

SERFF Tracking Number: LTCG-126157202 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 42447
Company Tracking Number:
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: Genworth Group Long Term Care
Project Name/Number: Website Filing/

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: Genworth Group Long Term Care SERFF Tr Num: LTCG-126157202 State: ArkansasLH
Care
TOI: LTC03G Group Long Term Care SERFF Status: Closed State Tr Num: 42447
Sub-TOI: LTC03G.001 Qualified Co Tr Num: State Status: Closed
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett
Author: Timothy Cassidy Disposition Date: 05/27/2009
Date Submitted: 05/19/2009 Disposition Status: Filed-Closed
Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: Website Filing Status of Filing in Domicile: Authorized
Project Number: Date Approved in Domicile: 07/14/2008
Requested Filing Mode: Review & Approval Domicile Status Comments: Similar material,
though not identical, was filed with Delaware,
Genworth's state of domicile.
Explanation for Combination/Other: Market Type: Group
Submission Type: New Submission Group Market Size: Small and Large
Overall Rate Impact: Group Market Type: Employer, Association,
Trust, Other
Filing Status Changed: 05/27/2009 Explanation for Other Group Market Type:
Labor Unions
Deemer Date: State Status Changed: 05/27/2009
Filing Description: Corresponding Filing Tracking Number:
Please see attached cover letter.

SERFF Tracking Number: LTCG-126157202 State: Arkansas
 Filing Company: Genworth Life Insurance Company State Tracking Number: 42447
 Company Tracking Number:
 TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
 Product Name: Genworth Group Long Term Care
 Project Name/Number: Website Filing/

Company and Contact

Filing Contact Information

(This filing was made by a third party - longtermcaregroup)

Timothy Cassidy, Compliance Manager tcassidy@ltcg.com
 5 Commonwealth Road (508) 651-8800 [Phone]
 Natick, MA 01760 (508) 651-8804[FAX]

Filing Company Information

Genworth Life Insurance Company CoCode: 70025 State of Domicile: Delaware
 6620 West Broad Street Group Code: 350 Company Type: Life, Health &
 Annuity

Building 4
 Richmond, VA 23230 Group Name: State ID Number:
 (804) 922-5085 ext. [Phone] FEIN Number: 91-6027719

Filing Fees

Fee Required? Yes
 Fee Amount: \$75.00
 Retaliatory? No
 Fee Explanation: Three pieces filed at \$25 per piece equals \$75.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$75.00	05/19/2009	27972409

SERFF Tracking Number: LTCG-126157202

State: Arkansas

Filing Company: Genworth Life Insurance Company

State Tracking Number: 42447

Company Tracking Number:

TOI: LTC03G Group Long Term Care

Sub-TOI: LTC03G.001 Qualified

Product Name: Genworth Group Long Term Care

Project Name/Number: Website Filing/

Correspondence Summary

Dispositions

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

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Correction to State of Domicile Approval Date	Note To Reviewer	Timothy Cassidy	05/21/2009	05/21/2009

SERFF Tracking Number: LTCG-126157202

State: Arkansas

Filing Company: Genworth Life Insurance Company

State Tracking Number: 42447

Company Tracking Number:

TOI: LTC03G Group Long Term Care

Sub-TOI: LTC03G.001 Qualified

Product Name: Genworth Group Long Term Care

Project Name/Number: Website Filing/

Disposition

Disposition Date: 05/27/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *LTCG-126157202* State: *Arkansas*
 Filing Company: *Genworth Life Insurance Company* State Tracking Number: *42447*
 Company Tracking Number:
 TOI: *LTC03G Group Long Term Care* Sub-TOI: *LTC03G.001 Qualified*
 Product Name: *Genworth Group Long Term Care*
 Project Name/Number: *Website Filing/*

Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter		Yes
Supporting Document	Filing Authorization Letter		Yes
Supporting Document	Explanation of Variability		Yes
Form	Website		Yes
Form	Copy Deck		Yes
Form	Video Script		Yes

SERFF Tracking Number: LTCG-126157202

State: Arkansas

Filing Company: Genworth Life Insurance Company

State Tracking Number: 42447

Company Tracking Number:

TOI: LTC03G Group Long Term Care

Sub-TOI: LTC03G.001 Qualified

Product Name: Genworth Group Long Term Care

Project Name/Number: Website Filing/

Note To Reviewer

Created By:

Timothy Cassidy on 05/21/2009 01:37 PM

Last Edited By:

Marie Bennett

Submitted On:

05/27/2009 02:05 PM

Subject:

Correction to State of Domicile Approval Date

Comments:

Please note that the state of domicile approval date in the General Information tab is incorrect. The correct date of approval is September 8, 2008. We apologize for the error.

SERFF Tracking Number: LTCG-126157202

State: Arkansas

Filing Company: Genworth Life Insurance Company

State Tracking Number: 42447

Company Tracking Number:

TOI: LTC03G Group Long Term Care

Sub-TOI: LTC03G.001 Qualified

Product Name: Genworth Group Long Term Care

Project Name/Number: Website Filing/

Form Schedule

Lead Form Number: 45330

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	45330	Advertising Website	Initial		0	45330 05-2009 4.0 Website Screenshots.pdf
	45330 CD	Advertising Copy Deck	Initial		0	45330 CD 05-2009 4.0 WEBSITE COPYDECK-FILE.pdf
	45330VS	Advertising Video Script	Initial		0	45330VS Video Script Final Filing 06-26-08.pdf

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About LTC

Plans

Applying

Why consider Long Term Care Insurance? Copy Deck 1.1

What does Long Term Care Insurance cover? Copy Deck 1.2

What are misconceptions about LTC services? Copy Deck 1.3

Why Genworth Life? Copy Deck 1.4

Announcements

Note to reviewer: This panel will display text referenced in Section 8 under "Announcements" in the accompanying Copy Deck.

Read



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Why consider Long Term Care Insurance?

Note to reviewer: This panel will display text referenced in Section 1.0 under "About LTC" in the accompanying Copy Deck.

Each question displayed to the left will have its own description in this space. The numbers displayed to the right of each question are for your use only, and correspond to the portions of the Copy Deck that detail the text to appear in this panel.

next topic: What does Long Term Care Insurance cover?

Step 1: Get a quote

Step 2: Customize plan

Step 3: Apply

Note to reviewer: This tab will display text referenced in Section 4.0 under "Step 1: Get a quote" in the accompanying Copy Deck.

When were you born?

Why does age matter | ?

February 6 1957

Where do you expect to retire?

Why does your location matter | ?

California Rest of State

Note to reviewer: Disclosures link will display text referenced in Section 7.0 under "Disclosures" in the accompanying Copy Deck. Information Safety text is also under Section 7.0 in the Copy Deck.

Next step: Customize plan

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About LTC | Plans | Applying

- How do I choose my coverage? [Copy Deck 2.1](#)
- How can I keep up with the rising costs of care? [Copy Deck 2.2](#)
- What happens when I need care? [Copy Deck 2.3](#)
- What are the advantages? [Copy Deck 2.4](#)
- What else is included in this program? [Copy Deck 2.5](#)
- What care is not covered? [Copy Deck 2.6](#)

Announcements

Note to reviewer: This panel will display text referenced in Section 8 under "Announcements" in the accompanying Copy Deck.

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How do I choose my coverage?

Note to reviewer: This panel will display text referenced in Section 2.0 under "Plans" in the accompanying Copy Deck.

Each question displayed to the left will have its own description in this space. The numbers displayed to the right of each question are for your use only, and correspond to the portions of the Copy Deck that detail the text to appear in this panel.

next topic: [How can I keep up with the rising costs of care?](#)

Step 1: Get a quote

Step 2: Customize plan

Step 3: Apply

Note to reviewer: This tab will display text referenced in Section 4.0 under "Step 1: Get a quote" in the accompanying Copy Deck.

When were you born?
Why does age matter | ?

February 6 1957

Where do you expect to retire?
Why does your location matter | ?

California Rest of State

Note to reviewer: Disclosures link will display text referenced in Section 7.0 under "Disclosures" in the accompanying Copy Deck. Information Safety text is also under Section 7.0 in the Copy Deck.

Next step: **Customize plan**

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Learning Center

About LTC | Plans | Applying

- Who is eligible? Copy Deck 3.1
- How do I apply? Copy Deck 3.2
- Why apply now? Copy Deck 3.3
- How can I learn more? Copy Deck 3.4
- What can I expect during the process? Copy Deck 3.5

Announcements

Note to reviewer: This panel will display text referenced in Section 8 under "Announcements" in the accompanying Word Doc.

Read  printer friendly version 

Who is eligible?

Note to reviewer: This panel will display text referenced in Section 3.0 under "Applying" in the accompanying Copy Deck.

Each question displayed to the left will have its own description in this space. The numbers displayed to the right of each question are for your use only, and correspond to the portions of the Copy Deck that detail the text to appear in this panel.

next topic: How do I apply?

Step 1: Get a quote

Step 2: Customize plan

Step 3: Apply

Note to reviewer: This tab will display text referenced in Section 4.0 under "Step 1: Get a quote" in the accompanying Copy Deck.

When were you born?

Why does age matter | ?

February 6 1957

Where do you expect to retire?

Why does your location matter | ?

California Rest of State

Note to reviewer: Disclosures link will display text referenced in Section 7.0 under "Disclosures" in the accompanying Copy Deck. Information Safety text is also under Section 7.0 in the Copy Deck.

Next step: **Customize plan** 

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[Plans](#)

[Applying](#)

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Who is eligible?

- How do I apply?
- Why apply now?
- How can I learn more?
- What can I expect during the process?

Announcements

Avoid lengthy medical questions -- apply by December 31.

Who is eligible?

To be eligible, you must be an actively-at-work, full-time employee. Retirees and other family members may apply up to age 80. Eligible family members include:

- Your spouse or domestic partner
- Your parents and parents-in-law
- Your grandparents and grandparents-in-law
- Your adult children
- Your siblings

All eligible persons must maintain a permanent U.S. residence, and have an active

[next topic: How do I apply?](#)

[Step 1: Get a quote](#)

[Step 2: Customize plan](#)

[Step 3: Apply](#)

Your plan

Cost	\$16.26 per month
Total Coverage	\$108,000
Monthly Benefit	\$3,000

[calculate the cost of waiting » Copy Deck 5.8](#)

[calculate self-insuring options » Copy Deck 5.7](#)

[view your group's contribution » Copy Deck 5.5.2.2](#)

[compare plans » Copy Deck 5.6](#)

[view plan details » Copy Deck 5.5.3](#)

[print or email quote »](#)

Customize your plan [Copy Deck 5.1](#)

Here is a place to start... Based on the amounts people typically spend on assisted living care in your area, a Monthly Benefit of \$3,000 and Total Coverage of \$108,000 have been pre-selected. Customize your coverage by adjusting the benefit sliders below.

Monthly Benefit | ? [Copy Deck 5.2](#)

How much does care cost in my area | ? [Copy Deck 5.2.1](#)

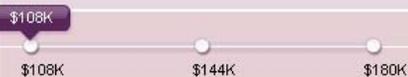
What is the cost of waiting | ? [Copy Deck 5.2.2](#)



Total Coverage | ? [Copy Deck 5.3](#)

How much Total Coverage do I need | ? [Copy Deck 5.3.2](#)

What if I invested instead of buying insurance | ? [Copy Deck 5.3.3](#)



Benefit Increase Options | ? [Copy Deck 5.4](#)

- Buy More Coverage Over Time | ?
- Automatic Increase for Life - Age Adjusted | ?
- Automatic 5% Increase for Life - Compound | ?

Discounts [Copy Deck 5.5](#)

How can I reduce my cost | ? [Copy Deck 5.5.1](#)

- Couples Discount | ?

[←](#) [Back](#) [Next step: Apply](#) [→](#)

Note to reviewer:
This tab will display text referenced in Section 5 under "Step 2: Customize Plan" in the accompanying Copy Deck.

Rider descriptions are in Copy Deck 5.4.3 – 5.4.15. Only the riders chosen by the group will be displayed.

Discounts & Options are in Copy Deck 5.5.1.1. – 5.5.2.1. Only riders chosen by the group will be displayed.

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How do I choose my coverage?

How can I keep up with
What happens when I n
What are the advantage
What else is included in
What care is not covere

Announcements

Follow the steps below
budget.

Step 1: Get a quote

Your plan

Cost

Total Coverage \$

Monthly Benefit \$

calculate the cost of waiting

calculate self-insuring option

view your group's contributi

compare plans >

view plan details >

print or email quote >

How do I choose my coverage?

What is the cost of waiting? Copy Deck 5.2.2

People often think they can wait until they are older to buy Long Term Care Insurance. But considering coverage earlier has advantages.

Monthly Costs

Today [\$15]

[Monthly]Benefit:[\$3,000]

Total Coverage:[\$108,000]

If you wait...

5 Years [\$21]

10 Years [\$31]

15 Years [\$51]

20 Years [\$78]

Why now?

- Monthly premiums are lower when you're younger
- A future medical condition won't keep you from getting insurance

Premiums shown are not guaranteed. The insurer has the right to change rates in the future.

45330

- Note to reviewer:
This pop up box will correspond to two places in the Customize Plan screens:
- "Calculate the Cost of Waiting" on the left navigation bar tools, and
 - "What is the Cost of Waiting?" under the [Daily/Monthly] Benefit section of the quote.

Buy More Coverage Over Time | ?
Automatic Increase for Life - Age Adjusted | ?
Automatic 5% Increase for Life - Compound | ?

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How do I choose my coverage?

How can I keep up with...
What happens when I n...
What are the advantage...
What else is included in...
What care is not covere...

Announcements

Follow the steps below...
budget.

Step 1: Get a quote

Your plan

Cost	\$
Total Coverage	\$
Monthly Benefit	\$

- calculate the cost of waiting
- calculate self-insuring option
- view your group's contributi...
- compare plans »
- view plan details »
- print or email quote »

How do I choose my coverage?

Why insure versus invest? Copy Deck 5.3.3

This graph helps you see how long it would take to save an amount equal to the Total Coverage from your Long Term Care Insurance plan. Select an expected after-tax investment return on the slider and see if saving on your own is a viable option to pay for the services you may need.



* This amount does not account for any increases in total coverage that may result from your benefit increase options.

45330

Note to reviewer:
This pop up box corresponds to two places in the Customize Plan screens:
•“Calculate Self-Insuring Options” on the left navigation bar tools, and
•“What if I invested instead of buying insurance?” under the Total Coverage part of the quote.

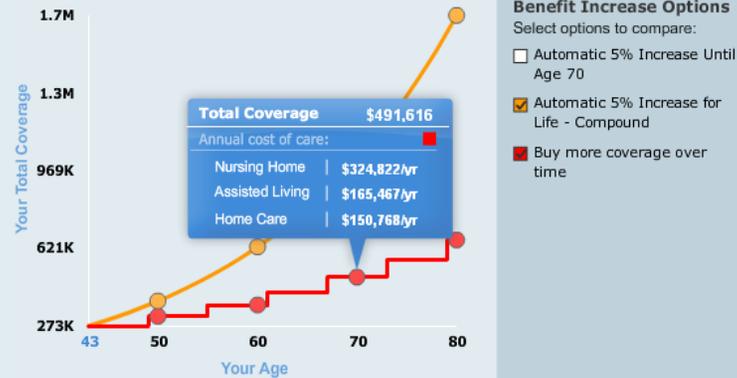
- Buy More Coverage Over Time | ?
- Automatic Increase for Life - Age Adjusted | ?
- Automatic 5% Increase for Life - Compound | ?

Which benefit increase option is right for me? Copy Deck 5.4.2

How will my coverage grow?

How much will my coverage cost?

This graph shows how your Total Coverage will grow over time depending on the option you select.



This graph uses the 2008 Genworth Financial annual Cost of Care survey. It assumes the cost of care in DC will increase by 5% annually. For the "Buy More Coverage Over Time" option, this graph assumes that you elect to purchase more coverage every 6 years.

