed agents of our Primerica Financial Services distribution channel at point of sale, and presented in conjunction with the Outline of Coverage to generate interest in Genworth Life Insurance Company's Long Term Care Insurance Policies 7042AR and 7044AR filed and approved on April 11, 2003 by your Department as well as our Individual Long Term Care Insurance Policy 7048AR filed and approved on June 20, 2007 by your Department.

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This advertising material is new and does not replace any advertisements filed by Genworth Life Insurance Company.

Company and Contact

Filing Contact Information

Andy Zimmerman, Advertising Review Analyst andy.zimmerman@genworth.com
 6620 W. Broad Street (804) 484-3949 [Phone]
 Richmond, VA 23230-1700 (804) 281-6334[FAX]

Filing Company Information

Genworth Life Insurance Company CoCode: 70025 State of Domicile: Delaware
 6610 W Broad Street Group Code: 350 Company Type: LifeHealth &
 Annuity
 Richmond, VA 23230 Group Name: State ID Number:
 (804) 281-6600 ext. [Phone] FEIN Number: 91-6027719

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: Our state of domicile is Delaware. DE charges \$50 per advertising filing.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$0.00	12/04/2007	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	06/11/2008	06/11/2008

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Item Type	Item Name	Item Status	Public Access
Supporting Document	AR Filing Letter		Yes
Form	Primerica Presentation		Yes
Form	Primerica Presentation Brochure		Yes



Genworth[®]
Financial

Building an Effective Game Plan for Long Term Care

Presented [by/for]:
[Type Your Name Here]

Long term care insurance underwritten by
Genworth Life Insurance Company

42621 10/24/07

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- This presentation is designed for use with the client “at the Kitchen Table” and is intended to be the third (at least) meeting with the client, following previous meetings: the 1st to gather information for the FNA, and the 2nd to “carry back” the FNA including pages showing the importance of an effective Long Term Care strategy.
- It is ideally designed to be used in conjunction with the FNA Carry Back, and the brochure “Building an Effective Game Plan for Long Term Care”
- The Objective: is to educate the consumer, close the sale and complete the necessary paperwork.
- Points to Cover:
- There are 6 steps to the presentation:
 1. Confirming the client agrees they need a plan for Long Term Care
 2. Exploring the features and benefits of a comprehensive long term care insurance policy
 3. Exploring ways to pay for the LTCI Premiums
 4. Designing a Needs Based, Suitable Custom Plan
 5. Completing the Paperwork
 6. Explaining what happens next

Building an Effective Game Plan for Long Term Care

It's a Family Affair...

Long Term Care has become an essential component of an effective financial game plan.



What's Your Plan

Building An Effective Game Plan for Long Term Care

1

Genworth Financial 

- Objective: To confirm the client believes that there is a probability of a Long Term Care event happening to them and that the best way to help protect their savings against that possibility is with Long Term Care Insurance.
- Points to cover:
 - Read the Quotes.
 - Emphasize that:
 - There is a likelihood that the client will live a long life and that in fact they may have a retirement income plan that extends into their 90's or beyond.
 - That when you live a long life, you may get sick and when you get sick, you may need care, and care costs.
 - That the impact of an unprotected Long Term Care event, to the client and their family, could have so great an impact that they must consider ways to help protect themselves from some or all of the financial risk.

1. The Need to Plan for Your Long Term Care

“Half of the individuals 65 and older will need long term care assistance.¹”

“Consider a couple age 65, there is an 81% chance that one of them makes it to age 85; there is a 25% chance that one of them makes it to age 97².”

“40% of people currently receiving some form of Long Term Care are aged 18-64³”.

1. The truth about money: Long-term care: What's your options? The Capital, Annapolis, MD. March 12, 2006

2. Retire Rich. Fortune Magazine, June 26, 2006

3. The Savage Number - How Much Money Do You Need to Retire? Aug 2005

- Objective: To confirm the client understands that if they need Long Term Care, it could significantly affect their families.
- Points to cover:
- If the client needs care, it is not just them that could suffer - it's also about their family and the financial and emotional impact an unprotected Long Term Care event may have on them.

It's About Your Family

Have you considered the possible emotional and financial impact long term care could have on you and your family?



