

SERFF Tracking Number: GEFA-126072355 State: Arkansas  
Filing Company: Genworth Life Insurance Company State Tracking Number: 41781  
Company Tracking Number:  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.004 Partnership  
Product Name: Long Term Care Insurance  
Project Name/Number: Partnership Brochure/41218GEN

## Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Long Term Care Insurance

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.004 Partnership

Filing Type: Advertisement

SERFF Tr Num: GEFA-126072355 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 41781

Co Tr Num:

State Status: Filed-Closed

Co Status:

Reviewer(s): Marie Bennett

Author: Andy Zimmerman

Disposition Date: 03/18/2009

Date Submitted: 03/12/2009

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Partnership Brochure

Project Number: 41218GEN

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 03/18/2009

Status of Filing in Domicile: Not Filed

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: 03/18/2009

Corresponding Filing Tracking Number:

Deemer Date:

Filing Description:

This brochure will be used to help educate consumers on the Long Term Care Partnership Program and to generate interest in Genworth Life Insurance Company's Long Term Care Insurance Policies 7042AR Rev and 7044AR Rev filed and approved on July 10, 2008 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 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]  
 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	
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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	AR filing fee=\$25 per advertisement
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$25.00	03/12/2009	26362467

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	03/18/2009	03/18/2009

*SERFF Tracking Number:*      *GEFA-126072355*                      *State:*                      *Arkansas*  
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*Product Name:*              *Long Term Care Insurance*  
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## **Disposition**

Disposition Date: 03/18/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	AR Cover Letter		Yes
<b>Form</b>	Partnership Brochure		Yes

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## Form Schedule

**Lead Form Number:** 41218GEN 03/09/09

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	41218GEN 03/09/09	Advertising	Partnership Brochure	Initial			41218GEN_030909_statefile.pdf



Genworth®  
Financial



## CELEBRATE PARTNERSHIPS

**LONG TERM CARE INSURANCE**

Underwritten by  
Genworth Life Insurance Company





With longer life expectancies, rising health care costs and budget constrained government programs, it is more important than ever to think about your future long term care needs. Most of us understand the need to save for retirement. But many of us ignore an important part of preparing for the years ahead—a way to pay for long term care services.

**Preparing for long term care can help you protect your family, your assets and your financial independence. Now is the time to get started.**

## **Fortunately there may be an answer— the Long Term Care Partnership Program**

The Deficit Reduction Act of 2005, which was signed into law in February of 2006, brings together public and private insurance resources in an innovative way to help consumers prepare for potential long term care needs. Long term care insurance purchased under these programs has created a new opportunity for consumers to enjoy both the benefits of long term care insurance coverage and asset protection in the event that Medicaid benefits are required.<sup>1</sup>

**States endorsing a long term care Partnership Program provide a valuable incentive for consumers to purchase this coverage and send a strong message about the importance of preparing for your future.**



### **What does the Partnership Program do for me?**

Because you live in a state that participates in the Partnership Program, you may be able to qualify for Medicaid in your state while retaining more assets than would otherwise be required under your state's Medicaid eligibility requirements. By purchasing Partnership-qualified long term care insurance, for every dollar of benefit you receive for covered care, you receive a dollar of asset protection. This is called dollar-for-dollar asset protection.



### **Here is an example<sup>2</sup>**

Suppose you purchase Partnership-qualified long term care insurance and under the terms of your coverage, you receive \$200,000 in benefits. Generally you will be able to keep an additional \$200,000 in savings or investments, in addition to the assets your state already allows you to keep, and still meet that state's asset test for qualifying for Medicaid.

Without the Partnership Program, your state may require you to spend your \$200,000 savings or investments for long term care services prior to becoming eligible for Medicaid. Keep in mind that generally, both income and assets are included in determining eligibility for Medicaid and that the Partnership Program protection relates to your assets only. Medicaid rules vary by state. You should check with your state's Medicaid office for the specific rules that apply in your situation.