45330

Note to reviewer:

This pop up box corresponds to two places in the Customize Plans screen:

- "How will my benefits increase>>" on the left navigation bar tools, and
- "Which Benefit Increase is Right For Me?" under the Benefit Increase Option part of the quote.

Which benefit increase option is right for me? Copy Deck 5.4.2

How will my coverage grow?

How much will my coverage cost?

This graph shows your annual cost of coverage depending on the option you select.



For the "Buy More Coverage Over Time" option, this graph assumes that you elect to purchase more coverage every 6 years.

45330

- Image displayed on left is Tab 1 (How will my coverage grow) and it draws future coverages for each BIO selected
- Image displayed on right is Tab 2 (How much will my coverage cost?) and it draws future costs for each BIO selected
- User can mouseover points in curves to see the cost of care and future total coverage amounts as displayed in the blue box centered in the screen shot.
- Tool only pulls in the BIOs that are available for that group

https://longtermcare.genworth.com - Plan Details - Microsoft Internet Explorer provide...

Print | | Email |

ABC Company Long Term Care Insurance Program
Underwritten by Genworth Life Insurance Company

Plan details

Plan Premium	\$30.48
Less Employer Contribution	\$15.24
Your Total Monthly Cost	\$15.24

Your plan includes:

Monthly Benefit:	\$3,000
This is the maximum amount you can be reimbursed each month for your care expenses.	
Total Coverage:	\$108,000
This is the total amount of money available to cover your long term care expenses for the lifetime of your coverage.	
Benefit Increase Option:	Buy More Coverage Over Time
Every three years, you will be offered the opportunity to buy additional coverage - as long as you're not in claim status. If you accept the offer, both your Monthly Benefit and your Total Coverage Amount (less any claims paid) will increase by 5%, compounded annually. This feature is automatically included in the plan you select.	
Home & Community Care %:	75% of Monthly Benefit
For Home and Community Care, your expenses will be covered for up to 75% of your Monthly Benefit, or \$2,250 per month.	
Informal Care:	Included

Done

choice, you should let your personal priorities guide you. Three weighed against your priorities, can help you with the answer...

Benefit: The maximum amount the plan will pay for covered month.

Coverage Amount: The total amount the plan will pay for covered lifetime of the coverage.

Benefit Options: How your Monthly Benefit and Total Coverage levels change over time to keep up with the rising costs of care.

Make choices on all three, so read on to learn more about how you can make the choices that's right for you.

[next topic: How can I keep up with the rising costs of care?](#)

Apply

How much do people typically spend on assisted living care in your area, a total of \$108,000 have been pre-selected. Customize your coverage by adjusting the sliders below.

- Buy More Coverage Over Time | ?
- Automatic Increase for Life - Age Adjusted | ?
- Automatic 5% Increase for Life - Compound | ?

Discounts

How can I reduce my cost | ?

- Couples Discount | ?

← Back Next step: **Apply** →

Note to reviewer:
This pop up box corresponds to "[view plan details>>](#)" and "[print quote>>](#)" on the left navigation bar of the Customize Plans screens.

It will display text referenced in accompanying Copy Deck, under section 5.5.3.

ABC Company Long Term Care Insurance Program
Underwritten by Genworth Life Insurance Company

Plan details

Plan Premium	\$30.48
Less Employer Contribution	\$15.24
Your Total Monthly Cost	\$15.24

Your plan includes:

Monthly Benefit:	\$3,000
This is the maximum amount you can be reimbursed each month for your care expenses.	
Total Coverage:	\$108,000
This is the total amount of money available to cover your long term care expenses for the lifetime of your coverage.	
Benefit Increase Option:	Buy More Coverage Over Time
Every three years, you will be offered the opportunity to buy additional coverage - as long as you're not in claim status. If you accept the offer, both your Monthly Benefit and your Total Coverage Amount (less any claims paid) will increase by 5%, compounded annually. This feature is automatically included in the plan you select.	
Home & Community Care %:	75% of Monthly Benefit
For Home and Community Care, your expenses will be covered for up to 75% of your Monthly Benefit, or \$2,250 per month.	
Informal Care:	Included
You can receive reimbursement for help provided by a friend or family member, who didn't live in your home when you became eligible for benefits.	
Elimination Period:	90 days
Once you are certified, your benefits will begin after a 90 calendar day elimination period.	

Your plan also includes a Home Assistance Benefit, International Coverage, Waiver of Premium, Hospice and Respite Care, Care Coordination, Bed Reservation, and Alternate Care. It is subject to the exclusions and limitations shown in the Plans section of the Learning Center.

Apply by 3/1/2010 and receive streamlined underwriting.

This quote is based on your age of 51 as of 3/13/2009. Premiums are not guaranteed. It is for illustrative purposes only and may be subject to underwriting approval.

Note to reviewer:
This is full view of plan details as shown on slide 8.

It will display text referenced in accompanying Copy Deck under section 5.5.3

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Who is eligible?

[How do I apply?](#)

[Why apply now?](#)

[How can I learn more?](#)

[What can I expect during the process?](#)

Announcements

Avoid lengthy medical questions -- apply by December 31.

Who is eligible?

To be eligible, you must be an actively-at-work, full-time employee. Retirees and other family members may apply up to age 80. Eligible family members include:

- Your spouse or domestic partner
- Your parents and parents-in-law
- Your grandparents and grandparents-in-law
- Your adult children
- Your siblings

All eligible persons must maintain a permanent U.S. residence, and have an active

[next topic: How do I apply?](#)

[Step 1: Get a quote](#)

[Step 2: Customize plan](#)

[Step 3: Apply](#) **Copy Deck 6.0**

Plan summary

Total Coverage \$108,000

Monthly Benefit \$3,000

[view plan details >](#)

Initial cost/month \$30.48

Group contribution/month \$15.24

Cost \$15.24 per month

[Get a new quote >](#)

[Request an enrollment kit >](#)

[Download an application >](#)

Start the application process by creating an account

To return to an in-progress application at a later date, you will need to create login credentials for yourself.

Please create your personal ID

First name

Last name

Email address

Re-enter email address

Please create your password | ?

Re-enter password

Security question

Select a security question

Answer to security question

Was the eligible employee hired before 1/11/2009?

Yes No

[←](#)

Back

Next step: **Apply** [→](#)

Note to reviewer:
This tab will display text
referenced in accompanying Word
document under section 6.0
“Step 3: Apply”

“Get a new quote” simply takes
the user back to Step 2:
Customize plan. No additional
text in the Copy Deck.

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Avoid lengthy medical questions

Step 1: Get a quote

Plan summary

Total Coverage	\$100,000
Monthly Benefit	\$3,000

[view plan details »](#)

Initial cost/month	\$30.00
--------------------	---------

Group contribution/month	\$15.00
--------------------------	---------

Cost	\$15
	per month

[Get a new quote »](#)

[Request an enrollment kit »](#)

[Download an application »](#)

Close Window ✕

Download an application

Was the eligible employee hired before 1/11/2009? Yes No

Please review the following and indicate your consent below. To view the documents, download and install the free [Adobe Reader](#).

[Outline Of Coverage](#) (PDF)
[Things You Should Know](#) (PDF)
[Potential Rate Increase Disclosure](#) (PDF)
[Personal Worksheet](#) (PDF)
[Shopper's Guide to Long Term Care Insurance](#) (PDF)

I have reviewed the important documents above.

Continue →

Please create your password | ?

Re-enter password

Note to reviewer:
This pop up box corresponds to "[Download an application>>](#)" link on the left navigation bar.

To assure that the required disclosures have been accessed by the applicant, an Error message will appear if user attempts to Continue without reading documents. If affirmation box is not checked, error message will prompt reader to confirm they have read the documents. See "Step 3 Error Messages" in Section 6.0 of the Copy Deck.

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How do I apply?
Why apply now?
How can I learn more?
What can I expect during the process?

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Avoid lengthy medical...

Step 1: Get a quote

Plan summary

Total Coverage

Monthly Benefit

[view plan details >](#)

Initial cost/month

Group contribution/month

Cost

[Get a new quote >](#)

[Request an enrollment kit >](#)

[Download an application >](#)

Close Window ✕

Request an enrollment kit

To have information on your group plan mailed to you, please complete the fields below.

Send application to

First name	Last name	
<input type="text"/>	<input type="text"/>	
Address	Address line 2 (optional)	
<input type="text"/>	<input type="text"/>	
City	State	Zip code
<input type="text"/>	California ▼	<input type="text"/>
Phone number	Email address	
<input type="text"/>	<input type="text"/>	
Was the eligible employee hired before 1/11/2009?	<input type="radio"/> Yes <input type="radio"/> No	

→

Email address

Re-enter email address

Please create your password | ?

Re-enter password

Note to reviewer:
This pop up box corresponds to "[Request an enrollment kit>>](#)" on the left navigation bar.

There are no additional text references in the Copy Deck.



Group Long Term Care Insurance Website 4.0 Learning Center – (Reviewer: See Slide #1 in the Website printed screens.)

1.0 About LTC

1.1. Why consider Long Term Care Insurance?

1.1.1. The things we value - home, family, hard-earned savings, independence - these are just a few of the important things Long Term Care Insurance can help you protect and preserve. To consider whether Long Term Care Insurance is right for you, we invite you to consider the value it may help to bring...

1.1.2. **Preserve your savings and other assets.** You've worked hard and saved. Your savings will serve you when life goes as you've planned. But you probably don't want to use your savings to pay for a hospital stay, or to replace your home after a fire. You have health and homeowner's insurance for those unforeseen turns in the road. But chances are you could live without many of the catastrophic events you've planned for. And the longer you live, the greater the likelihood of a long term care need. There's insurance for that too: Long Term Care Insurance.

1.1.3. **Protect your family and friends from the difficulties of care giving.** Family is often the first place you'll turn to for care, comfort, and support. But in many cases, they are not professional caregivers. What you want from your family is love and support. Weeks, months or years of care, even with just basic daily needs may be a burden you want to lift from your family's shoulders, so they can give you those shoulders to lean on in the ways that matter more.

1.1.4. **Stay in your home as long as possible.** If you're like most people, home is where your heart is, and where you'd like to stay for as long as possible. Long Term Care Insurance can give you the flexibility to receive care in the comfort and familiarity of your home or your community.

1.1.5. **Maintain a level of independence and control of your life.** Nothing makes us feel more vulnerable than losing control of basic choices. Few things are as important as knowing we've taken steps to help make sure we're able to live our lives on our own terms.

1.2. What does Long Term Care Insurance cover?

1.2.1. Keeping up with daily basic activities may require help when you're dealing with an accident, illness or a chronic condition. Long Term Care Insurance is intended to help in times when the unforeseen leaves you with less capacity to

do these kinds of daily tasks on your own. It helps to reimburse the expenses you incur for covered long term care services.

- 1.2.2. **Care at home and in the community.** The simple things may become challenging: getting out of bed, getting dressed each day, making a meal, even laundry or housecleaning. Long Term Care Insurance can help pay for caregivers and their training, as well as things like medical monitoring equipment, to make you feel better and safer at home. [You may even be covered for some care you get from family and friends.]
- 1.2.3. **Care in Assisted Living Facilities.** Assisted living strikes a balance between independent living and access to personal care services in a community setting.
- 1.2.4. **Care in a Nursing Home.** Nursing homes provide comfort knowing you have 24-hour access to skilled care, including medical services and monitoring of your needs.

If you want to explore other benefits and features of this Long Term Care Insurance program, please read [detailed information](#) concerning the plans available. (link to pdf of the Outline of Coverage).

1.3. **What are misconceptions about LTC services?**

- 1.3.1. **It won't happen to me.** It's hard to imagine ourselves in need of care. But we may be naïve to think this way. The causes for long term care needs aren't that uncommon. [Research shows 7 in 10 people age 65 or older will need long term care services at some point in their lifetimes¹. Not surprising when you think about it. But you should also give some thought to this: 40% of people receiving long term care are between 18 and 64 years old]².

[1. Kemper, Komisar and Alecxih 2005/2006: "Long-Term Care Over an Uncertain future: What Can Current Retirees Expect?"; Health Policy Institute, Georgetown University.]

[2. National Clearinghouse Long Term Care Information- "Own Your Future" website. U.S. Department of Health and Human Services, November 2007.]

- 1.3.2. **My other insurance will cover me.** Long Term Care needs may be something you'd associate with Disability or Health insurance, but neither one is designed to cover what this insurance can cover. Generally, disability insurance replaces lost income to cover basic living expenses like rent, food and clothing. Health insurance covers part of the cost for hospital stays, prescription drugs and doctor's visits — but does not help with the daily needs that make up long term care.
- 1.3.3. **The government will pay.** Many Americans think of government programs as a safety net, however these programs are limited in benefits and require those who participate to meet specific qualifications. This means two things: 1)

you may not have control over the type or location of care you receive; 2) your savings and other property may stand in the way of your eligibility.

1.3.3.1. For example: Medicare generally offers very limited coverage and only for a short period of time. It is not designed to cover long term care and does not offer significant help with these expenses. Medicaid can pay for nursing home care and some other long term care, but requires that you have little or no income. In addition, in most states you must spend down all but about \$2,000 of your assets in order to qualify.

1.3.4. **I can pay for it out of savings.** Your savings may be what you're counting on for retirement. But if you plan to use this money to pay for long term care, it's worth noting that, nationally, nursing home care costs on average [\$76,000] a year, and even home care averages more than [\$43,000] a year³. If a long term care situation lasted even a few years, that's a big bite out of your savings. Considering that savings are supposed to cover the essentials of life, as well as things like travel, it may be worth holding on to as much as possible.

1.3.4.1. Another point to consider is that decades of savings may help you accumulate money to pay for care, but Long Term Care Insurance offers immediate protection. So if you need care sooner, it's available.

[3.[Genworth Financial Annual Cost of Care Survey. Conducted by CareScout [April 2008]. Assumes nursing home care is within a [semi-private/private room] and home care is [Medicare certified] for an average of [44] hours per week.]

1.3.5. **Insurance is too expensive.** Long Term Care insurance is built for flexibility in cost as well as coverage. You choose your [Daily/Monthly] Benefit amount, your Total Coverage amount, and your Benefit Increase option. These three choices let you put together a plan that will help meet your needs and fit your budget.

1.3.5.1. If cost is a main concern, consider selecting a combination of benefits you can reasonably afford – even though it may not necessarily be the most comprehensive coverage available. When a long term care event happens, many people find having some coverage is better than having no coverage at all.

1.3.5.2. You have to be the judge of whether Long Term Care Insurance should be part of your overall financial plan. You need to feel comfortable that you'll be able to pay your premiums now and in the future. If you're depending on Social Security as your main source of income, have little or no savings (or home equity) to protect, or believe you'll qualify for Medicaid, Long Term Care Insurance may not be the right choice for you.

1.4. **Why Genworth Life?**

1.4.1. Should the need for long term care arise, you'll want to be sure that the company you've paid premiums to will be there to pay your claims as well. As a long-time leader in the Long Term Care Insurance market⁴, Genworth Life offers experience and stability, commitment, and strength.

[4. Individual Long Term Care Insurance, [2006] Sales and In-Force, LIMRA International.]

1.4.1.1. **Experience and stability.** This company is [the #1/a leading] provider of Individual Long Term Care Insurance⁴. They provide Long Term Care Insurance to more than [1 million] people and have paid out over \$[4] billion in claims since 1974 - that's more than any other provider⁵.

[4. Individual Long Term Care Insurance, [2006] Sales and In-Force, LIMRA International.]

[5. Genworth Life Insurance Company, business operations information; 12/1974 through [12/31/2007.]

1.4.1.2. **Commitment.** This company continues to strengthen its commitment and expand its presence in the long term care market with a range of new solutions. For example, in 2007 it was selected by AARP[®] as the exclusive Long Term Care Insurance provider for over [39] million members. The company also has a strategic alliance with the Alzheimer's Association [and is the national sponsor of the Memory Walk].

