

SERFF Tracking Number: GEFA-126160270 State: Arkansas  
Filing Company: Genworth Life Insurance Company State Tracking Number: 42445  
Company Tracking Number:  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Insurance  
Project Name/Number: AARP Magazine Ads and BRCs/45689

## Filing at a Glance

Company: Genworth Life Insurance Company  
Product Name: Long Term Care Insurance SERFF Tr Num: GEFA-126160270 State: ArkansasLH  
TOI: LTC03I Individual Long Term Care SERFF Status: Closed State Tr Num: 42445  
Sub-TOI: LTC03I.001 Qualified Co Tr Num: State Status: Closed  
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett  
Author: Andy Zimmerman Disposition Date: 05/27/2009  
Date Submitted: 05/20/2009 Disposition Status: Filed-Closed  
Implementation Date Requested: On Approval Implementation Date:  
State Filing Description:

## General Information

Project Name: AARP Magazine Ads and BRCs Status of Filing in Domicile: Pending  
Project Number: 45689 Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type:  
Submission Type: New Submission Group Market Size:  
Overall Rate Impact: Group Market Type:  
Filing Status Changed: 05/27/2009 Explanation for Other Group Market Type:  
State Status Changed: 05/27/2009  
Deemer Date: Corresponding Filing Tracking Number:

### Filing Description:

These magazine ads and business reply cards will appear in the AARP magazine that is provided to AARP members to generate interest in Genworth Life Insurance Company's Long Term Care Insurance Policy 7044AR filed and approved on April 11, 2003 by your Department, our Individual Long Term Care Insurance Policy 7048AR filed and approved on June 20, 2007 by your Department as well as our group long term care product under policy form series 7046POL and 7046CERT et al. This form series was approved by the Arkansas Department of Insurance on September 13, 2005.

The business reply cards will be inserted with the AARP magazine advertisements. They will not be used as standalone business reply cards and will always be used with the magazine advertisements.

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 Project Name/Number: AARP Magazine Ads and BRCs/45689

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	
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$150.00  
 Retaliatory? No  
 Fee Explanation: AR filing fee=\$25 each form  
 6 advertisements submitted=\$150  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$150.00	05/20/2009	28010772

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	05/27/2009	05/27/2009

*SERFF Tracking Number:*      *GEFA-126160270*                      *State:*                      *Arkansas*  
*Filing Company:*              *Genworth Life Insurance Company*                      *State Tracking Number:*              *42445*  
*Company Tracking Number:*  
*TOI:*                      *LTC03I Individual Long Term Care*                      *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*                      *Long Term Care Insurance*  
*Project Name/Number:*              *AARP Magazine Ads and BRCs/45689*

## **Disposition**

Disposition Date: 05/27/2009

Implementation Date:

Status: Filed-Closed

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>Supporting Document</b>	Explanation of Variables		Yes
<b>Form</b>	Take Your Pick Magazine		Yes
<b>Form</b>	Take Your Pick BRC		Yes
<b>Form</b>	Preserves Magazine		Yes
<b>Form</b>	Preserves BRC		Yes
<b>Form</b>	Coin Jar Magazine		Yes
<b>Form</b>	Coin Jar BRC		Yes

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## Form Schedule

**Lead Form Number:** 45689 04/21/09

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	45689 04/21/09	Advertising	Take Your Pick Magazine	Initial		0	45689_042109.pdf
	45689BRC 04/21/09	Advertising	Take Your Pick BRC	Initial		0	45689BRC042109.pdf
	45690 04/21/09	Advertising	Preserves Magazine	Initial		0	45690_042109.pdf
	45690BRC 04/21/09	Advertising	Preserves BRC	Initial		0	45690BRC042109.pdf
	45691 04/21/09	Advertising	Coin Jar Magazine	Initial		0	45691_042109.pdf
	45691BRC 04/21/09	Advertising	Coin Jar BRC	Initial		0	45691BRC042109.pdf



## Take your pick of fresh, affordable ideas in long term care insurance.

It wasn't so long ago that you had limited choices of long term care insurance. Now, through a special arrangement with Genworth Life Insurance Company, AARP® members can select the benefits they want and the protection they need. Plus, members can purchase long term care insurance to fit a range of budgets.

1 To learn more, call [1-866-345-LTCI (5824)],  
(TTY: [1-800-232-7773]) [or visit [aarphealthcare.com](http://aarphealthcare.com)].



2 **Long Term Care Insurance**  
from Genworth Financial

AARP endorses AARP Long Term Care Insurance underwritten by Genworth Life Insurance Company and in New York, Genworth Life Insurance Company of New York, Administrative Offices: Richmond, Virginia. Genworth Life and Genworth Life of New York pay a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. AARP is not an insurer.

AARP does not make long term care plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a long term care insurance plan.

MOISTEN HERE.



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## Information Request Card

Take the first step toward your future today.

YES! I would like to request FREE information about Long Term Care Insurance.

Please fill in completely.

