

SERFF Tracking Number: GEFA-126381466 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 44019
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: Flyer Six Reasons/49352

Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Long Term Care Insurance

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: GEFA-126381466 State: Arkansas

SERFF Status: Closed-Filed

Co Tr Num:

Author: Andy Zimmerman

Date Submitted: 11/12/2009

State Tr Num: 44019

State Status: Closed

Reviewer(s): Marie Bennett

Disposition Date: 12/09/2009

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Flyer Six Reasons

Project Number: 49352

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/09/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 12/09/2009

Created By: Andy Zimmerman

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Andy Zimmerman

Filing Description:

This flyer will be used by licensed agents of Genworth Life Insurance Company to generate interest in various Genworth Life Insurance Company long term care insurance policies.

Individual Long Term Care Insurance Policies 7042AR Rev and 7044AR Rev were filed and approved on July 10, 2008 by your Department.

Individual Long Term Care Insurance Policy 7048AR was filed and approved on June 20, 2007 by your Department.

The flyer will be used as a "leave behind" advertisement during face to face meetings with customers.

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

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Company and Contact

Filing Contact Information

Andy Zimmerman, Advertising Review Analyst andy.zimmerman@genworth.com
 6620 W. Broad Street 804-484-3949 [Phone]
 Long Term Care 804-281-6334 [FAX]
 Bldg. #4, 2nd Floor
 Richmond, VA 23230-1700

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: \$25.00
 Retaliatory? No
 Fee Explanation: Arkansas filing fee=\$25 per advertisement. We are submitting one advertisement=\$25
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$25.00	11/12/2009	31987214

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	12/09/2009	12/09/2009

SERFF Tracking Number: *GEFA-126381466* *State:* *Arkansas*
Filing Company: *Genworth Life Insurance Company* *State Tracking Number:* *44019*
Company Tracking Number:
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Disposition

Disposition Date: 12/09/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	AR Cover Letter		Yes
Form	Flyer		Yes

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Form Schedule

Lead Form Number: 49352 08/14/09

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	49352 08/14/09	Advertising	Flyer	Initial		0.000	49352_081409_gnw.pdf

Six Reasons People Are Interested in Buying Long Term Care Insurance

1) Burden

Although it's nice to think your family will take care of you in your old age, nowadays, with so many two-income families, this is frequently not possible. And many parents wouldn't want to place that additional emotional or financial burden on their children.

2) Access to Quality Care

Some people realize that the quality of care available under Medicaid can be less than private pay. Being able to participate in choosing a nursing home gives a family the freedom to move their loved one into a quality facility, nearby, when the time comes.

3) Aversion to Medicaid

There are people who don't want to be dependent on the government for care. They feel welfare is for the truly needy, not for people trying to hide their assets in order to qualify.

4) Asset Protection

Everything an individual worked for could be depleted by nursing home costs. Many people would rather have their home, life's savings and other assets go to their family or charity, instead of going towards long term care costs.

5) Control of Independence

We are used to making choices in our lives. We choose where we want to live, what kind of car we drive, who our doctor is, etc. Most people want to maintain control and independence.

6) A Feeling of Security

The feeling of security offered by quality long-term care insurance is immeasurable. Being able to go to bed at night knowing one is protected, instead of worrying about what to do if something happens, is a feeling many people desire.

This solicitation of insurance is for policy form series 7042, 7042 Rev, 7044, 7044 Rev and 7048 (7042FL & 7044FL, 7042ID Rev, 7044ID Rev & 7048ID, 7042NC Rev & 7044NC Rev, 7042OK Rev & 7044OK Rev, 7048OK, 7042PA & 7044PA, 7042TX Rev & 7044TX Rev, 7042VT & 7044VT, 7042WA & 7048WA) and an agent may contact you. Not all policies are available in all states. Details about the benefits, costs, limitations and exclusions of these long term care insurance policies will be provided to you by a licensed insurance agent.

Long Term Care Insurance underwritten by Genworth Life Insurance Company.

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: AR Cover Letter

Comments:

Attachment:

AR Filing Letter Flyer Six Reasons 49352 081409.pdf



Long Term Care Insurance

6620 West Broad Street Building 4
Richmond, VA 23230

November 12, 2009

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
Invitation to Inquire Advertisement
Flyer: 49352 08/14/09

Dear Mr. Shields:

On behalf of Genworth Life Insurance Company, I submit for your review and approval copies of the above referenced advertising material intended for use in the state of Arkansas. The filing fee of \$25 is being transmitted via EFT on the SERFF filing system.

This flyer will be used by licensed agents of Genworth Life Insurance Company to generate interest in various Genworth Life Insurance Company long term care insurance policies.

Individual Long Term Care Insurance Policies 7042AR Rev and 7044AR Rev were filed and approved on July 10, 2008 by your Department.

Individual Long Term Care Insurance Policy 7048AR was filed and approved on June 20, 2007 by your Department.

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If you should have any questions, please call me at our toll free phone number, 1-800-284-5568, extension 8133949, fax me at 804-662-2596 or e-mail me at Andy.Zimmerman@genworth.com.

Sincerely,

Andrew A. Zimmerman

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