- You may omit this slide for a shorter presentation
- Although the caregiving landscape is still dominated by women helping women, the proportion of caregivers who are men is substantial. Nearly 4 in 10 caregivers are men according to the National Alliance for Caregiving and AARP study “Caregiving in the U.S.” (2006)

What questions should you ask yourself in order to build a foundation for future years?

- **Do you know anyone who needed long term care?**
 - Where did they receive care?
 - Did they have a long term care insurance plan?
- **Should you need long term care, what is your plan?**
- **How much does care cost today in your area?**
- **How will you pay for your care should you need it?**
- **What may happen to your savings in the event of an unprotected long term care event?**

- Objective: to “personalize” the client’s belief that they have a need for a Long Term Care plan.
- Points to cover:
 - Ask the client if they know anyone who has needed Long Term Care – read the bullets. Get them to tell their story or use one from your own experience.
 - Refer to the client DVD* if they have previously watched it. If not you may want to show it at this point.
 - Review the Long Term Care pages in the FNA Carry Back, paying particular attention to the page with the chart showing how quickly the clients assets could erode in the event of an unprotected Long Term Care event.
- *Not approved in all States, check with your Genworth Life Insurance Company (Genworth Life) Sales Desk for details on the DVD availability..

2. Features and Benefits of a Comprehensive Long term care Insurance Policy

A comprehensive Long Term Care Insurance policy allows you to participate in choosing where and from whom you receive care.

Although benefits are available for Home & Community Care and Facility Care, many people prefer to stay in the comfort of their own home when they need long term care. “On average, claimants used 55% of their daily benefit on home health care.” Forbes Consulting Group, Jan 2005.

With some policies, care providers can be independent and not affiliated with a home care agency. For unskilled services, even your friends and neighbors may be able to provide some of your care and receive compensation.*

*See the outline of coverage and policy for details.

- Objective: to educate clients that Genworth Life Insurance Company's (Genworth Life) policies allow for care to be provided at home, often, depending on the policy type, by Independent Care Providers (friends and neighbors)
- Points to cover:
 - Ask the client where they would most like to be cared for if they have a need for LTC
 - Ask the client who they would like to have take care of them if they need LTC
- Emphasize that individual circumstances may vary, but the majority of Genworth Life LTC claims have been for Home Care and that a relatively small percentage of policy holders use their benefits to pay for Nursing Home care. (as of 12/32/06)
- Emphasize that depending on the policy selected, for unskilled services, even friends and neighbors can be reimbursed for providing some care.

Key Features and Benefits of Long Term Care Insurance Plans



Building An Effective Game Plan for Long Term Care

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Genworth Financial 

- Objective: to outline the features and benefits of an effective Long Term Care Insurance plan.
- Points to cover:
- Turn to the pages of the Product Brochure that show the product features and benefits. Review the outline of coverage for the benefits, exclusions and limitations of the Long Term Care Insurance Policies presented.
- Emphasize the highlights of the chosen product – read the bullets and explain each as necessary.
- The Privileged Care® Coordination is designed to help you identify the specific services and care providers you need. The Care Coordination team includes a licensed health care practitioner who is qualified by training and experience to assist you in planning your long term care. It's up to you whether you choose to use this service or not. Either way, it's available to you at no extra cost.

Primerica and Genworth Life Insurance Company Working Together for Your Future

Primerica Financial Services (Primerica)

- Helping families achieve financial independence for more than 30 years
- In business since 1977
- A Citigroup subsidiary; Citigroup is one of the 30 Dow Jones Industrial Average Stocks
- More than six million clients in the United States and Canada

Genworth Life Insurance Company (Genworth Life)

- Genworth Life's Long Term Care Insurance Division was a pioneer in long term care insurance that began over 30 years ago
- A.M. Best's Rating: A+ Superior (2nd highest of 16 ratings) on Financial Strength and Operating Performance *
- Proven track record of claims payments—more than \$3.6 billion*

* As of 06/30/07. Rating reflects the opinion of the rating agency and is not an implied warranty of the company's ability to meet its financial obligations.