Name: \_\_\_\_\_

of person sending in card

Address: \_\_\_\_\_

City: \_\_\_\_\_ St: \_\_\_\_\_ Zip: \_\_\_\_\_

Daytime phone number: ( \_\_\_\_\_ ) \_\_\_\_\_

Evening phone number: ( \_\_\_\_\_ ) \_\_\_\_\_

Email address: \_\_\_\_\_

Date of birth: \_\_\_\_\_

An insurance agent may contact you.

Long Term Care Insurance underwritten by Genworth Life Insurance Company, and in New York, Genworth Life Insurance Company of New York

*Please see reverse for important disclosures.*

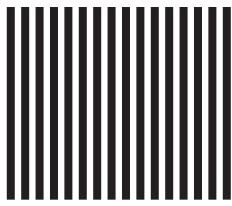
**AARP** | Long Term Care Insurance  
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45689BRC 04/21/09

[0808AM]



NO POSTAGE  
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IF MAILED  
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UNITED STATES



**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 1618 EL PASO TX

POSTAGE WILL BE PAID BY ADDRESSEE

**Insurance Processing Center**

[P O BOX 981100]  
[EL PASO TX 79998-9976]

1



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Please fill in completely.

Name: \_\_\_\_\_

of person sending in card

Address: \_\_\_\_\_

City: \_\_\_\_\_ St: \_\_\_\_\_ Zip: \_\_\_\_\_

Daytime phone number: ( \_\_\_\_\_ ) \_\_\_\_\_

Evening phone number: ( \_\_\_\_\_ ) \_\_\_\_\_

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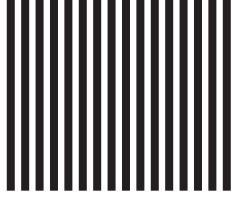
**AARP** | Long Term Care Insurance  
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45689BRC 04/21/09

[0808AM]



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**Insurance Processing Center**

[P O BOX 981100]  
[EL PASO TX 79998-9976]

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## Isn't yours worth preserving?

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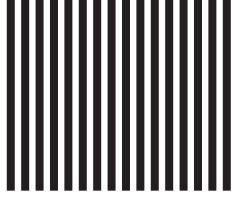
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UNITED STATES



**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 1618 EL PASO TX

POSTAGE WILL BE PAID BY ADDRESSEE

**Insurance Processing Center**

[P O BOX 981100]  
[EL PASO TX 79998-9976]

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45690BRC 04/21/09

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Address: \_\_\_\_\_

City: \_\_\_\_\_ St: \_\_\_\_\_ Zip: \_\_\_\_\_

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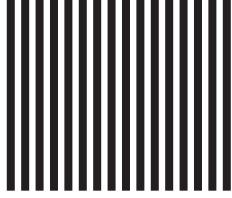
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**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 1618 EL PASO TX

POSTAGE WILL BE PAID BY ADDRESSEE

**Insurance Processing Center**

[P O BOX 981100]  
[EL PASO TX 79998-9976]

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Please fill in completely.

Name: \_\_\_\_\_

of person sending in card

Address: \_\_\_\_\_

City: \_\_\_\_\_ St: \_\_\_\_\_ Zip: \_\_\_\_\_

Daytime phone number: ( \_\_\_\_\_ ) \_\_\_\_\_

Evening phone number: ( \_\_\_\_\_ ) \_\_\_\_\_

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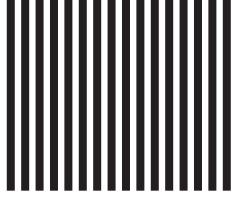
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45691BRC 04/21/09

[0808AM]



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FIRST-CLASS MAIL PERMIT NO. 1618 EL PASO TX

POSTAGE WILL BE PAID BY ADDRESSEE

**Insurance Processing Center**

[P O BOX 981100]  
[EL PASO TX 79998-9976]

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Name: \_\_\_\_\_

of person sending in card

Address: \_\_\_\_\_

City: \_\_\_\_\_ St: \_\_\_\_\_ Zip: \_\_\_\_\_

Daytime phone number: ( \_\_\_\_\_ ) \_\_\_\_\_

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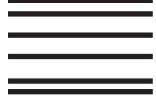
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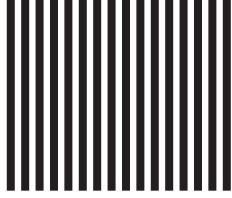
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[EL PASO TX 79998-9976]

1



FOLD HERE, MOISTEN THE OTHER SIDE AS DIRECTED , AND SEAL.

**AARP endorses AARP Long Term Care Insurance underwritten by Genworth Life Insurance Company, and in New York, Genworth Life Insurance Company of New York, Administrative Offices: Richmond, Virginia.** Both companies pay a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse insurance agents, brokers, representatives or advisors. AARP is not an insurer.