1.4.1.3. **Strength.** The Genworth Financial family of companies serve the lifestyle protection, retirement income, investment and mortgage insurance needs of more than [15 million] customers with operations in [24] countries. [View Genworth Life's financial ratings.](#) (note to reviewer: link directs to the following address:

http://www.genworth.com/content/genworth/www_genworth_com/web/corporate/en/about_genworth/corp_company_ratings.html)

1.4.2. **Health & Wellness.** Genworth Life is an advocate for health and wellness. Visit the [Momentum Wellness Program](#) (note to reviewer: links to www.genworth.com/wellness) to find information and discounts on important wellness opportunities, including diet and exercise programs, nutrition, prevention, safety and care giving support.

Learning Center:
(Reviewer: See Slide #2 in the Website printed screens.)

2.0 Plans

2.1. **How do I choose my coverage?**

2.1.1. Like any important choice, you should let your personal priorities guide you. Three simple elements, weighed against your priorities, can help you with the answer...

2.1.1.1.

1. **The [Daily/Monthly] Benefit:** The maximum amount the plan will pay for covered services each [day/month].
2. **The Total Coverage Amount:** The total amount the plan will pay for covered services over the lifetime of the coverage.
3. **Benefit Increase Options:** How your [Daily/Monthly] Benefit and Total Coverage levels can increase over time to keep up with the costs of care. Some options are available for an additional cost.

2.1.1.2. You will get to make choices on all three, so read on to learn more about how you can select the coverage that's right for you. [There are other AARP endorsed Long Term Care Insurance products available. Please call [phone number] for more information.]

2.1.2. **Your [Daily/Monthly] Benefit.** Your [Daily/Monthly] Benefit is the maximum amount your plan will cover for qualifying long term care expenses each [day/month]. There are several available choices. Choose a [Daily/Monthly] Benefit that will come close to covering the cost of care in your area. [View the cost of care in your area >>](#) (note to reviewer: links to cost of care map in pop-up)

2.1.2.1. **If cost is a concern...** Choose a [Daily/Monthly] Benefit that will come close to covering your home care needs. Insurance to cover less expensive home and community care needs may yield financial as well as personal benefits for those who prefer familiar surroundings. [Consider this: 3 out of 4 claims start with home care and nearly 70% continue with home care until the need is resolved.⁶]

[6. Genworth Life Insurance Company, business operations information; 12/1974 through [12/31/2007]. Internal Claims data.]

2.1.3. **Your Total Coverage Amount.** Long Term Care Insurance provides a "pool of money" (your total coverage amount) to pay for your long term care expenses over the lifetime of your plan. When you choose a Total Coverage Amount you should think about your needs, your family situation, your financial resources and your family health history to estimate how long you think you'll need this money to last.

2.1.3.1. **If cost is a concern...** Choose a Total Coverage Amount that should last about three years. [In 9 out of 10 cases, a 2005 actuarial study shows that long term care claims are lasting three years or less.⁷]

[7. Long Term Care Claims, A Special Report, Milliman Consultants and Actuaries, April 2005]

2.2. How can I keep up with the rising costs of care?

2.2.1. There's flexibility to help you prepare for rising costs in a way that suits your budget.

2.2.1.1. **Buy more coverage over time.** Every three years, you will be offered additional coverage – as long as you're not in claims status. If you accept the offer, both your [Daily/Monthly] Benefit and your Total Coverage Amount (less any claims paid) will increase by 5%, compounded annually. This feature is automatically included in the plan you select.

2.2.1.1.1. **This could be for you if:**

- You prefer lower premiums today than you would get with other benefit increase choices.
- You prefer to choose when to increase your coverage – based on your needs and budget at the time of the offer.

2.2.1.1.2. **This may not be for you if:**

- You're uncomfortable with your premiums increasing each time you accept an offer to buy more coverage. Premiums for the additional coverage will be based on your age at the time of the increase.
- You think you might decline future offers. [If you decline the offer [two] consecutive times you will not be offered further opportunities to increase coverage.]

2.2.1.2. **[Automatic 5% Increase Until Age 70].** Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase by 5% compound every year until you're age 70.

2.2.1.2.1. **This could be for you if:**

- You don't want your premiums to go up when your benefits increase.
- You prefer your coverage to automatically increase each year until you turn 70 – regardless of your health. You won't need to make purchase decisions every three years.

2.2.1.2.2. **This may not be for you if:**

- You're uncomfortable paying a higher premium than you would pay initially for the "buy more coverage over time" option.
- You want your benefit to continue growing past age 70. Your benefits under this option will stop growing once you reach age 70 – although the cost of services may continue to increase.]

2.2.1.3. **[Automatic 5% Increase Until Age 76].** Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year until you're age 76.

2.2.1.3.1. **This could be for you if:**

- You don't want your premiums to go up when your benefits increase.
- You prefer your coverage to automatically increase each year until you turn 76 – regardless of your health. You won't need to make purchase decisions every three years.

2.2.1.3.2. This may not be for you if:

- You're uncomfortable paying a higher premium than you would pay initially for coverage over time.
- You want your benefit to continue growing past age 76. Your benefits under this option will stop growing once you reach age 76 – although the cost of services may continue to increase.]

2.2.1.4. [Automatic 4% Increase Until Age 76]. Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 4% compound every year until you're age 76.

2.2.1.4.1. This could be for you if:

- You don't want your premiums to go up when your benefits increase.
- You prefer your coverage to automatically increase each year until you turn 76]– regardless of your health. You won't need to make purchase decisions every three years.

2.2.1.4.2. This may not be for you if:

- You're uncomfortable paying a higher premium than you would pay initially for coverage over time.
- You want your benefit to continue growing past age 76. Your benefits under this option will stop growing once you reach age 76 – although the cost of services may continue to increase.]

2.2.1.5. [Automatic 3% Increase Until Age 76]. Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 3% compound every year until you're age 76.

2.2.1.5.1. This could be for you if:

- You don't want your premiums to go up when your benefits increase.
- You prefer your coverage to automatically increase each year until you turn 76 – regardless of your health. You won't need to make purchase decisions every three years.

2.2.1.5.2. This may not be for you if:

- You're uncomfortable paying a higher premium than you would pay initially for coverage over time.
- You want your benefit to continue growing past age [76]. Your benefits under this option will stop growing once you reach age [76] – although the cost of services may continue to increase.]

2.2.1.6. **[Automatic 5% Increase for Life - Compound].** Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase by 5% compound every year.

2.2.1.6.1. **This could be for you if:**

- You want the most comprehensive inflation protection available with this plan.
- You don't want your premiums to go up when your benefits increase.
- You prefer your coverage to automatically increase each year – regardless of your health. You won't need to make purchase decisions every three years.

2.2.1.6.2. **This may not be for you if:**

You're uncomfortable paying a higher premium than you would pay with other options.]

2.2.1.7. **[Automatic 3% Increase for Life - Compound].** Your [Daily/Monthly Benefit] and Total Coverage Amount (less any claims paid) will automatically increase by 3% compound every year.

2.2.1.7.1. **This may be for you if:**

- You don't want your premiums to go up when your benefits increase.
- You prefer your coverage to automatically increase each year – regardless of your health. You won't need to make purchase decisions every [three] years.
- [You prefer a more affordable compound option.]

2.2.1.7.2. **This may not be for you if:**

You're uncomfortable paying a higher premium than you would pay initially for the "buy more coverage over time" option.]

2.2.1.8. **[Automatic 5% Increase for Life - Simple].** Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5% simple every year.

2.2.1.8.1. **This may be for you if:**

- You don't want your premiums to go up when your benefits increase.
- You prefer your coverage to automatically increase each year – regardless of your health. You won't need to make purchase decisions every three years.
- [You prefer a more affordable benefit increase option.]

2.2.1.8.2. **This may not be for you if:**

- You're uncomfortable paying a higher premium than you would pay initially for the "buy more coverage over time" option.
- You prefer your benefits to increase more quickly. Over time, "simple" increase options grow more slowly than compound options.]

2.2.1.9. **[Automatic Increase for Life - Age Adjusted]**. Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 66. Thereafter, your accumulated benefits will grow each year by 5% on a simple basis.

2.2.1.9.1. **This may be for you if:**

You don't want your premiums to go up when your benefits increase.

- You prefer your coverage to automatically increase each year – regardless of your health. You won't need to make purchase decisions every [three] years.
- [In the early years, you want the strength of compounding with a lower cost than some other compound options; or, for the same cost, you'd like a higher benefit amount.]

2.2.1.9.2. **This may not be for you if:**

- You're uncomfortable paying a higher premium than you would pay initially for coverage over time.
- [You prefer your benefits to increase more quickly. Over time, "simple" increase options grow more slowly than compound options.]

2.2.1.10. **[Automatic Increase for Life - Age Adjusted (a)]**. Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. Thereafter, your accumulated benefits will grow by 3% compound each year.

2.2.1.10.1. **This may be for you if:**

- You don't want your premiums to go up when your benefits increase.
- You prefer your coverage to automatically increase each year – regardless of your health. You won't need to make purchase decisions every three years.
- [In the early years, you want the strength of compounding with a lower cost than some other compound options; or, for the same cost, you'd like a higher benefit amount.]

2.2.1.10.2. **This may not be for you if:**

You're uncomfortable paying a higher premium than you would pay initially for coverage over time.]

2.2.1.11. **[Automatic Increase for Life - Age Adjusted (b)]**. Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5% compound until you turn 61, by 3% compound between the ages of 62 and 76, then by 2% compound each year thereafter.

2.2.1.11.1. This may be for you if:

- You don't want your premiums to go up when your benefits increase.
- You prefer your coverage to automatically increase each year – regardless of your health. You won't need to make purchase decisions every three years.
- [In the early years, you want the strength of compounding with a lower cost than some other compound options; or, for the same cost, you'd like a higher benefit amount.]

2.2.1.11.2. This may not be for you if:

You're uncomfortable paying a higher premium than you would pay initially for coverage over time.

2.2.1.12. [Automatic Increase for Life - Age Adjusted (c)]. Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. It will continue to grow by 5% simple until you turn 76. Thereafter, your accumulated benefits will grow by 2% simple each year.

2.2.1.12.1. This may be for you if:

- You don't want your premiums to go up when your benefits increase.
- You prefer your coverage to automatically increase each year – regardless of your health. You won't need to make purchase decisions every three years.
- [In the early years, you want the strength of compounding with a lower cost than some other compound options; or, for the same cost, you'd like a higher benefit amount.]

2.2.1.12.2. This may not be for you if:

- You're uncomfortable paying a higher premium than you would pay initially for coverage over time.
- You prefer your benefits to increase more quickly. Over time, "simple" increase options grow more slowly than compound options.]

2.2.1.13. [Automatic Increase for Life - Age Adjusted (d)]. Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. It will continue to grow by 5% simple until you turn 76. Thereafter, your accumulated benefits will grow by 5% simple each year.

2.2.1.13.1. This may be for you if:

- You don't want your premiums to go up when your benefits increase.
- You prefer your coverage to automatically increase each year – regardless of your health. You won't need to make purchase decisions every three years.

- [In the early years, you want the strength of compounding with a lower cost than some other compound options; or, for the same cost, you'd like a higher benefit amount.]

2.2.1.13.2. This may not be for you if:

- You're uncomfortable paying a higher premium than you would pay initially for coverage over time.
- You prefer your benefits to increase more quickly. Over time, "simple" increase options grow more slowly than compound options.]

2.2.1.14. [Note that the Automatic Increase options described above are available for an additional premium.]

2.3. What happens when I need care?

2.3.1. **Contacting the claims department.** Registered Nurses and professional Care Coordinators are available to help you understand the benefits that fit your situation, and how to access them. You'll receive an 800 number to contact Genworth. Once the nurse understands the situation, you'll be contacted by a member of the Care Coordination team who can work with you to create a personalized care plan.

2.3.2. **Professional care coordination.** Care Coordinators help make the difficult decisions and uncharted waters of long term care easier for you to navigate. Their knowledgeable assistance allows you to bring together the resources you'll need and evaluate the choices available in your community. They'll work with you, your care providers and your family to help you make the most of your benefits. Our Care Coordinators are available to you or you can, at your own expense, use other care coordination professionals.

2.3.3. **Qualifying for benefits.** You'll qualify for benefits if you need help with at least two "activities of daily living" and anticipate needing help with them for at least 90 days. There are six qualifying activities of daily living, which are:

- Bathing
- Eating
- Dressing
- Toileting
- Continence
- Transferring (for example moving from a chair to your bed)

2.3.3.1. Alzheimer's disease or another severe cognitive impairment that results in the need for supervision may also qualify you for benefits. You will need a doctor, nurse, social worker or other medically licensed healthcare professional to certify that you have a condition that qualifies you for benefits.

2.3.3.2. For benefits to be payable for covered services, you'll need a Plan of Care from a licensed health care professional that indicates the type of care appropriate to your needs.

2.3.4. **Elimination Period.** After you are certified, your benefits will begin after a [60/90] day elimination period. The elimination period begins on the first day you receive covered long term care services. If you continue to qualify, you will receive benefits after [60/90] [calendar/covered-service days.] You will only need to satisfy the elimination period once in your lifetime [and your covered-service days do not need to be consecutive].

2.4. What are the advantages?

2.4.1. **It's flexible.** You can design your plan to fit your needs and your budget.

It's portable. [Take this coverage with you, even if you leave this group, as long as you pay your premiums.]
[Membership has its privileges, however if you choose to leave the association you'll still be able to take this coverage with you, as long as you pay your premiums.]

2.4.2. **[Streamlined underwriting/Guaranteed coverage].** [During [group name]'s enrollment period, [employees/members/retirees] are guaranteed coverage – as long as you [are actively at work/ are a member in good standing/ meet eligibility requirements] both on the day you apply and on the day your coverage becomes effective. [Your spouse [or domestic partner] may be able to take advantage of simplified underwriting, which means fewer medical questions to answer.]

[During [group name]'s enrollment period, you and your spouse [or domestic partner] may be able to take advantage of simplified underwriting [, depending on your age and the plan you choose], which means fewer medical questions to answer.]

[During [group name]'s enrollment period, [employees/members/retirees] will receive either guaranteed coverage or streamlined underwriting – depending on [your age] [and] [the plan you choose] – as long as you are [actively at work / are a member in good standing / meet eligibility requirements] both on the day you apply and on the day your coverage becomes effective. [Your spouse [or domestic partner] may be able to take advantage of simplified underwriting [- depending on [their age] [and] [the plan they select] – which means fewer medical questions to answer.]

2.4.3. **[[Group name] supports this program.** [Group name] recognizes the financial and emotional burden a long term care event may have on you and your family.]

[They want each of their [employees/members/retirees] to have the opportunity to be protected against this risk and, for that reason, strongly urge you to consider adding Long Term Care Insurance to your financial plan.]

[They want each of their [employees/members/retirees] to be protected against this risk and, for that reason, are making contributions to help fund your Long Term Care Insurance plan.]

[Payroll [/annuity] deduction. Your premiums [– as well as those of your [spouse/domestic partner] –]can be easily paid for through payroll [/ annuity] deduction.]]

[AARP and Genworth – a winning combination. You need a company you can trust to help protect your assets and lifestyle as you grow older. Since long term care is so future oriented, you need an insurer with the financial stability and commitment to be around years from now. That’s why this AARP Group Long Term Care Insurance Program, underwritten by Genworth Life Insurance Company, is now available to AARP members.]

2.4.4. **It provides care coordinators.** Care Coordinators provide comfort that comes from having a knowledgeable professional help you through the unfamiliar territory of long term care services.

[30]-day free look. You have [30] days from the time you receive your certificate of insurance to evaluate the plan. If you decide during that time that you don’t want the coverage, your premiums will be promptly refunded. If you decide to keep your coverage, premiums will be payable when due. There is a 65-day period for making late premium payments before coverage will lapse.

2.4.5. For use with ER Groups only:

[AARP and Genworth: AARP is dedicated to enhancing quality of life for all of us as we age. Genworth Life, through its experience and thought leadership concerning long term care issues, is dedicated to providing AARP’s members with a unique set of plan options, designed to address the possibility of future long term care needs.]

It’s easy to enroll. You can enroll [using the web] [, by phone at [phone number] [, with an agent] or with a paper application — whatever works best for you.