- Objective: to highlight the strength and reputation of Genworth Life Insurance Company and their partnership with Primerica Financial Services
- Points to cover:
- Read the Bullets

3. What is the Best Way to Pay for Your Long Term Care Insurance Premiums?



Building An Effective Game Plan for Long Term Care

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Genworth Financial 

- Objective: Help the client find the best way to pay for their Long Term Care Insurance premiums
- Points to cover:
- Depending on what previous interactions you've had with the client...
 - Could you use money you freed up by:
 - Restructuring any loans or debts?
 - Replacing an existing Life Insurance policy?
 - Could they find a way to make a little extra money and use that to pay for premiums? How about the Primerica Business Opportunity?
 - Explore the Tax Advantages that may be available to Small Business Owners who purchase LTCI?*
 - Could the client use some of the interest from savings and investments to pay for premiums in retirement?
 - How much of their current income could be used to pay for their premiums?

*Remind clients to discuss this matter with their tax advisor.

4. Designing the Best Plan for You

Calculate the Monthly Benefit Amount

(exposed risk or “shortfall”):

Monthly Retirement Income Goal _____

Minus the monthly living expenses for Community Spouse or Domestic Partner _____

Equals \$ available to co-insure monthly long term care costs _____

Minus the monthly cost of private nursing home care in chosen State _____

Equals LTC Insurance need (recommended monthly benefit) _____

Be sure to provide a copy of the applicable product brochure and refer to the Design Your Plan section for a detailed Personal Plan form.

- Objective: Establish what the client’s LTC Insurance needs are and use the data from the FNA to design this Plan for the client
- Points to cover:
 - Explain that Primerica’s approach using a needs based, custom plan design enables you to provide an affordable plan that gives the maximum amount of coverage, and takes into account the client’s complete financial picture. This allows them to take on some of the risk themselves, and aims to make sure they are appropriately insured and not over insured.
 - There are three goals to help:
 - Protect the principal that generates retirement income
 - Provide living expenses for the healthy spouse
 - Pay for the cost of long term care
 - Calculate the shortfall in the client’s ability to fund potential Long Term Care costs that are not covered by the client’s retirement income, using the data provided in the FNA.
 - Read the bullets and fill in the gaps using data from the FNA.
- Example: Calculating the Shortfall:
 - A couple has a retirement income goal (or actual retirement income if retired) of \$5,000 per month.
 - 75% or \$3,750 is the estimated amount needed for the healthy spouse or domestic partner to maintain his/her current standard of living when the spouse or domestic partner needing care goes into a facility.
 - Therefore \$1,250 is left that could go towards the ill spouse or domestic partner’s long term care need (the “co-insurance” amount).
 - Estimated cost of care for a nursing home in this area is \$4,000 per month.
- That leaves a potential shortfall of \$2,750 per month for long term care. This equals the recommended monthly benefit amount.

5. Completing the Paperwork

- **The Product Illustration**
- **The Application Booklet and Outline of Coverage**
- **Payment for Initial Premium**



- Objective: Complete the necessary paperwork and collect the initial premium
- Points to cover:
 - Review the Illustration Output and Suggested Plan with the client and select the Modal Premium Payment option
 - Review and complete the Application Booklet, Outline of Coverage and other required forms.
 - Collect Payment for initial coverage

6. What Happens Next?

- **The Application will be submitted to Genworth Life Insurance Company for Underwriting**
- **You will be contacted to schedule a Phone Health interview or an In-Person interview**
- **Your Physician may be contacted to obtain Medical Records**
- **The Underwriting process typically takes 30 – 60 days, but may take longer depending on Medical Records availability**
- **Your Primerica Representative will contact you to let you know the Underwriting decision, and if approved, deliver your policy**

- Objective: Explain to the Client what will happen next. Points to cover:
 - The Application will be submitted to Genworth Life Insurance Company for Underwriting
 - The client will be contacted to schedule a Phone Health interview or an In-Person interview
 - The clients Physician may be contacted to obtain Medical Records
 - The Underwriting process typically takes 30 – 60 days, but may take longer depending on Medical Records availability
 - You - the Primerica Representative - will contact the client to let you know the Underwriting decision, and if approved, deliver your policy

Policy form series 7042, 7042 Rev, 7044, 7044 Rev, 7048 (7042ID Rev, 7044ID Rev and 7048ID in Idaho, 7042NC AND 7044NC in North Carolina, 7042OK Rev, 7044OK Rev in Oklahoma, and in Texas 7042TX, 7044TX. Not all policies available in all states.

Details about the benefits, costs, limitations and exclusions of these valuable long term care insurance policies are contained in the Outline of Coverage which will be provided to you.