AARP does not make long term care plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a long term care insurance plan. Coverage may vary by state and may be offered under Group Policy Number [07101 using policy form series7046 and Group Policy Number] M00001 using policy form series 7050. Individual policies are provided under policy form numbers 7044, 7044 Rev. and 7048. Policy form numbers may be followed by the state's two letter abbreviation (In Idaho, 7044ID Rev. and 7048ID. In Washington, 7044WA and 7048WA). Not all policy forms are available in all states.

Complete details of the benefits, cost, limitations and exclusions will be provided to you. You may request a licensed insurance agent to contact you regarding this solicitation of insurance. Genworth Life Insurance Company and Genworth Life Insurance Company of New York are Genworth Financial companies.

2

*SERFF Tracking Number:*      *GEFA-126160270*                      *State:*                      *Arkansas*  
*Filing Company:*              *Genworth Life Insurance Company*                      *State Tracking Number:*      *42445*  
*Company Tracking Number:*  
*TOI:*                      *LTC03I Individual Long Term Care*                      *Sub-TOI:*                      *LTC03I.001 Qualified*  
*Product Name:*              *Long Term Care Insurance*  
*Project Name/Number:*      *AARP Magazine Ads and BRCs/45689*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: GEFA-126160270 State: Arkansas  
Filing Company: Genworth Life Insurance Company State Tracking Number: 42445  
Company Tracking Number:  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Insurance  
Project Name/Number: AARP Magazine Ads and BRCs/45689

## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** AR Cover Letter 05/20/2009

**Comments:**

**Attachment:**

AR Cover Letter 45689 042109 et al.pdf

### Review Status:

**Satisfied -Name:** Explanation of Variables 05/20/2009

**Comments:**

**Attachment:**

AARP Magazine Ads and BRCs 062009 Explanation of Variables.pdf



**Genworth**  
Financial

Long Term Care Insurance

6620 West Broad Street Building 4  
Richmond, VA 23230

May 20, 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**

**AARP Lead Generation Advertisements**

<b>Type of Solicitation</b>	<b>Form Number</b>	<b>Title</b>
Invitation to Inquire	45689 04/21/09	Take Your Pick Magazine Ad
Invitation to Inquire	45690 04/21/09	Preserves Magazine Ad
Invitation to Inquire	45691 04/21/09	Coin Jar Magazine Ad
Invitation to Inquire	45689BRC 04/21/09	Take Your Pick Business Reply Card
Invitation to Inquire	45690BRC 04/21/09	Preserves Business Reply Card
Invitation to Inquire	45691BRC 04/21/09	Coin Jar Business Reply Card

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 \$150 is being transmitted via EFT on the SERFF filing system.

These magazine ads and business reply cards will appear in the AARP magazine that is provided to AARP members to generate interest in Genworth Life Insurance Company's Long Term Care Insurance Policy 7044AR filed and approved on April 11, 2003 by your Department, our Individual Long Term Care Insurance Policy 7048AR filed and approved on June 20, 2007 by your Department as well as our group long term care product under policy form series 7046POL and 7046CERT et al. This form series was approved by the Arkansas Department of Insurance on September 13, 2005.

The business reply cards will be inserted with the AARP magazine advertisements. They will not be used as standalone business reply cards and will always be used with the magazine advertisements.

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

**Attachments**

Affiliated Companies: Genworth Life Insurance Company—Genworth Life Insurance Company of New York—Genworth Life and Annuity Insurance Company

# GENWORTH LIFE INSURANCE COMPANY EXPLANATION OF VARIABILITY

## AARP LONG TERM CARE INSURANCE MAGAZINE AND BRCs- My Future My Plan 06/2009 Campaign

This Explanation of Variability applies to the components of the enrollment materials listed below. Variable material is bracketed. It includes two types of variability.

Type 1. Variable information, such as the, phone numbers, addresses.

Type 2. Inclusive information that may or may not appear, driven by the dynamics of a particular marketing campaign.

Advertising Forms for the purpose of this Explanation of Variability include:

Type of Solicitation	Form Number	Title
Invitation to Inquire	45689 04/21/09	Take Your Pick Magazine Ad
Invitation to Inquire	45690 04/21/09	Preserves Magazine Ad
Invitation to Inquire	45691 04/21/09	Coin Jar Magazine Ad
Invitation to Inquire	45689BRC 04/21/09	Take Your Pick Business Reply Card
Invitation to Inquire	45690BRC 04/21/09	Preserves Business Reply Card
Invitation to Inquire	45691BRC 04/21/09	Coin Jar Business Reply Card

We have listed the variables for each advertising component in the order in which they appear above.

### **Magazine Advertising: Forms 45689 04/21/09, 45690 04/21/09, and 45691 04/21/09**

Type 1 Variables: Addresses, web addresses, phone numbers, available time frames may change.

Type 2 Variables:

- 1 The reference to the website may be deleted in its entirety.
- 2 The reference to Group Policy 07101 may be deleted in its entirety.

### **Business Reply Card - Magazine Advertising: Forms 45689BRC 04/21/09, 45690BRC 04/21/09, and 45691BRC 04/21/09**

Type 1 Variables: Addresses, web addresses, phone numbers, etc.