2.4.6. **[Partnership for long term care.** You may be able to purchase a Long Term Care Insurance plan that qualifies for your state’s Long Term Care Insurance Partnership Program. The Partnership Program lets you protect your assets - up to the amount of benefits you receive from your plan and still potentially qualify for Medicaid. In other words with a Partnership qualified plan, you may not have to spend down your assets to qualify for Medicaid.

2.4.6.1. For your plan to qualify for Partnership you must select a qualifying Benefit Increase Option. For more information on this and other elements of Partnership, view the important details here.] (note to reviewer: links to Partnership disclosure form)

2.5. What else is included in this program?

2.5.1. **[Couples discount.** [If you and your spouse [or domestic partner] both apply for coverage, each of you can receive a [10%] discount.]
[If you and your spouse [or domestic partner] both are eligible and apply for coverage, each of you can receive a [35%] discount.]
[There is a [35%] discount if both members of a couple apply [and are approved] for coverage]. [If only one is approved a [25%] discount applies.]

[Preferred Health discount. If you are in good health, based on Genworth Life's underwriting standards, you may qualify for an additional discount.]

2.5.2. **[Informal Care.** Help provided by a friend or family member, who didn't live in your home when you became claim eligible, may also be reimbursed - as long as the caregiver isn't compensated as an employee of a home health agency or Independent Provider. This care may include help managing medications, simple health care tasks, or assisting you with the activities of daily living.]

2.5.3. **International coverage.** If you think you may retire outside the United States, you'll also be covered for qualified nursing home care you receive in other countries. Your covered expenses will be reimbursed up to 75% of your [Daily/Monthly] Benefit for up to 4 years.

2.5.4. **[Return of Premium at Death.** If you're concerned about what happens to the money you've paid into your insurance plan should you die before receiving benefits this feature will appeal to you. Premiums you have paid into the plan (less any claims paid) will be returned if you die before age [65]. A reduced amount will be returned thereafter.]

2.5.5. **[Non-Forfeiture Benefit Rider.** If you're concerned about losing your benefits should you stop paying premiums, you may want to consider purchasing this rider for an additional charge. This rider allows for a reduced amount of coverage if your plan would otherwise end because you didn't pay your premium after your coverage is in force for three years. Coverage automatically includes a contingent nonforfeiture benefit. Details of this benefit are found in the Potential Rate Disclosure form (note to reviewer: underlined links to Potential Rate Disclosure form.)]

2.6. What care is not covered?

2.6.1. Not all long term care services are covered by your plan.

Your plan does not cover items such as room and board, treatment, care, and equipment if:

2.6.1.1.

- [You would not have been charged for them if you did not have insurance.]
- [You receive them outside of the United States of America, its territories or possessions except as covered by the International Coverage benefit.]

2.6.1.1.1.

- [You receive care or services from your immediate family that are not covered by an Informal Care benefit. (Charges for care may be covered if the family member provides them as an employee of the organization being paid for the services and receives only the normal compensation for employees in his or her job category.)]
- [You receive care in a Veteran's Administration or other federal government facility unless a valid charge is made.]

2.6.1.2. Your plan does not cover expenses if the need for long term care is the result of:

- [War or an act of war, whether declared or undeclared]
- [Attempted suicide or self-inflicted injury]
- [Your participation in a felony, riot or insurrection]

2.6.1.2.1.

- [Alcoholism, addiction to drugs or narcotics, except for addiction to prescription drugs, which you have taken only as directed by a physician.]
- [You receive or are eligible to receive workers' compensation benefits, occupational disease act benefits, or similar benefits.]

2.6.2. Non-duplication of benefits. This plan will pay benefits for covered expenses that are over and above the amount payable or paid under:

- Medicare, (including amounts that would be reimbursable except for the application of a deductible or co-insurance amount.
- Any other federal, state or government health care program other than Medicaid.

2.6.3. Coordination with other coverage. Benefits are reduced when the total amount payable under this program and all other group Long Term Care Insurance, is greater than the actual expense incurred.

If you'd like more details on what isn't covered by your Long Term care Insurance, read the Exclusions and limitations section of the Outline of Coverage.

Learning Center: (Reviewer: See Slide #3 in the Website printed screens.)

3.0 Applying

3.1. Who is eligible?

3.1.1. [To be eligible, you must be [a/an] [actively-at-work,] [full-time/part-time] [employee/member in good standing] and at least 18 years old. [[Retirees and] [O/other family members may apply up to age [80] / must be between the ages of [18] and [80]]. Eligible family members include:

- [Your spouse [(includes a person to whom you are joined by marriage or a legal relationship recognized by state law)] [or domestic partner]
- [Your parents and parents-in-laws]
- [Your step-parents]
- [Your grandparents and grandparents-in-law]
- [Your step-grandparents]
- [Your adult children]
- [Your siblings]

All eligible persons must maintain a permanent US residence, and have an active U.S. Social Security or tax identification number.]

[AARP Group Long Term Care Insurance is available to AARP members and their spouses [or domestic partners,] between the ages of 18 and 80, who maintain a permanent U.S. residence and have an active Social Security or U.S. Tax Identification Number.]

3.2. How do I apply?

3.2.1. It's easy to apply for the [Group Name] Group Long Term Care Insurance program. You can:

- **[Apply online** – You can apply, sign and submit your application online thanks to our unique electronic signature capability.]
- **[Meet with a licensed agent** – You can meet face to face with a qualified agent who can help you evaluate your options. Call [800-565-0895] to find an agent near you.]
- **[Apply by phone** – If you'd like help completing your application over the phone, customer service representatives are available by calling [800-565-0895].]
- **Download an application** – Print, sign and complete the application and return it by mail. The mailing address is provided in the instructions.
- **Request an information kit** – You can request an information kit with everything you need to apply.

Follow the tabs below to get started.

3.3. Why apply now?

3.3.1. Applying now to [Group name]'s Long Term Care Insurance program has advantages:

[Streamlined Underwriting. If you are [an actively at work employee/ a member in good standing / a(n) [eligible] retiree], you can take advantage of streamlined underwriting during your enrollment period. This limits the health related questions you [and your spouse [or domestic partner]] need to answer.]

[Coverage Guarantee. During your enrollment period, if you are [an actively at work employee/a member in good standing / a(n) [eligible] retiree]] on the day you apply, and on the day your coverage becomes effective, your coverage is guaranteed without answering any health questions. [Your spouse [or domestic partner] will have streamlined underwriting which limits the health questions they'll have to answer.]]

3.3.1.1. [If you decide to apply after the enrollment period, you will be required to complete a full health questionnaire and go through underwriting. There is a chance that a health condition may prevent you from qualifying for coverage.]

3.3.1.2. **Lower premiums.** The younger you are when you apply, the lower your premium will be for comparable coverage. If you wait to apply your premiums will be higher – and you may not be able to qualify for coverage.

3.4. How can I learn more?

3.4.1. If you want to explore other benefits and features of this Long Term Care Insurance program, please read detailed information (note to reviewer: links to outline of coverage) concerning the plans available, or call [1-800-XXX-XXXX] between the hours of [Monday - Friday, X AM and X PM Eastern].

3.5. What can I expect during the process?

3.5.1. **[Application.** If you apply online, you'll get a confirmation that your application has been received.]

Underwriting. If you need to complete a health questionnaire, we may request a copy of your medical records, and in some instances, a 20 to 30 minute telephone interview may also be required.

3.5.2. **Certificate issue.** When you have been approved for coverage, on or near the effective date of your coverage, you'll receive a package containing your Certificate of Insurance. This is your proof of insurance. Be sure to review it to make certain it reflects the benefits you have chosen – you'll have [30] days to return it for a refund of your paid premiums if you change your mind.

Step 1: Get A Quote

(Reviewer: See Slide #3 in the Website printed screens, in lower section of screen.)

4.0 Step 1: Get a quote

4.1. When were you born?

4.1.1. Why does age matter?

Your premiums are tied to your age so typically, the younger you are when you purchase coverage, the lower your premiums will be.

4.2. Where do you expect to retire?

4.2.1. Why does your location matter?

The costs of long term care vary significantly from state to state - and even between rural and urban areas in the same state. They also vary based on the type of care, with home and community care and assisted living generally costing less than nursing facility care. [View Cost of Care Map>>](#) (note to reviewer: [links to cost of care map.](#))

Step2: Customize Plan (Reviewer: See Slide #4 in the Website printed screens.)

5.0 Step 2: Customize Plan

5.1. Customize Your Plan

5.1.1. Here is a place to start... Based on the amounts people typically spend on [assisted living] care in your area, a [Daily/Monthly] Benefit of [\$XXX] and Total Coverage of [\$YYY,YYY] have been pre-selected. Customize your coverage by adjusting the benefits slider below.

5.2. [Daily/Monthly] Benefit

Your [Daily/Monthly] Benefit is the maximum amount you will be reimbursed each [day/month] for your care. When choosing your [Monthly/Daily] Benefit, consider an option that will come close to the amounts people typically spend for care in your area.

5.2.1. How much does care cost in my area?

The cost of care you receive not only depends on where you live, but also on the type of care you receive. To find the cost of home or community care, assisted living and nursing home care in your area, use our [Cost of Care map](#). (note to reviewer: links to cost of care map.)

5.2.2. What is the cost of waiting? (Reviewer: see slide 5 in the accompanying website printed screens)

What is the cost of waiting? People often think they can wait until they are older to buy Long Term Care Insurance. But considering coverage earlier has advantages.

Why now?

- Monthly premiums are lower when you're younger
- A future medical condition won't keep you from getting insurance

5.2.3.1 Monthly Costs, Monthly Benefit, Total Coverage

(note to reviewer: Amounts are populated from the selections shown on Customize Plan screen.)

5.2.3.2 If you wait...

Column 1: 5 Years, 10 Years, 15 Years, 20 Years , 25 Years – depending on age of individual running the quote.

Column 2: Populated with premium for the same coverage, based on the date of birth indicated on the Get a Quote screen and the benefit selection shown on the Customize Plan screen.

5.2.3.3 Disclosure:

Premiums shown for future purchases are taken from current rate tables for older ages. These premiums are not guaranteed and the insurer has the right to change rates in the future.

5.3. Total Coverage

5.3.1.

Total Coverage is the total amount of money available to cover long term care expenses for the lifetime of your coverage. This “pool of money” is available to reimburse your covered care expenses and, it will last until you use it up – as long as your coverage remains in effect.

5.3.2. How much Total Coverage do I need?

Everyone’s needs are different, but when making this choice consider a plan that will be sufficient to cover three years worth of long term care expenses. However, you should also think about things like your own family health history, which might guide you to an option that will allow for care for a longer period.

5.3.3. What if I invested instead of buying insurance? (reviewer: see Slide 6 in the accompanying website printed screens.)

Why insure vs. invest? This graph helps you see how long it would take to save an amount equal to the Total Coverage from your Long Term Care Insurance plan. Select an expected after-tax investment return on the slider and see if saving on your own is a viable option to pay for the services you may need.

- You will be [XX] years old by the time you’re able to save an amount equal to the Total Coverage you could have today with Long Term Care Insurance.

Total Coverage [\$XXXX]*

Cost: [\$xx] per month

After-tax return: The annual investment return you expect to earn after deducting taxes. Choose from the options on the slider.

*This amount does not account for any increases in Total Coverage that may result from your benefit increase options.

5.4. Benefit Increase Options

5.4.1. Your [Daily/Monthly] Benefit and Total Coverage amounts may be sufficient today, but long term care expenses are likely to continue to increase. Consider selecting a benefit increase option to help ensure your coverage keeps pace with the cost of care. The Automatic Increase options are available for an additional premium.

5.4.2. Which Benefit Increase Option is right for me? (reviewer: see slide 7 in the Website printed screens)

How will my coverage grow? This graph shows how your Total Coverage will grow over time depending on the option you select.

This graph uses the [2008] Genworth Financial Annual Cost of Care Survey. It assumes the cost of care in [state] will increase by [5%] annually. For the “Buy More Coverage Over Time” option, this graph assumes that you elect to purchase more coverage every [6] years.

How much will my coverage cost? This graph shows your annual cost of coverage depending on the option you select.

5.4.3. Buy More Coverage Over Time

Every three years, you will be offered the opportunity to buy additional coverage - as long as you're not in claim status. If you accept the offer, both your [Daily/Monthly] Benefit and your Total Coverage Amount (less any claims paid) will increase by 5%, compounded annually. This feature is automatically included in the plan you select.

5.4.4. [Automatic 5% Increase Until Age 70]

5.4.4.1. Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year until you're age 70.]

5.4.5. [Automatic 5% Increase Until Age 76]

5.4.5.1. Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year until you're age 76.]

5.4.6. [Automatic 4% Increase Until Age 76]

5.4.6.1. Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 4% compound every year until you're age 76.]

5.4.7. [Automatic 3% Increase Until Age 76]

5.4.7.1. Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 3% compound every year until you're age 76.]

5.4.8. [Automatic 5% Increase for Life - Compound]

5.4.8.1. Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year.

5.4.9. [Automatic 3% Increase for Life - Compound]

5.4.9.1. Your [Daily/Monthly Benefit] and Total Coverage Amount (less any claims paid) will automatically increase 3% compound every year.]

5.4.10. [Automatic 5% Increase for Life - Simple]

5.4.10.1. Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase every year by 5% simple every year.]

5.4.11. [Automatic Increase for Life - Age Adjusted]

5.4.11.1. Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year

until you turn 66. Thereafter, your accumulated benefits will grow each year by 5% on a simple basis.]

5.4.12. [Automatic Increase for Life - Age Adjusted (a)]

5.4.12.1. Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. Thereafter, your accumulated benefits will grow by 3% compound each year.]

5.4.13. [Automatic Increase for Life - Age Adjusted (b)]

5.4.13.1. Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5% compound until you turn 61, by 3% compound between the ages of 62 and 76, then by 2% compound each year thereafter.]

5.4.14. [Automatic Increase for Life - Age Adjusted (c)]

5.4.14.1. Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. It will continue to grow by 5% simple until you turn 76. Thereafter, your accumulated benefits will grow by 2% simple each year.]

5.4.15. [Automatic Increase for Life - Age Adjusted (d)]

5.4.15.1. Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. It will continue to grow by 5% simple until you turn 76. Thereafter, your accumulated benefits will grow by 5% simple each year.]

5.5. [Discounts] [&] [Options]

5.5.1. [How can I reduce my cost?]

There are ways to reduce the monthly cost of your plan. If you are eligible, the available discounts can lower your monthly premiums.]

5.5.1.1. [Couples discount.]

[If you and your spouse [or domestic partner] both apply for coverage, each of you can receive a [10%] discount.]

[If you and your spouse [or domestic partner] both are eligible and apply for coverage, each of you can receive a [35%] discount.]

[There is a [35%] discount if both members of a couple apply [and are approved] for coverage]. [If only one is approved a [25%] discount applies.]

5.5.1.2. [Preferred Health discount.] If you are in good health, based on Genworth Life underwriting standards, you may qualify for an additional [xx%] discount.]

5.5.2. How can I enhance my coverage?

You can add options to your coverage for additional premium.

5.5.2.1. [Non-Forfeiture Option.] If you have purchased this rider, and you stop paying premiums you'll still be eligible to receive a reduced level of

benefits. Coverage automatically includes a contingent nonforfeiture benefit. Details of this benefit are found in the Potential Rate Disclosure form (underlined links to Potential Rate disclosure form.)]

Left Nav Bar: Links

[View your group's contribution>>](#)

5.5.2.2. [Group Name] realizes the importance of Long Term Care Insurance to help protect your hard earned savings and prepare for long term care needs. To help you build a personalized Long Term Care Insurance plan, they are contributing [\$xx] to help pay for your plan.]

[Group Name] realizes the importance of Long Term Care Insurance to help protect your hard earned savings and prepare for long term care needs. With that in mind, they are contributing funds to provide a [Daily/Monthly] Benefit of [\$XXXX] and Total Coverage of [\$YYY,YYY]. You will automatically receive this benefit. However, if you would prefer to increase your coverage, consider the plan that has been pre-selected or adjust the benefits sliders to pick another option. [Group Name]'s contribution will be applied to reduce your premium for the option you select.]