Genworth Life Insurance Company is a Genworth Financial company.

Be sure to consult with your own professional tax and legal advisor(s) before taking any action that may have tax and legal consequences. The tax information in this material was written to support the promotion and marketing of the contract. The Genworth Financial companies and their representatives and distributors do not provide tax or legal advice. We did not write this material for use by any taxpayer to avoid any Internal Revenue Service penalty. You should ask your independent tax and legal advisors for advice based on your particular situation.



Offered through
Primerica Financial Services



Primerica Approval Code: 07LTC101



Genworth®
Financial



BUILDING AN EFFECTIVE GAME PLAN FOR LONG TERM CARE

Long Term Care Insurance underwritten by
Genworth Life Insurance Company
Offered through Primerica Financial Services

1. THE NEED FOR A PLAN FOR YOUR LONG TERM CARE

Planning for long term care has become an essential component of a financial game plan.

What's Your Plan?

“Half of the individuals 65 and older will need long term care assistance.”¹

“Consider a couple age 65, there is an 81% chance that one of them makes it to age 85; there is a 25% chance that one of them makes it to age 97.”²

“40% of people currently receiving some form of Long Term Care are aged 18-64.”³

¹ The truth about money: Long-term care: What's your options? The Capital, Annapolis, MD. March 12, 2006

² Retire Rich. Fortune Magazine, June 26, 2006

³ The Savage Number - How Much Money Do You Need to Retire? Aug. 2005

IT'S A FAMILY AFFAIR...



Have you considered the possible emotional and financial impact long term care could have on you and your family?

As you consider building a foundation for future years here are several questions you should ask yourself:

- Do you know anyone who needed long term care?
 - Where did they receive care?
 - Did they have a long term care insurance policy?
- Should you need long term care, what is your plan?
- How much does long term care cost today in your area?
- How will you pay for your care should you need it?
- What may happen to your savings in the event of an unprotected long term care event?

Review the Financial Needs Analysis.

2. FEATURES AND BENEFITS OF A COMPREHENSIVE LONG TERM CARE INSURANCE POLICY

A comprehensive long term care insurance policy allows you to participate in choosing where and from whom you receive care...

- Although benefits may be available for Home and Community Care and Facility Care, many people prefer to stay in the comfort of their own home when they need long term care.

*“On average, claimants used 55%
of their daily benefit on home health care.”*

Forbes Consulting Group, Jan 2005.

- With many policies, care providers can be independent and not affiliated with a home care agency. For unskilled services, even your friends and neighbors may be able to provide some of your care and receive compensation.

See the outline of coverage and policy for more information.



Primerica Financial Services and Genworth Life Insurance Company (Genworth Life) Working Together for Your Future

Primerica Financial Services

- Helping families achieve financial independence for more than 30 years
- In business since 1977
- A Citigroup subsidiary; Citigroup is one of the 30 Dow Jones Industrial Average Stocks
- More than six million clients in the United States and Canada

Genworth Life Insurance Company

- Genworth Life's Long Term Care Insurance Division helped pioneer long term care insurance over 30 years ago
- A.M. Best's Rating: A+ Superior (2nd highest of 16 ratings) on Financial Strength and Operating Performance⁴
- Proven track record of claims payments—more than \$3.6 billion⁴

⁴ As of 6/30/07. Rating reflects the opinion of the rating agency and is not an implied warranty of the company's ability to meet its financial obligations.

3. WHAT'S THE BEST WAY TO PAY FOR YOUR LONG TERM CARE INSURANCE PREMIUMS?

Discuss the alternative ways to fund your premium.

[Needs Based, Custom Plan Design...](#)

We are able to work with you to design a long term care strategy that takes into account your complete financial picture to help you maintain your financial independence, help protect your assets and ensure you are better prepared for potential long term care costs.



4. DESIGNING THE BEST PLAN FOR YOU

Calculate the Monthly Benefit Amount

(Exposed Risk or "Shortfall")

Monthly Retirement Income Goal

Minus the monthly living expenses
for Community Spouse

Equals \$ available to co-insure
monthly long term care costs

Minus the monthly cost of private
nursing home care in chosen state

Equals LTC Insurance need
(recommended monthly benefit)

*Be sure to provide a copy of the applicable product brochure and refer to the
Design Your Plan section for a detailed Personal Plan form.*

Select the plan*

Individual or Shared

Choose the features*

Product

Benefit Period/Face Amount
(unlimited benefit may provide the
most comprehensive coverage)

Inflation Protection

Elimination Period/Deductible
(Example: PrimeriCare Plus has a
0 day EP for covered Home Care)

Enhanced survivorship? (when applicable)

Couples discount?