## **Partnership Program qualifications**

The long term care insurance you purchase must meet the following requirements in order to qualify for the benefits of the Partnership Program:

- Must be a federally tax-qualified long term care insurance plan; long term care insurance from Genworth Life Insurance Company meets this qualification.
- Must meet the following inflation protection requirements based on the client's age as of the date of the application:
  - If you are younger than 61, your plan must include compound annual inflation protection.\*
  - If you are age 61 through 75, your plan must include some form of inflation protection.\*
  - If you are 76 or older, your plan does not need to include inflation protection. However, you can select an inflation protection option and still qualify.\*

**Sounds like a great benefit—  
is there any additional cost?  
No. There is no additional  
premium required in order to  
participate in the Partnership  
Program.**

\*Individual state requirements may vary. Certain states may require specific levels of inflation protection to qualify. Please consult with your agent for details.

**We are a company you can trust to help protect your assets and lifestyle as you grow older.**

**Now it's up to you**

Doesn't it make sense to take care of those things you can control? Your potential long term care needs are among those things you can help to prepare for now. With long term care insurance, you can rest easy knowing your assets and financial independence are better protected. It can be an affordable solution and one of the best decisions you ever make. So why wait?



## **Genworth Life Insurance Company— when dependability is a must**

Selecting a long term care insurance company is an important decision. Genworth Life Insurance Company is a leader in the long term care insurance industry.<sup>3</sup> We offer comprehensive benefits and a claims payment record of more than \$4.3 billion since we began operations in 1974.<sup>4</sup>

We helped pioneer long term care insurance more than three decades ago, and over the years we have continued to meet the needs of more than one million insureds.<sup>5</sup> We believe our experience and expertise set us apart from the rest and make us the right choice to help protect your future.

**We are the company to  
choose, with a name you  
can trust.**

<sup>1</sup> The information contained in this material describing certain aspects of the Deficit Reduction Act of 2005 is based on our current understanding of the law. It is not intended to provide legal advice and is subject to interpretation. Consult your attorney for information related to your particular situation.

<sup>2</sup> Because state and Medicaid eligibility requirements vary, we recommend that you consult with your attorney or tax advisor for more information. For example, the Partnership Program does not affect Medicaid income requirements or other non-asset related eligibility requirements. You may also learn more about Medicaid from your state Medicaid office or from the federal government's website, [www.cms.gov](http://www.cms.gov).

<sup>3</sup> LifePlans 2008 Long Term Care Individual and Group Association Top Writers Survey Results. Based on number of individual policies sold and individual annualized premium in force.

<sup>4</sup> As of 6/30/08.

<sup>5</sup> As of 12/31/08.



*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.com](http://genworth.com)

Policy Form Series 7042, 7042 Rev, 7044, 7044 Rev, 7046, 7048 (7042ID Rev, 7044ID Rev & 7048ID in Idaho, 7042NC Rev & 7044NC Rev in North Carolina, 7042OK Rev & 7044OK Rev in Oklahoma, 7042WA Rev & 7048WA Rev in Washington, 7042PA & 7044PA in Pennsylvania). Not all policies are 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 by Genworth Life Insurance Company.

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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## **Rate Information**

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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** AR Cover Letter

03/12/2009

**Comments:**

**Attachment:**

AR Cover Letter 41218GEN 030909.pdf



Long Term Care Insurance

6620 West Broad Street Building 4  
Richmond, VA 23230

March 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 Advertising Material  
Partnership Brochure: 41218GEN 03/09/09**

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. The filing fee of \$25 is being transmitted via EFT on the SERFF filing system.

This brochure will be used to help educate consumers on the Long Term Care Partnership Program and to generate interest in Genworth Life Insurance Company's Long Term Care Insurance Policies 7042AR Rev and 7044AR Rev filed and approved on July 10, 2008 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 advertisement 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 8133949, fax me at 804-281-6334 or e-mail me at [Andy.Zimmerman@genworth.com](mailto:Andy.Zimmerman@genworth.com).

Sincerely,

Andrew A. Zimmerman  
Genworth Life Insurance Company  
Advertising Review Analyst  
Compliance/Advertising Review  
[Andy.Zimmerman@genworth.com](mailto:Andy.Zimmerman@genworth.com)

Attachments