5.5.3. **[View plan details>>](#)**(Note to reviewer: see slides #8 and #9 in the website printed screens.)

5.5.3.1. Base Plan Premium	[\$XX]
[Plus Rider Cost	[\$xx]
[Plus Rider Cost	[\$xx]
[Less Employer Contribution	[(\$xx)]]
[Less Other Discounts	[(\$xx)]]
 Your Total Monthly Cost	 [\$XXX]

5.5.4. **Your plan includes:**

5.5.4.1. **[Daily/Monthly] Benefit:** [\$xx.xx] [\$x,xxx]
This is the maximum amount you can be reimbursed each [day/month] for your care expenses.

5.5.4.2. **Total Coverage:** [\$xxx,xxx]
This is the total amount of money available to cover your long term care expenses for the lifetime of your coverage. [Your Total Coverage amount is determined by multiplying your {Monthly/Daily} Benefit by a duration of [XX] [years/days].

5.5.4.3. **[Benefit Increase Option: Buy more coverage over time**
[Every three years, you will be offered the opportunity to buy additional coverage – as long as you're not in claim status. If you accept, both your [Daily/Monthly]

Benefit and your Total Coverage Amount (less any claims paid) will increase by 5%, compounded annually. This feature is automatically included in the plan you select.

5.5.4.4. **[Benefit Increase Option: [Automatic 5% Increase Until Age 70**
Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year until you're age 70.]

5.5.4.5. **[Benefit Increase Option: [Automatic 5% Increase Until Age 76**
Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year until you're age 76.]

5.5.4.6. **[Benefit Increase Option: Automatic 4% Increase Until Age 76**
Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 4% compound every year until you're age 76.]

5.5.4.7. **[Benefit Increase Option: [Automatic 3% Increase Until Age 76**
Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 3% compound every year until you're age 76.]

5.5.4.8. **[Benefit Increase Option: [Automatic 3% Increase for Life – Compound**
Your [Daily/Monthly Benefit] and Total Coverage Amount (less any claims paid) will automatically increase 3% compound every year.]

5.5.4.9. **[Benefit Increase Option: [Automatic 5% Increase for Life - Compound**
Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year.]

5.5.4.10. **[Benefit Increase Option: [Automatic 5% Increase for Life - Simple**
Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase every year by 5% simple every year.]

5.5.4.11. **[Benefit Increase Option: [Automatic Increase for Life – Age Adjusted**
Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 66. Thereafter, your accumulated benefits will grow each year by 5% on a simple basis.]

5.5.4.20. **[Non-Forfeiture:**

This rider allows for reduced coverage, if your plan would otherwise end because you don't pay your premium after it is in force for three years.]

5.5.5. Your plan also includes a Home Assistance Benefit, International Coverage, Waiver of Premium, Hospice and Respite Care, Care Coordination, Bed Reservation, and Alternate Care. It is subject to the exclusions and limitations shown in the Plans section of the Learning Center.

5.5.6. **[Apply by [end initial enrollment date] and receive [guaranteed coverage/streamlined underwriting].]**

5.5.7. This quote is based on your age of [xx] as of [XX/XX/XXXX]. Premiums are not guaranteed. It is for illustrative purposes only and may be subject to underwriting approval. [(If you've recently had a birthday, you may benefit from our 30-day look-back period.)]"

5.5.8. [If you meet certain underwriting requirements, you can receive a preferred health discount on your premium for the life of your coverage. In your online application, your premium will not reflect the preferred health discount. If approved, the discount will be reflected in your final certificate documentation.]

5.6. **Compare Plans>>**

Compare your options

This compares the starting plan to the plan you've selected.

5.6.1. **Cost per month:** Your cost per month is the amount you will pay (also referred to as your "premium") for Long Term Care Insurance.

5.6.2. **[Daily/Monthly] Benefit:** Your [Daily/Monthly] Benefit is the total amount Genworth will reimburse each [day/month] for your care expenses.

5.6.3. **Total Coverage:** Your Total Coverage is the total amount the plan will pay for covered services over the lifetime of your coverage.

5.6.4. **Home & Community Care %:** This is the percentage of the {Daily/Monthly} Benefit that is available to cover qualified care you receive in your home or community.

5.6.5. **[Benefit Increase Option]:** A plan feature designed to help your benefits keep pace with the costs of care over time.

5.6.6. **Discounts.** A summary of all plan discounts that you have selected.

5.6.7. **[Options:** A summary of all additional plan options that you have selected]

5.7. **Calculate self-insuring options>>** (note to reviewer: links to Insure vs. Invest tool.

- See section 5.3.3. for copy details
- See Slide #6 in the Website printed screens.
- Will also appear as a Total Coverage tip: “What if I invested instead of buying insurance?”

5.8. **Calculate the cost of waiting>>** (note to reviewer: links to cost of waiting tool.

- See section 5.2.2 for copy details
- See Slide #5 in the Website printed Screens
- Will also appear as a Monthly/Daily Benefit tip: “What is the Cost of Waiting?”

5.9. **Calculate How My Benefits Will Increase>>** (note to reviewer: links to Benefit Increase comparison tool.

- See section 5.4.2 for copy details)
- See Slide #7 in the Website printed screens.

6.0 Step 3: Apply (Reviewer: See Slide #10 in the Website printed screens.)

6.1. **[Before You Apply]**

6.1.1. [To start your application with the plan features and choices you saved earlier, click below. To submit your completed application electronically, enter your e-Signature. If you prefer paper, you may complete the application online, then print, sign and mail the forms. It’s your choice.]

[Your account has been created and an electronic signature code has been emailed to the address you provided. You should receive your e-Signature in a few minutes. You don’t have to wait for the email to arrive - you can start your application now. To submit your completed application electronically, enter the e-Signature you receive. If you prefer paper, you may complete the application online, then print, sign and mail the forms. It’s your choice.]

If needed, your e-Signature can be sent again to the email address associated with your account.

6.2. **[Welcome Back, [user name]**

6.2.1. **We’ve saved your coverage preferences from your last visit.**

To continue your application with the plan features and choices you made during your last visit, click below. If you want to explore a little more, visit the Learning Center above or click “Get a New Quote” and save your new plan features before completing the application. Please note that if you’ve had a birthday since your last visit, the cost for your coverage may have changed.]

Pop-up Box: Download an Application (Reviewer: See Slide # 11 in Website Printed Screens)

Pop-up Box: Request an Enrollment Kit
(Reviewer: See Slide # 12 in Website Printed Screens)

Step 3: Disclosures & Error Messages

Firefox Error Message on Step 3

[To begin the online application, please log into the website using a Microsoft Internet Explorer browser. The online application may not function properly with the browser you're currently using.]

Request a kit intro: To have information on your group plan mailed to you, please complete the fields below.

Request a kit confirm: "Your request has been received. You can expect to receive your information kit (including and application) in 10 days."

Download app intro: "To download an application for the coverage you selected, please complete the fields below."

Review Documents Copy: "Please confirm you have reviewed the following important documents by clicking the box below. Adobe Reader is required to view the documents. Download now."

Continue: If the applicant clicks "Continue" before accessing all required disclosures, the following message will display:
"Please open and review each of the documents before proceeding."

Headers:
(Reviewer: See slide #1, upper left quadrant)

Logo and Group Name will appear based on the dynamics of the group.

Website link may or may not appear.

Website message: [Join AARP] will only appear in the AARP Group Long Term Care Insurance program screens.

7.0 Disclosures

(Reviewer: See Slide #1 Note in the Website printed screens, lower left quadrant.)

(Pop-Up – Appears after entering login info for AARP only.)

[AARP Health is a collection of health-related products, services and insurance programs available to AARP members. Neither AARP nor its affiliates are the insurer. AARP contracts with insurers to make coverage available to AARP members. Insurers and providers pay a fee to AARP and its affiliate to use the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. Additionally, AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse individual agents.

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

This Long Term Care Insurance program is underwritten by Genworth Life Insurance Company.]

DISCLOSURE LINK (lower left navigation)

IMPORTANT INFORMATION ABOUT THIS WEBSITE

The plan selections and features described on this website are offered under the [ABC Company] Group Long Term Care Insurance Program. This material is a solicitation for insurance, and contains only a summary of coverage; the group policy terms and provisions will prevail. Be sure to review the Outline of Coverage for definitions and additional details of this insurance program, its features and limitations, including any state variations.

[To be eligible, you must be [an/a] [actively-at-work,] [full-time/part-time] [employee/member in good standing] and at least 18 years old. [[Retirees and] [F/]family members must be between the ages of [18] and [80]. Eligible family members include:

- [Your spouse (includes a person to whom you are joined by marriage or a legal relationship recognized by state law)] [or domestic partner]
- [Your parents and parents-in-laws]
- [Your step-parents]
- [Your grandparents and grandparents-in-law]
- [Your step-grandparents]
- [Your adult children]
- [Your siblings]

All eligible persons must maintain a permanent US residence, and have an active U.S. Social Security or Tax Identification number.]

[Eligible persons include AARP members and their spouses [or domestic partners,] between the ages of [18 and 80] who maintain a permanent U.S. residence and have an active Social Security or U.S. Tax Identification Number.] Spouse includes a person to whom you are joined by marriage or a legal relationship recognized by state law.

All applications are subject to the underwriting requirements of Genworth Life Insurance Company.

The Group Policy is intended to be a federally tax qualified Long Term Care Insurance contract under Section 7702B(b) of the Internal Revenue Code of 1986 (as amended by the Health Insurance Portability and Accountability Act of 1996 - Public Law 104-191).

Insurance is available to eligible persons under Policy Number [99999] issued to the Group Policyholder on policy form [series 7046POL; 7046CERT]. [Due to state variations, the actual form numbers may vary, and can include a state specific abbreviation. Examples include the following:

[Delaware, 7046POL and 7046CERT-DE, et al]
[Florida, 7046POL-FL, et al]
[Georgia, 7046POL-GA, et al]
[Hawaii, 7046POL and 7046CERT-HI]
[Idaho, 7046POL and 7046CERT-ID]
[Indiana, 7046POL-IN, et al]
[Kansas, 7046POL-KS, et al]
[Louisiana, 7046POL-LA, et al]
[Maryland, 7046POL-MD, et al]
[North Carolina, 7046POL-NC, et al]
[Oklahoma, 7046POL and 7046CERT-OK]
[Pennsylvania, 7046POL-PA, et al]
[Virginia, 7046POL-VA, et al]]

Information Safety:
(Reviewer: See Slide #1 Note in Website print screens, lower left quadrant)

Our Security Procedures

We understand the security of your personal information is of the utmost importance. To assist us in offering an enrollment process in a secure manner, we employ different technology controls. These controls allow us to properly authenticate your identity when you access this website and protect your personal information.

For example, this site requires the use of secure browsers to protect your information. Secure browsers allow you to communicate with our Web site in a protected session by encrypting information that flows between you and the site. To verify that your session is secure, look for https: instead of http: in the URL address line, and a secure symbol (for example, closed padlock or key) on the status bar of your browser located on the lower part of the screen.

We use encryption and authentication tools to protect information we gather on our website. E-mail communications outside of our website, however, may not be protected. If you are sending us an e-mail communication that includes highly confidential information, such as a credit card number, you may want to call us or send it by regular mail.

We maintain other physical, electronic, and procedural protections in accordance with applicable standards to protect personal information. We restrict access to personal information to employees and service providers for legitimate business purposes to assist in providing products or services to you. Employees and service providers who violate our Privacy Policy are subject to disciplinary action.

About Genworth Link:

(Reviewer: See Slide #1 Note in Website Printed screen, upper right quadrant.)

About Genworth

Genworth Financial helps millions of people around the world achieve their dreams—of homeownership, financial independence, a comfortable retirement and protection for their loved ones. We're a global financial security company dedicated to providing confidence and financial peace of mind today, while helping protect against life's uncertainties.

Trusted Solutions

Working with our distribution partners, we provide financial solutions that help people at key stages of their lives. We want to help people achieve homeownership through the use of mortgage insurance; create life security by providing life insurance, payment protection coverage and wellness programs; build savings and wealth through our wealth management offerings and financial advisory services; and establish retirement security through retirement income products and long term care insurance.

Strong Foundation

Genworth Financial's heritage goes back to 1871 when The Life Insurance Company of Virginia wrote its first policy. For more than 135 years, we've built an extensive family of financially solid, well-respected insurance companies and distribution partnerships around the globe. We are a publicly traded company with more than [\$114 billion] in assets¹ and a presence in more than [25] countries around the world. [As of [2008], we are [a component of Standard & Poor's 500 Index of Leading U.S. companies] [and are] [ranked in the Fortune 500].]

Our current long term care insurance companies, Genworth Life Insurance Company for all states other than New York, and Genworth Life Insurance Company of New York in New York, continue in this tradition. Genworth Life Insurance Company underwrites your group long term care insurance program and is solely responsible for the financial obligations of the insurance offered on this website.

Deep Distribution Network

We have an extensive, multi-channel distribution network that gives customers access to our products through banks, brokers and other financial institutions, as well as independent producers and advisors. Because we want to be the financial security company that distributors prefer to do business with over others, we are committed to delivering innovative solutions with product, education, service, technology and ease of service components that help our distribution partners grow.

Dedicated People

We are proud of our more than 7,000 employees, whose diverse talents and focused commitment to our purpose enable us to make possible the dreams of millions of people

around the world. With local knowledge supported by global expertise, our employees bring a special knowledge of what's important to meet our customers' needs. And their passion to make a difference inspires us to get involved with the communities in which we live and work—from volunteering with local children's programs to finding ways to improve the environment. That's why we work hard to support our employees, fostering a motivating, challenging and dynamic environment that promotes having a little fun every day. Our employees make a difference in people's lives, so we want to make a difference in theirs.

1 [As of December 31, 2007]

8.0 Announcements

(Reviewer: see slide #1 in the website printed screens, left side, middle of page).

Different announcements will appear by group and applicant type. They include:

- This program includes coverage for certain care you receive in the comfort of your own home.
- Follow the steps below to customize a quote that can fit your budget.
- Avoid lengthy medical questions -- apply by [enrollment end date].
- Don't miss your opportunity ... there are [3] days remaining to apply within the enrollment period.
- Our online security features protect your personal information.
- For [employees/members], the streamlined online application process only takes about 5 minutes.



The following script is for videos that were made of the listed couples in November 2007 (Turpin) and January 2008 (Stelling) who own Genworth Life Insurance Company long term care coverage.

Interviews were filmed in the persons' homes, in response to general questions on the topic of long term care insurance. All persons were aware that they were filmed. They were not compensated for the interviews, and have signed authorizations to release the videos. The entire video is not shown, only excerpts that are pertinent to the questions asked.

VIDEO:

Names super-imposed:

Bob & Nancy Stelling
LTC Insurance Owners

LoVerne & Roland Turpin
LTC Insurance Owners

1. Why consider Long Term Care Insurance?

Asset Protection

Stelling: We don't want to lose what we've worked very hard for and this was a solution -- if something catastrophic happened that we wouldn't have to change dramatically the way our lifestyles have become.

Cut to Turpin:

Turpin: For me long-term care was an absolute, essential, must, because when you weigh it against when what you have to pay or where you would go if you didn't have coverage – to a public facility, it didn't look appealing.

Impact on family

Stelling: Well in my case it would be the burden on the family, and with the way families are going in so many directions today, I don't think it would be right to expect to have that responsibility placed on them.

Stelling: life goes on, family goes on, assets come and go, and I would be the one stuck in a bad nursing home if I didn't have proper coverage.

Cut to Stelling

Peace of mind

Stelling: Well, we knew that they had long term care insurance and we thought well, maybe, we ought to explore it because the price of medical coverage and the price of, you know, being housed in a facility is just outrageous; and you're just having a gamble when you don't think about long term care insurance.

I'm not invincible, something could happen to me, this could be me. I could be there having my hip replaced. . . .I could be there having my knee replaced or some other even more dramatic and drastic procedure, so... it's nice to have a little bit of comfort.