Preferred Health discount?

* Policy features, benefits, and discounts may vary. Certain exclusions and limitations apply. See the outline of coverage and policy for more details.

5. COMPLETING THE PAPERWORK

- Review the illustration
- Review and complete the application booklet and outline of coverage including:
 - Insurability profile
 - Coverage selection
 - Personal and Medical Profiles
 - Other required forms
- Provide payment for initial premium

6. WHAT HAPPENS NEXT?

- The application will be submitted to Genworth Life Insurance Company for underwriting
- You may be contacted to schedule a phone health interview or an in-person interview
- Your physician may be contacted to obtain medical records
- The underwriting process typically takes 30-60 days, but may take longer depending on medical records availability
- Your Primerica representative will contact you to let you know the underwriting decision, and, if approved, deliver your policy.

Genworth Financial is a proud sponsor of

alzheimer's  association®

the compassion to care, the leadership to conquer

Genworth Life Insurance Company
Long Term Care Insurance Division
6620 West Broad Street
Building 4
Richmond, VA 23230

Genworth Life Insurance Company
is a Genworth Financial company.

Policy form series 7042, 7042 Rev, 7044, 7044 Rev, 7048 (7042ID Rev, 7044ID Rev and 7048ID in Idaho, 7042NC AND 7044NC in North Carolina, 7042OK Rev, 7044OK Rev in Oklahoma, and in Texas 7042TX, 7044TX. Not all policies available in all states.

Details about the benefits, costs, limitations and exclusions of these valuable long term care insurance policies are contained in the Outline of Coverage.

Be sure to consult with your own professional tax and legal advisor(s) before taking any action that may have tax and legal consequences. The tax information in this material was written to support the promotion and marketing of the contract. The Genworth Financial companies and their representatives and distributors do not provide tax or legal advice. We did not write this material for use by any taxpayer to avoid any Internal Revenue Service penalty. You should ask your independent tax and legal advisors for advice based on your particular situation.

Alzheimer's Association and Genworth Financial, Inc. have entered into a strategic relationship that permits Genworth's use of the Association's trademarks and/or logos. The use of the Alzheimer's Association logo does not constitute an endorsement of the Company's products and services.

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Supporting Document Schedules

Review Status:

Satisfied -Name: AR Filing Letter

12/04/2007

Comments:

Attachment:

AR Filing Letter 42621.pdf



Long Term Care Insurance

6620 West Broad Street Building 4
Richmond, VA 23230

December 4, 2007

Arkansas Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72204

ATTN: Mr. John Shields

Re: **ADVERTISING FILING ACCIDENT AND HEALTH INSURANCE
GENWORTH LIFE INSURANCE COMPANY NAIC# 70025**

Primerica Presentation: 42621 10/24/07

Primerica Presentation Brochure: 42624 10/24/07

Dear Mr. Shields:

On behalf of Genworth Life Insurance Company, I submit for your review and approval duplicate copies of the above referenced advertising material intended for use in the state of Arkansas. Checks in the amount of \$50.00 to cover filing fees are being sent to your Department via Federal Express.

This presentation and brochure will be used by licensed agents of our Primerica Financial Services distribution channel at point of sale, and presented in conjunction with the Outline of Coverage to generate interest in Genworth Life Insurance Company's Long Term Care Insurance Policies 7042AR and 7044AR filed and approved on April 11, 2003 by your Department as well as our Individual Long Term Care Insurance Policy 7048AR filed and approved on June 20, 2007 by your Department.

This advertising material is new and does not replace any advertisements filed by Genworth Life Insurance Company.

If you should have any questions, please call me at our toll free phone number, 1-800-284-5568, extension 3949, fax me at 804-281-6334 or e-mail me at Andy.Zimmerman@genworth.com.

Sincerely,

Andrew A. Zimmerman
Genworth Life Insurance Company
Advertising Review Analyst
Compliance/Advertising Review
Andy.Zimmerman@genworth.com

Attachments