2. What does Long Term Care Insurance cover?

Care at home

Turpin: One of the key aspects of Genworth's product that attracted me was that it afforded the opportunity for in-home care, not only at a nursing home facility, but a patient could stay at their own home in their familiar surroundings among family.

3. What are the misconceptions about LTC services?

Cost of care

Turpin: With my mother ending up having to be in the best care -- in a nursing home -- for over five years. . . .And that was quite expensive, quite expensive. No insurance was there to cover it. And it really was a very devastating to the assets that they worked hard for over the years to accumulate.

Stelling: I thought that for the amount of coverage that we got it was going to be very expensive. I know my health insurance is very expensive that I have to pay. I thought this would be probably on a par with that, but it's less than, what you know, I pay monthly for a health insurance policy.

Care at home

I basically thought that the long term care insurance was if I had to go to a home of some type or you know...Facility to stay in the facility and I was pleasantly surprised that we had the option of having someone come to the home, a traveling nurse or whatever to take care of me in my home so if I could, I wouldn't have to go a long term care facility. So that was new to me and that was very appealing to me.

4. How do I choose my coverage?

Personal finances

Stelling: Pretty much looked at our budget, looking at what we would need to be comfortable in our day-to-day and month-to-month annual living, what our expenses were.

And... I think we came up with a number that we wouldn't feel strapped as far as a budget was concerned but we could take care of our financial obligations whether they happened in the immediate future or down the line.

Cut to Turpin

Cost of care

Turpin: I looked at the cost of the plan in terms of what it would compensate for nursing home care on the monthly basis. And then I looked at my budget in terms of what I could afford in a monthly payment.

5. Why Genworth Life?

Experience

Stelling: I started looking at different policies and just doing little bits of research here and there about plans, just basically plans because it was very foreign to me. And Genworth seemed to have a good reputation and it looked like their policy might be comprehensive, certainly for our needs.

Financial strength

Stelling: Genworth had a good name. We wanted to have somebody that was big enough that we knew twenty years from now was still going to be there and still going to be financially stable that would be able to give us what they have promised us.

6. What are the advantages?

Affordable options

Stelling: I was pleasantly surprised at the... at the price of it itself so... for that amount of money that we're spending each year, it sure does give us a peace of mind knowing that we have those funds available to us if everything should happen or anything should happen.

Choice of caregivers

Stelling: I think the freedom to be able to choose how we use it ...another benefit. We weren't restricted to this company or that company or this facility and that facility, that we could choose whom our caregivers would be, that was, that's also a nice factor.

Care coordination

Stelling: It's almost like a contractor, having sub-contractors come in, you know, so that there would be a coordinated effort and it's not left up to a family member or a third person trying to piece together all of these caregivers and you know . . . okay, we need, occupational therapy this day, we need a homecare nurse to do bandage changes. We need a nutritionist to come in, that there would be somebody who could help . . . coordinate all of those actions and be a resource person.

Peace of mind

Stelling: I mean if you didn't have health insurance, look what can happen to you, if you don't have car insurance, so we looked at it the same way. We know we're going to grow old and hopefully we'll never use it, but it's going to be there for us if we do.

Turpin: Since I purchased the Genworth plan, I don't think about how much it's costing me each month, I try to focus on my feeling of security that if something does happen I have coverage and to me that's worth sacrificing something else to have that security. I feel a sense of comfort in the fact that I am protected.

7. Why apply now?

Lower premiums

Turpin: I looked at the age factor, I felt that it would be more important for me to purchase this at a younger age, I wish I had gotten into when I was in our 50s because I would have locked into a much lower premium.

And I found that right away, you know, the earlier you can get into it, age wise and other wise, the better for you because you, generally in most plans, you could generally lock in your monthly payment.

SERFF Tracking Number: LTCG-126157202

State: Arkansas

Filing Company: Genworth Life Insurance Company

State Tracking Number: 42447

Company Tracking Number:

TOI: LTC03G Group Long Term Care

Sub-TOI: LTC03G.001 Qualified

Product Name: Genworth Group Long Term Care

Project Name/Number: Website Filing/

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: LTCG-126157202

State: Arkansas

Filing Company: Genworth Life Insurance Company

State Tracking Number: 42447

Company Tracking Number:

TOI: LTC03G Group Long Term Care

Sub-TOI: LTC03G.001 Qualified

Product Name: Genworth Group Long Term Care

Project Name/Number: Website Filing/

Supporting Document Schedules

Review Status:

Satisfied -Name: Cover Letter

05/19/2009

Comments:

Attachment:

AR Web Submission Letter.pdf

Review Status:

Satisfied -Name: Filing Authorization Letter

05/19/2009

Comments:

Attachment:

GNW Authorization Letter LTCG.pdf

Review Status:

Satisfied -Name: Explanation of Variability

05/19/2009

Comments:

Attachment:

45330 EOv-05_09 Variability Matrix - 4.0 Website.pdf

LTCG

Long Term Care Group, Inc.

May 19, 2009

Arkansas Department of Insurance
Advertising Unit

ATTN: Advertising Review

**Re: ADVERTISING FILING: ACCIDENT AND HEALTH INSURANCE
GENWORTH LIFE INSURANCE COMPANY: NAIC# 70025
Group Long Term Care Insurance Website, Form Number 45330**

Submitted via SERFF

Dear Sir or Madam,

On behalf of Genworth Life Insurance Company, we at Long Term Care Group, Inc. (LTCG) submit, for the Department's approval, documentation of Genworth Life's group website, form 45330. A letter from Genworth Life authorizing LTCG to file on its behalf is included in the filing.

This website will be used for Genworth Life's group long term care insurance product under policy form series 7046. The Arkansas Department of Insurance approved this product series on September 13, 2005 and subsequently.

This website is intended for use by eligible persons under Genworth Life's issued group contracts. Variables in the material account for case specific information and plan design, and are bracketed. The Explanation of Variability Matrix describes the intent of the variable material.

The submission includes all the elements that will be used on the website.

- Screenshots of the website screens, indicating the language from the Copy Deck that will be used.
- Copy Deck (45330CD), containing the text that will appear as the various screens are clicked and viewed. References on the various screenshots indicate how the text will appear.
- Video and its Video Script (45330VS) that will be shown when an individual clicks on the Video link in the upper right quadrant of the Website.
- Explanation of Variability Matrix (45330 EOV-05/09) that includes variable material and how it will be used, in conjunction with the Copy Deck. As in the past, we use the three types of variables to indicate how the variables are used.
 - Type 1 is case specific information.
 - Type 2 is material that is in or out depending on the case specific requirements.
 - Type 3 has substitute language, depending on the case specific requirements.

We hope you find this submission satisfactory and look forward to your response. If helpful to the Department's review, Kathy Hamby, Genworth's Group Compliance Leader, is available to you to address any issues as they are identified. Thank you for your time and consideration of our request.

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

We trust that you will find our filing to be in order and hope that you will grant your Department's approval to this submission. If you have any questions, please feel free to contact me at 508-651-8800 or tcassidy@LT CG.com. My fax number is 508-651-8804.

Sincerely,

A handwritten signature in black ink, appearing to read "Timothy P. Cassidy". The signature is written in a cursive, flowing style.

Timothy P. Cassidy
Compliance Manager



Genworth
Financial

6620 West Broad Street
Building 4
Richmond, VA 23230
genworth.com

Dear Commissioner

Genworth Life Insurance Company and, In New York, Genworth Life Insurance Company of New York hereby authorize Long Term Care Group, Inc. to submit Group Long Term Care insurance filings to state insurance departments on our behalf.

Sincerely,

Paul J. Loveland
Vice President
Genworth Life Insurance Company

John Connolly
Senior Vice President, Long Term Care Division
Genworth Life Insurance Company of New York

Genworth Life Insurance Company
Explanation of Variables - Form 45330, Group Website

This is the Explanation of Variables for the Copy Deck for Website Form 45330				
Location		Variable Text [***]	Explanation	Var Type
All pages upper left	Group Name & Logo	The logo/name of the group will appear on the screen. Links to website may or may not be included. The link Join AARP will only for AARP Program.	Insert group logo, if any, name and link, if any	1
Learning Center	About LTC 1.2.4	If you want to explore other benefits and features of this Long Term Care Insurance program, please read detailed information concerning the plans available	Links to PDF of the Outline of Coverage	
Learning Center	About LTC 1.3.1	[Research shows 7 in 10 people age 65 or older will need long term care services at some point in their lifetimes1. Not surprising when you think about it. But you should also give some thought to this: 40% of people receiving long term care are between 18 and 64 years old]2 . [1. Kemper, Komisar and Alecxih 2005/2006: "Long-Term Care Over an Uncertain future: What Can Current Retirees Expect?"; Health Policy Institute, Georgetown University.] [2. National Clearinghouse Long Term Care Information- "Own Your Future" website. U.S. Department of Health and Human Services, November 2007.]	Will update statistics and corresponding sources annually.	3
Learning Center	About LTC 1.3.4	But if you plan to use this money to pay for long term care, it's worth noting that, nationally, nursing home care costs on average [\$76,000] a year, and even home care averages more than [\$43,000] a year3. [3.Genworth Financial Cost of Care Survey. Conducted by CareScout [April 2008]. Assumes nursing home care is within a [semi-private/private roomfacility] and home care is [Medicare certified] for an average of [44] hours per week.]	Will update statistics and corresponding sources annually.	3
Learning Center	About LTC 1.3.5	You choose your [Daily/Monthly] Benefit amount...	Insert either [Daily] or [Monthly] depending on plan type selected by employer	3
Learning Center	About LTC 1.4.1	As a long-time leader in the Long Term Care Insurance market4, Genworth Life offers experience and stability, commitment, and strength. [4. Individual Long Term Care Insurance, [2006] Sales and In-Force, LIMRA International.]	Will update statistics and corresponding sources annually.	3
Learning Center	About LTC 1.4.1.1	This company is the [#1/a leading] provider of Individual Long Term Care Insurance4. They provide Long Term Care Insurance to more than [1 million] people and have paid out over \$[4] billion in claims since 1974 - that's more than any other provider5. [4. Individual Long Term Care Insurance, 2006 Sales and In-Force, LIMRA International.] [5. Genworth Life Insurance Company, business operations information; 12/1974 through [12/31/2007].]	Will update statistics and corresponding sources annually.	3
Learning Center	About LTC 1.4.1.2	For example, in 2007 it was selected by AARP as the exclusive Long Term Care Insurance provider for over [39] million members. The company also has a strategic alliance with the Alzheimer's Association [and is the national sponsor of the Memory Walk].	Will update statistics and promotion of sponsorships annually	3
Learning Center	About LTC 1.4.1.3	The Genworth Financial family of companies serve the lifestyle protection, retirement income, investment and mortgage insurance needs of more than [15 million] customers with operations in [24] countries	Will update statistics annually.	3
Learning Center	Plans 2.1.1.1	The [Daily/Monthly] Benefit: The maximum amount the plan will pay for covered services each [day/month].	Insert either [Daily] or [Monthly] and [day] or [month] depending on plan type	1
Learning Center	Plans 2.1.1.1	How your [Daily/Monthly] Benefit...	Insert either [Daily] or [Monthly] depending on plan type	1
Learning Center	Plans 2.1.1.2	[There are other [group name] endorsed Long Term Care insurance products available. Please call [phone number] for more information.]	Varies by policyholder.	2
Learning Center	Plans 2.1.2	Your [Daily/Monthly] Benefit Your [Daily/Monthly] Benefit is the maximum...each [day/month] Choose a [Daily/Monthly] Benefit that will come close to covering...	Insert either [Daily] or [Monthly] and [day] or [month] depending on plan type	1

Genworth Life Insurance Company
Explanation of Variables - Form 45330, Group Website

Learning Center	Plans 2.1.2.1	Choose a [Daily/Monthly] Benefit that will come close to covering.....	Insert either [Daily] or [Monthly] depending on plan type	1
Learning Center	Plans 2.1.2.1	[Consider this: 3 out of 4 claims start with home care and nearly 70% continue with home care until the need is resolved.6] [6. Genworth Life Insurance Company, business operations information; 12/1974 through [12/31/2007].Internal Claims data.]	Will update statistics and sources annually.	3
Learning Center	Plans 2.1.3.1	[Industry studies suggest that three years of coverage may cover the majority of claims for many people.7 And, if your condition allows you to use less expensive home care services, your pool of benefit dollars can last even longer.] [7. Long Term Care Claims, A Special Report, Milliman Consultants and Actuaries, April 2005]	Will update statistics and sources annually.	3
Learning Center	Plans 2.2.1.1	Buy more coverage over time Every three years, you will be offered the opportunity to buy additional coverage - as long as you're not in claims status. If you accept the offer, both your [Daily/Monthly] Benefit and your Total Coverage Amount (less any claims paid) will increase by 5%, compounded annually. This feature is automatically included in the plan you select.	Insert either [Daily] or [Monthly] depending on plan type.	1 or 2
Learning Center	Plans 2.2.1.2	[Automatic 5% increase until age 70] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year until you're age 70.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1 or 2
Learning Center	Plans 2.2.1.3	[Automatic 5% increase until age 76] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year until you're age 76.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1 or 2
Learning Center	Plans 2.2.1.4	[Automatic 4% increase until age 76] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 4% compound every year until you're age 76.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1 or 2
Learning Center	Plans 2.2.1.5	[Automatic 3% increase until age 76] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 3% compound every year until you're age 76.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1 or 2
Learning Center	Plans 2.2.1.6	[Automatic 5% Increase for Life - Compound] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year.	Always included for Association Groups. Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Learning Center	Plans 2.2.1.7	[Automatic 3% Increase for Life - Compound] Your [Daily/Monthly Benefit] and Total Coverage Amount (less any claims paid) will automatically increase 3% compound every year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1 or 2
Learning Center	Plans 2.2.1.7.1	[You prefer a more affordable compound option.]	Include this sentence if another compound option is available to the group.	1

Genworth Life Insurance Company
Explanation of Variables - Form 45330, Group Website

Learning Center	Plans 2.2.1.8	[Automatic 5% Increase for Life - Simple] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase every year by 5% simple every year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Learning Center	Plans 2.2.1.8.1	[You prefer a more affordable benefit increase option.]	Include this sentence if a compound and/or age adjusted option is available to the group.	2
Learning Center	Plans 2.2.1.9	[Automatic Increase for Life - Age Adjusted] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 66. Thereafter, your accumulated benefits will grow each year by 5% on a simple basis.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Learning Center	Plans 2.2.1.9.1	[In the early years, you want the strength of compounding with a lower cost than some other compound options; or, for the same cost, you'd like a higher benefit amount.]	Include this sentence if a compound option is available to the group.	2
Learning Center	Plans 2.2.1.10	[Automatic Increase for Life - Age Adjusted (a)] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. Thereafter, your accumulated benefits will grow by 3% compound each year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Learning Center	Plans 2.2.1.10.1	[In the early years, you want the strength of compounding with a lower cost than some other compound options; or, for the same cost, you'd like a higher benefit amount.]	Include this sentence if a compound option is available to the group.	2
Learning Center	Plans 2.2.1.11	[Automatic Increase for Life - Age Adjusted (b)] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5% compound until you turn 61, by 3% compound between the ages of 62 and 76, then by 2% compound each year thereafter.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Learning Center	Plans 2.2.1.11.1	[In the early years, you want the strength of compounding with a lower cost than some other compound options; or, for the same cost, you'd like a higher benefit amount.]	Include this sentence if a compound option is available to the group.	2
Learning Center	Plans 2.2.1.12	[Automatic Increase for Life - Age Adjusted (c)] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. It will continue to grow by 5% simple until you turn 76. Thereafter, your accumulated benefits will grow by 2% simple each year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Learning Center	Plans 2.2.1.12.1	[In the early years, you want the strength of compounding with a lower cost than some other compound options; or, for the same cost, you'd like a higher benefit amount.]	Include this sentence if a compound option is available to the group.	2
Learning Center	Plans 2.2.1.13	[Automatic Increase for Life - Age Adjusted (d)] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. It will continue to grow by 5% simple until you turn 76. Thereafter, your accumulated benefits will grow by 5% simple each year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Learning Center	Plans 2.2.1.14	[Note that the Automatic Increase options described above are available for an additional premium.]	Include this statement if an optional benefit increase option is available to the group. (i.e., not just FPO offered)	1

Genworth Life Insurance Company
Explanation of Variables - Form 45330, Group Website

Learning Center	Plans 2.2.1.13.1	[In the early years, you want the strength of compounding with a lower cost than some other compound options; or, for the same cost, you'd like a higher benefit amount.]	Include this sentence if a compound option is available to the group.	2
Learning Center	Plans 2.3.4	...your benefits will begin after a [90] day "elimination period"	Depends on which plan is offered to the group.	1
Learning Center	Plans 2.3.4	If you continue to qualify, you will receive benefits after [90] [calendar/covered-service] days. You will only need to satisfy the elimination period once in your lifetime [and your covered-service days do not need to be consecutive].	Insert [calendar] or [covered service] days depending on which plan is offered to the group. Include last phrase only if covered service days was selected by the group	3
Learning Center	Plans 2.4.1	[Take this coverage with you, even if you leave this group, as long as you pay your premiums.]	Use this sentence for employer groups.	2
	Plans 2.4.1	[Membership has its privileges, however if you choose to leave the association you'll still be able to take this coverage with you, as long as you pay your premiums.]	Use this sentence for association groups	3
Learning Center	Plans 2.4.2	[Streamlined Underwriting] [Guaranteed Coverage] [Underwriting]	Insert [Streamlined underwriting] or [Guaranteed coverage] as header based on underwriting types (applications) available for group. If underwriting type is ALL long form, do not show section 2.4.2 at all (ie., AARP)	3
Learning Center	Plans 2.4.2	[During [group name]'s enrollment period, [employees/members/retirees] are guaranteed coverage – as long as you [are actively at work/ are a member in good standing/ meet eligibility requirements] both on the day you apply and on the day your coverage becomes effective. [Your spouse [or domestic partner] may be able to take advantage of simplified underwriting, which means fewer medical questions to answer.]	Only Include this paragraph if guaranteed coverage header shows above. [Group Name] inserted based on case set up. [employee/member] and [actively at work/a member in good standing] based on group type. [or domestic partner] include only if Functional State (1st) and group (2nd) allow	2
Learning Center	Plans 2.4.2	[During [group name]'s enrollment period, you and your spouse [or domestic partner] may be able to take advantage of simplified underwriting [, depending on your age and the plan you choose], which means fewer medical questions to answer.]	Only include this paragraph if group is streamlined underwriting is header above. [Group Name] insert from WCSF [or domestic partner] include only if Functional State (1st) and group (2nd) allow	2
Learning Center	Plans 2.4.2	[During [group name]'s enrollment period, [employees/members/retirees] will receive either guaranteed coverage or streamlined underwriting – depending on [your age] [and] [the plan you choose] – as long as you are [actively at work / are a member in good standing / meet eligibility requirements] both on the day you apply and on the day your coverage becomes effective. [Your spouse [or domestic partner] may be able to take advantage of simplified underwriting [- depending on [their age] [and] [the plan they select] – which means fewer medical questions to answer.]	Only include this paragraph if group has combination of guaranteed issue and streamlined underwriting for employees based either plan chosen (i.e., 10 year duration) or age. [Group Name] inserted based on case set up. [employee/member] and [actively at work/a member in good standing] based on group type. [or domestic partner] include only if Functional State (1st) and group (2nd) allow	2
Learning Center	Plans 2.4.3	[Group name] supports this program.	Insert [group name]	1
Learning Center	Plans 2.4.3	[[Group name] recognizes the financial and emotional burden a long term care event may have on you and your family.]	Varies by policyholder.	1
Learning Center	Plans 2.4.3	[They want each of their [employees/members/retirees] to have the opportunity to be protected against this risk and, for that reason, strongly urge you to consider adding long term care insurance to your financial plan.]	Append this paragraph to first paragraph in 2.4.3 if plan is voluntary only (Non-core). Indicate employee, member or retiree, based on who is eligible.	2, 1

Genworth Life Insurance Company
Explanation of Variables - Form 45330, Group Website

Learning Center	Plans 2.4.3	[They want each of their [employees/members/retirees] to be protected against this risk and, for that reason, are making contributions to help fund your Long Term Care Insurance plan.]	Append this paragraph to first paragraph in 2.4.3 if plan is core only. Indicate employee, member or retiree base on who is eligible.	2, 1
Learning Center	Plans 2.4.3	[Payroll [annuity] deduction.] [Your premiums [- as well as those of your spouse [or domestic partner]] - can be easily paid for through payroll [/ annuity] deduction.]	This entire paragraph may be omitted if group does not allow payroll and/or retiree's annuity deduction. Spouse language appears if group allows spouse premiums to come from payroll /annuity deduction.	2
Learning Center	Plans 2.4.3	[AARP and Genworth - a winning combination. You need a company you can trust to help protect your assets and lifestyle as you grow older. Since long term care is so future oriented, you need an insurer with the financial stability and commitment to be around years from now. That's why this AARP Group Long Term Care Insurance Program, underwritten by Genworth Life Insurance Company, is now available to AARP members.]	Substitute this paragraph for 2.4.3 for AARP only.	2
Learning Center	Plans 2.4.4	[30] day free look; You have [30] days from the time..	30, 90 Currently may vary by case (or by state) Reserve right to change free look period.	1
Learning Center	Plans 2.4.5	[AARP and Genworth: AARP is dedicated to enhancing quality of life for all of us as we age. Genworth Life, through its experience and thought leadership concerning long term care issues, is dedicated to providing AARP's members with a unique set of plan options, designed to address the possibility of future long term care needs.]	Include this paragraph for ER groups only.	2
Learning Center	Plans 2.4.5	You can enroll [using the web] [, by phone at [(888)-111-1111]] [, with an agent] or with a paper application - whatever works best for you.	Use [using the web] for all Functional States who permit online enrollment; [by phone] if group permits phone enrollment. # may vary by group; [with an agent] - varies by group	1
Learning Center	Plans 2.4.6 - 2.4.6.1	[Partnership for long term care. You can now purchase a long term care insurance...]	All of 2.4.6 and 2.4.6.1 appears only in Resident States where Partnership is available to the group.	2
Learning Center	Plans 2.5.1	[Couples discount]...	Include this section only if couples discount applies to group	1
Learning Center	Plans 2.5.1	[If you and your spouse [or domestic partner] both apply for coverage, each of you can receive a [10%] discount.]	Include this paragraph only if the discount is available to the group.	1
Learning Center	Plans 2.5.1	[If you and your spouse [or domestic partner] both are eligible and apply for coverage, each of you can receive a [35%] discount.]	Varies by policyholder.	1
Learning Center	Plans 2.5.1	[Preferred Health discount]	Include this header and subsequent text only if preferred health applies to group	2
Learning Center	Plans 2.5.3	International coverage. If you think you may retire outside the United States, you'll also be covered for qualified nursing home care you receive in other countries. Your covered expenses will be reimbursed up to 75% of your [Daily/Monthly] Benefit for up to 4 years.	Insert [Daily] or [Monthly] depending on plan type.	1
Learning Center	Plans 2.5.4	Return of Premium at Death ... die before age [65]...	Include this section only if ROP applies to group; Age [65] depends on group.	2
Learning Center	Plans 2.5.5	[Non-Forfeiture Benefit Rider] If you're concerned about losing your benefits should you stop paying premiums, you may want to consider purchasing this rider for an additional charge. This rider allows for a reduced amount of coverage if your plan would otherwise end because you didn't pay your premium after your coverage is in force for three years. Coverage automatically includes a contingent nonforfeiture benefit. Details of this benefit are found in the Potential Rate Disclosure form.] (note to reviewer: underlined links to Potential Rate Disclosure form.)	Include this section only if NF is an option to ee's of the group; May be required to display as option in some states.	2

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Bottom Section Quote	Applying 3.1.1	<p>[To be eligible, you must be [a/an] [actively-at-work,] [full-time/part-time] [employee/member in good standing] and at least 18 years old. [[Retirees and] [O/other family members may apply up to age [80] / must be between the ages of [18] and [80]]. Eligible family members include:</p> <ul style="list-style-type: none"> o [Your spouse [(includes a person to whom you are joined by marriage or a legal relationship recognized by state law)] [or domestic partner] o [Your parents and parents-in-laws] o [Your step-parents] o [Your grandparents and grandparents-in-law] o [Your step-grandparents] o [Your adult children] o [Your siblings] <p>All eligible persons must maintain a permanent US residence, and have an active U.S. Social Security or tax identification number.]</p>	Account manager will fill in appropriate eligible parties based on group requirements.	3
Bottom Section Quote	Applying 3.1.1	[AARP Group Long Term Care Insurance is available to AARP members and their spouses [or domestic partners,] between the ages of 18 and 80, who maintain a permanent U.S. residence and have an active Social Security or U.S. Tax Identification Number.]	Varies by policyholder	2
Bottom Section Quote	Applying 3.2.1	Its easy to apply for the [Group Name] Group...	insert group name	3
Bottom Section Quote	Applying 3.2.1	[Apply online. You can apply, sign and submit your application online thanks to our unique electronic signature capability.]	Include if Functional State (1st) and Group (2nd) permit online enrollment.	2
Bottom Section Quote	Applying 3.2.1	[Meet with a licensed agent. You can meet face to face with a qualified agent who can help you evaluate your options. Call [800-565-0895] to find an agent near you.]	Include if Group promotes meeting with agent. Phone number may vary by group.	2
Bottom Section Quote	Applying 3.2.1	[Apply by phone. If you'd like help completing your application over the phone, customer service representatives are available by calling [800-565-0895].]	Include if Group promotes phone assistance. Insert appropriate phone number.	2
Bottom Section Quote	Applying 3.3.1	Applying now to [Group name]'s Long Term Care Insurance program has advantages:	Insert Group Name	1
Bottom Section Quote	Applying 3.3.1	[Streamlined Underwriting. If you are [an actively at work employee/ a member in good standing / a(n) [eligible] retiree], you can take advantage of streamlined underwriting during your enrollment period. This limits the health related questions you [and your spouse [or domestic partner]] need to answer.]	This entire paragraph will not appear if group is guaranteed issue. Replace with [Coverage Guarantee] as long as long form is not the only option; Include [and your spouse...] only if spouses are eligible; Include [or domestic partner] only if Functional State (1st) and group (2nd) allow.	2
Bottom Section Quote	Applying 3.3.1	[Coverage Guarantee. During your enrollment period, if you are [an actively at work employee/a member in good standing / a(n) [eligible] retiree]] on the day you apply, and on the day your coverage becomes effective, your coverage is guaranteed without answering any health questions. [Your spouse [or domestic partner] will have streamlined underwriting which limits the health questions they'll have to answer.]]	This entire paragraph will only appear if anyone in group is eligible for guaranteed issue. Replace with [Streamlined Underwriting] as long as long form is not the only option. Include [Your spouse will have streamlined underwriting...] only if spouses are eligible; Include [or domestic partner] only if Functional State (1st) and group (2nd) allow.	2
Bottom Section Quote	Applying 3.3.1.1	[If you decide to apply after the enrollment period, you will be required to complete a full health questionnaire and go through underwriting. There is a chance that a health condition may prevent you from qualifying for coverage.]	Follows 3.3.1 for both types of underwriting. However, will not appear if group is long form underwriting only, or if the enrollment period is not limited to a specific time.	2
Bottom Section Quote	Applying 3.4.1	...or call [1-800-XXX-XXXX] between the hours of [Monday - Friday, X AM and X PM Eastern].	Insert appropriate customer service phone number days and hours of operation.	3
Bottom Section Quote	Applying 3.5.1	[Application. If you apply online, you'll get a confirmation that your application has been received.]	Include this section if online enrollment permitted by Functional State (1st) and Group (2nd).	2

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Bottom Section Quote	Applying 3.5.2	...you'll have [30] days to return it for a refund of your premiums if you change your mind	Driven by free look period for Functional State/group 30, 90	1
Bottom Section Quote	Step 2: Customize Plan 5.1.1	...Based on the amounts people typically spend on [residential care] in your area, a [Daily/Monthly] Benefit of [\$XXX] and Total Coverage of [\$YYY,YYY] have been pre-selected. Customize your coverage by adjusting the benefits slider below.	For comparison purposes, [residential care] variable may change to [home or nursing home care] in the future. Insert [Daily/Monthly] based on plan type [\$X] represents preselected [Daily/Monthly] value closest to assisted living costs in the state they plan to retire {\$Y} represents preselected Total Coverage calculated by multiplying pre-selected [daily/monthly] value by group's benefit durations.	3
Bottom Section Quote	Step 2: Customize Plan 5.2	[Daily/Monthly] Benefit	Insert [Daily] or [Monthly] based on plan type	1
Bottom Section Quote	Step 2: Customize Plan 5.2	Your [Daily/Monthly] Benefit is the maximum amount you will be reimbursed each [day/month] for your care. When choosing your [Monthly/Daily] Benefit, consider an option that will come close to the amounts people typically spend for care in your area.	Insert [Daily] or [Monthly] and [day] or [month] based on plan type	1
Bottom Section Quote	Cost of Waiting? 5.2.3.1	Monthly Costs, [Daily/Monthly] Benefit, Total Coverage	Insert [Daily] or [Monthly] based on plan type. Amounts are populated from the selections shown on Step 2: Customize Plan screen.	1
Bottom Section Quote	Cost of Waiting? 5.2.3.2	If you wait... Column 1: Shows # of years for projections. Column 2: Premium Amount	Column 1: More/fewer years may be added for projections - depending on age of user. Column 2: Populated with premium for the same coverage, based on the date of birth indicated on the Get a Quote screen and the benefit selection shown on the Step 2: Customize Plan screen, at the projected year.	1
Bottom Section Quote	What if I invested instead of buying insurance? 5.3.3	You will be [xx] yars old by the time...	We will portray breakeven point where investing premiums (at user chosen after tax rate of return) is equal to Total Coverage amount that could be purchased. [xx] years old will be current age + # of years until breakeven.	1
Bottom Section Quote	What if I invested instead of buying insurance? 5.3.3	Total Coverage [\$XXXK]* Cost: [\$xx] per month	Will be carried over from selections on Step 2: Customize Plan screen.	1
Bottom Section Quote	Step 2: Customize Plan 5.4.1	Your [Daily/Monthly] Benefit and Total Coverage amounts may be sufficient today, but long term care expenses are likely to continue to increase. Consider selecting a benefit increase option to help ensure your coverage keeps pace with the cost of care. The Automatic Increase options are available for an additional premium.	Insert [Daily] or [Monthly] based on plan chosen	1
Pop Up Box	Which Benefit Increase Option is right for me? 5.4.2	How Will My Coverage Grow? This graph shows how your Total Coverage will grow over time depending on the option you select. This graph uses the [2008] Genworth Financial Annual Cost of Care Survey. It assumes the cost of care in [California] will increase by [5%] annually. For the "Buy More Coverage Over Time" option, this graph assumes that you elect to purchase more coverage every [6] years.	Calculated values for Total Coverage and cost of care will be based on the benefit amounts and state selected earlier and the options available for the Group Policy. Only those benefit increase options available to the group will show. We will portray cost projections based on 5% inflation rate. However, the inflation percentage may decrease or increase based on the then current trends shown by the Genworth Financial Annual Cost of Care survey. "Buy more coverage over time" calculations vary and may be based on coverage being purchased every [3] years in some market environments	1

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Pop Up Box	Which Benefit Increase Option is right for me? 5.4.2	How much will my coverage cost? This graph shows your annual cost of coverage depending on the option you select.	Calculated values for Total Coverage and premiums will be based on the benefit amounts selected earlier and the options available for the Group Policy. Only those benefit increase options available to the group will show. Total Coverage will vary based on the benefit and increase options selection in the Step 2: Customize Plan section. Projections for costs associated with Nursing Home, Residential Care Facility, Home Care are calculated from the current Genworth Financial Annual Cost of Care Survey, using [5%] inflation to project costs over time. Length of time the total coverage will last will vary based on both the total coverage amount selected and the projected cost of care. The % projection currently is 5% but may be varied based to be consistent with trends in the costs of care.	1
Bottom Section Quote	Step 2: Customize Plan 5.4.3	Buy More Coverage Over Time Every three years, you will be offered the opportunity to buy additional coverage - as long as you're not in claim status. If you accept the offer, both your [Daily/Monthly] Benefit and your Total Coverage Amount (less any claims paid) will increase by 5%, compounded annually. This feature is automatically included in the plan you select.	Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan 5.4.4	[Automatic 5% increase until age 70] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year until you're age 70.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan 5.4.5	[Automatic 5% increase until age 76] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year until you're age 76.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan 5.4.6	[Automatic 4% increase until age 76] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 4% compound every year until you're age 76.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan 5.4.7	[Automatic 3% increase until age 76] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 3% compound every year until you're age 76.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan 5.4.8	[Automatic 5% Increase for Life - Compound] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year.	Always included for Association Groups. Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan 5.4.9	[Automatic 3% Increase for Life - Compound] Your [Daily/Monthly Benefit] and Total Coverage Amount (less any claims paid) will automatically increase 3% compound every year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan 5.4.10	[Automatic 5% Increase for Life - Simple] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase every year by 5% simple every year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1

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Bottom Section Quote	Step 2: Customize Plan 5.4.11	[Automatic Increase for Life - Age Adjusted] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 66. Thereafter, your accumulated benefits will grow each year by 5% on a simple basis.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan 5.4.12	[Automatic Increase for Life - Age Adjusted (a)] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. Thereafter, your accumulated benefits will grow by 3% compound each year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan 5.4.13	[Automatic Increase for Life - Age Adjusted (b)] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5% compound until you turn 61, by 3% compound between the ages of 62 and 76, then by 2% compound each year thereafter.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan 5.4.14	[Automatic Increase for Life - Age Adjusted (c)] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. It will continue to grow by 5% simple until you turn 76. Thereafter, your accumulated benefits will grow by 2% simple each year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan 5.4.15	[Automatic Increase for Life - Age Adjusted (d)] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. It will continue to grow by 5% simple until you turn 76. Thereafter, your accumulated benefits will grow by 5% simple each year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan 5.5	[Discounts] [&] [Options]	Include [Discounts] if couples discount and/or preferred health discount available to the group Include [Options] if NFO is available to the group. Include [&] if at least one discount AND one option display. Delete section 5.5 if no discounts or options apply.	1
Bottom Section Quote	Step 2: Customize Plan 5.5.1	[How can I reduce my cost?] There are ways to reduce the monthly cost of your plan. If you are eligible, the available discounts can lower your monthly premiums.]	Include the header & paragraph if Couples discount and/or preferred health discount available to group	1
Bottom Section Quote	Step 2: Customize Plan 5.5.1.1.	[Couples discount]	Include this header and subsequent text only if couples discount is available to the group.	1
Bottom Section Quote	Step 2: Customize Plan 5.5.1.1.	[If you and your spouse [or domestic partner] both apply for coverage, each of you can receive a [10%] discount.]	Include this paragraph only if discount is available to the ER group.	1
Bottom Section Quote	Step 2: Customize Plan 5.5.1.1.	[If you and your spouse [or domestic partner] both are eligible and apply for coverage, each of you can receive a [35%] discount.]	Include this paragraph only if is available to the ER group.	1
Bottom Section Quote	Step 2: Customize Plan 5.5.1.2.	[Preferred Health discount. If you are in good health, based on Genworth Life underwriting standards, you may qualify for an additional [xx%] discount.]	Include this header and subsequent text only if preferred health applies to group; [%] from WCSF	2
Bottom Section Quote	Step 2: Customize Plan 5.5.2.1.	[Non-Forfeiture Option. If you have purchased this rider, and you stop paying premiums you'll still be eligible to receive a reduced level of benefits. Coverage automatically includes a contingent nonforfeiture benefit. Details of this benefit are found in the <u>Potential Rate Disclosure</u> form.]	Include this header and subsequent text only if Non-Forfeiture is available to the group. May be required to display as option in some states. Underlined links to Potential Rate disclosure form.	2

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Bottom Section Quote	Step 2: Customize Plan Left Nav Your Groups contribution 5.5.2.2.	[View your group's contribution>>]	Include this link for Core cases only.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav Your Groups contribution 5.5.2.2.	[Group Name] realizes the importance of long term care insurance to help protect your hard earned savings and prepare for long term care needs. To help you build a personalized long term care insurance plan, they are contributing [\$xx] to help pay for your plan.]	Include this paragraph for flat amount CORE only. Insert [Group Name] [\$xx] - Core Discount Amount = the \$ per employee	1
Bottom Section Quote	Step 2: Customize Plan Left Nav Your Groups contribution 5.5.2.2.	[Group Name] realizes the importance of long term care insurance to help protect your hard earned savings and prepare for long term care needs. With that in mind, they are contributing funds to provide a [Daily/Monthly] Benefit of [XXXX] and Total Coverage of [YYY,YYY]. You will automatically receive this benefit. However, if you would prefer to increase your coverage, consider the plan that has been pre-selected or adjust the benefits sliders to pick another option. [Group Name]'s contribution will be applied to reduce your premium for the option you select.]	Include this paragraph for age-based amount CORE only. Insert [Group Name] Include [Daily] or [Monthly] based on plan Insert [\$XXXX] for preselected [daily/monthly] benefit closest to cost of assisted living in the area they plan to retire Insert [\$YYYYYY] for preselected total coverage amount driven by preselected [daily/monthly] multiplied by benefit duration	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.3.1	Base Plan Premium [\$XX]	Insert total [\$XX] (before any discounts or employer contributions) based on plan selected	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.3.1	[Plus rider cost] [\$xx]	Insert optional riders and their incremental cost	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.3.1	[Less Employer Contribution [(\$XX)]]	Insert [(\$XX)] for total employer contribution. Will only appear if case is core. Will not appear for AARP	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.3.1	[Less Other Discounts [(\$XX)]]	Insert [(\$XX)] for total of couples discount and/or preferred health discount. Will only appear if couples discount and/or preferred health is available to the group. If available, but neither discount is selected, this will show as \$0.00.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.3.1	Your Total Monthly Cost [\$XX]	Insert total premium less any employer discounts, couples discounts and preferred health discounts.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.1	[Daily/Monthly] Benefit: [\$x.xx][\$x,xxx] This is the maximum amount you can be reimbursed each [day/month] for your care expenses.	Insert [Daily] or [Monthly] based on plan type; Insert selected [daily/monthly] benefit amount	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.2	Total Coverage: [\$XXX,XXX] This is the total amount of money available to cover your long term care expenses for the lifetime of your coverage. [Your Total Coverage amount is determined by multiplying your [Monthly/Daily] benefit by a duration of [X] [years/days].	Insert selected total coverage amount. Last sentence applicable to groups who promote "DURATION" only. Bracket number of years is based on plan selection. If a daily benefit then duration is shown in days; if a monthly benefit, duration is shown in years.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.3	[Benefit Increase Option: Buy more coverage over time [Every three years, you will be offered the opportunity to buy additional coverage – as long as you're not in claim status. If you accept, both your [Daily/Monthly] Benefit and your Total Coverage Amount (less any claims paid) will increase by 5%, compounded annually. This feature is automatically included in the plan you select.]	Reserve right to change with new product enhancements Insert either [Daily] or [Monthly] depending on plan type	1

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Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.4	[Automatic 5% increase until age 70] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year until you're age 70.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.5	[Automatic 5% increase until age 76] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year until you're age 76.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.6	[Automatic 4% increase until age 76] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 4% compound every year until you're age 76.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.7	[Automatic 3% increase until age 76] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 3% compound every year until you're age 76.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.8	[Automatic 3% Increase for Life - Compound] Your [Daily/Monthly Benefit] and Total Coverage Amount (less any claims paid) will automatically increase 3% compound every year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.9	[Automatic 5% Increase for Life - Compound] Your [Daily/Monthly] Benefit and Total Coverage Amount (less any claims paid) will automatically increase 5% compound every year.	Always included for Association Groups. Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.10	[Automatic 5% Increase for Life - Simple] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase every year by 5% simple every year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.11	[Automatic Increase for Life - Age Adjusted] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 66. Thereafter, your accumulated benefits will grow each year by 5% on a simple basis.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.12	[Automatic Increase for Life - Age Adjusted (a)] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. Thereafter, your accumulated benefits will grow by 3% compound each year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.13	[Automatic Increase for Life - Age Adjusted (b)] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5% compound until you turn 61, by 3% compound between the ages of 62 and 76, then by 2% compound each year thereafter.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.14	[Automatic Increase for Life - Age Adjusted (c)] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. It will continue to grow by 5% simple until you turn 76. Thereafter, your accumulated benefits will grow by 2% simple each year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.15	[Automatic Increase for Life - Age Adjusted (d)] Your [Daily/Monthly] Benefit and Total Coverage amount (less any claims paid) will automatically increase by 5%, compounding each year until you turn 61. It will continue to grow by 5% simple until you turn 76. Thereafter, your accumulated benefits will grow by 5% simple each year.	Replace header and all supporting text for appropriate rider selected by group Insert either [Daily] or [Monthly] depending on plan type.	1

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Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.16	Home Health Care Maximum: [xx%] of [Daily/Monthly] Benefit For home health care, your expenses will be covered for up to [75%] of your [Daily/Monthly] Benefit, or [\$xx.xx/yyyy] per [day/month].	Insert HHC % by plan Insert [Daily] or [Monthly] and [day] or [month] based on plan type Insert [\$] based on selected [daily/monthly] benefit (HHC% * Daily/Monthly Benefit amount)	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.18	Elimination Period [x days] Once you are certified, your benefits will begin after a [90] [calendar/covered-service] day elimination period.	Insert # days for EP, 30, 60, 90, 180 Insert [calendar] or [covered service] for type of EP days	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.19	[Return of Premium at Death]: This rider returns premiums you have paid into the plan, (less any claims paid) if you die before age [65]. A reduced amount will be refunded if you die after age 65 but before age 75.]	Insert this section if ROP is available to group.	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.4.20	[Non-Forfeiture]: This rider allows for reduced coverage, if your plan would otherwise end because you don't pay your premium after it is in force for three years.]	Always included for Association Groups. Insert this section if Non-Forfeiture is available to group. May be required to display as option for some states	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details 5.5.6	[Apply by [end enrollment date] and receive [guaranteed coverage/streamlined underwriting].]	For ER cases only. Insert the enrollment end date Insert either [guaranteed coverage] or [streamlined underwriting] depending on underwriting type	2
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details (disclosures) 5.5.7	This quote is based on your age of [xx] as of MM/DD/YYYY. Premiums are not guaranteed. It is for illustrative purposes only and may be subject to underwriting approval. [If you've recently had a birthday, you may benefit from our 30-day look back period.]	Appears as footer on plan details. For plans that do not include save age logic, the date displayed will be the date of the quote. For plans that include save age, the date logic should be as follows: If birthday is not within past 30 days, show the date of the quote. If birthdate is within past 30 days, show date one day prior to birthday	1
Bottom Section Quote	Step 2: Customize Plan Left Nav View Plan details (disclosures) 5.5.8	[If you meet certain underwriting requirements, you can receive a preferred health discount on your premium for the life of your coverage. In your online application, your premium will not reflect the preferred health discount. If approved, the discount will be reflected in your final policy documentation.]	Appears as footer on plan details. Show only if preferred health discount is available to the group	2
Bottom Section Quote	Step 2: Customize Plan Left Nav Compare Plans 5.6.2	[Daily/Monthly] Benefit: Your [daily/monthly] Benefit is the total amount Genworth will reimburse each [day/month] for your care expenses.	Insert [Daily] or [Monthly] and [day] or [month] based on plan type	1
Bottom Section Quote	Step 2: Customize Plan Left Nav Compare Plans 5.6.5	[Benefit Increase Option] Name	The name of the inflation rider option will replace the bar graph for this component	1
Bottom Section Quote	Step 2: Customize Plan Left Nav Compare Plans 5.6.7	[Options:]	A summary of all additional plan options that have been selected will be displayed. If no optional benefits are available, this line will not display.	2
Bottom Section Quote	Step 3:Apply 6.1	[Before you apply]		2
Bottom Section Quote	Step 3:Apply 6.1.1	[To start your application with the plan features and choices you saved earlier, click below. To submit your completed application electronically, enter your e-Signature. If you prefer paper, you may complete the application online, then print, sign and mail the forms. It's your choice.]	Insert this header and subsequent text if entering application process for the first time to create a profile.	2
Bottom Section Quote	Step 3:Apply 6.1.1	[Your account has been created and an electronic signature code has been emailed to the address you provided. You should receive your e-signature in a few minutes. You don't have to wait for the email to arrive - you can start your application now. To submit your completed application electronically, enter the e-signature you receive. If you prefer paper, you may complete the application online, then print, sign and mail the forms. It's your choice.]	This text will appear after creating profile	2

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Bottom Section Quote	Step 3:Apply 6.1.2	[An account has been created. To start the application process, please click "continue" below. Because you created this account on behalf of your customer, electronic signature will not be available. Please print the application when complete and mail it to your customer for the appropriate signatures.]	This text will appear after creating profile for assisted sales.	2
Bottom Section Quote	Step 3:Apply 6.2	[Welcome back, [user name]	Insert this header and subsequent text only if logged back in as a returning visitor who has already created a profile [user name] should come from last created	2
Bottom Section Quote	Step 3:Apply Disclosures/Error Messages	Firefox Error Message "To begin the online application, please log into the website using a Microsoft Internet Explorer browser. The online application may not function properly with the browser you're currently using."	Insert this warning if user is using firefox browser	2
Bottom Section Quote	Step 3:Apply Create Account Disclosures/Error Messages	["To continue the application process, please download your application using the link below. You'll need to mail it to the address provided on the application. Your group's initial enrollment period has ended, so the online application option is not available. [Please disregard the e-signature that was emailed to you when you created your account.]"	Use this message for someone who creates an account outside the initial enrollment period and user is not a new hire OR for users who require long form application	2
Bottom Section Quote	Step 3:Apply Request a Kit Disclosures/Error Messages	Your request has been received. You can expect to receive your information kit (including and application) in 10 days.	Use this message to confirm kit request was received.	
Bottom Section Quote	Step 3:Apply Download an App Disclosures/Error Messages	To download an application for the coverage you selected, please complete the fields below.	Use this message when user clicks on download an application.	
Bottom Section Quote	Step 3:Apply Download an App Disclosures/Error Messages	Please confirm you have reviewed the following important documents by clicking the box below. Adobe Reader is required to view the documents. Download now	User must confirm they've received Outline of Coverage, Things you Should Know, Potential rate increase Disclosure, Personal Worksheet, Shoppers Guide to LTCL, before application process can begin	
All pages upper left	Group Name & Logo	The logo/name of the group will appear on the screen. Links to website may or may not be included. The link Join AARP will only for AARP Program.	Insert group logo, if any, name and link, if any	1
	Pop-Up - AARP only	[AARP Health is a collection of health-related products, services and insurance programs available to AARP members. Neither AARP nor its affiliates are the insurer. AARP contracts with insurers to make coverage available to AARP members. Insurers and providers pay a fee to AARP and its affiliate to use the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members. Additionally, AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse individual agents. AARP does not make long term care insurance plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a long term care insurance plan. This Long Term Care Insurance program is underwritten by Genworth Life Insurance Company.]	Pop up text box required by AARP before user can log in.	1
All pages lower left	Disclosure Link	The plan selections and features described on this website are offered under the [group name]...	Insert group name	1

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All pages lower left	Disclosure Link	<p>[To be eligible, you must be [an/a] [actively-at-work.] [full-time/part-time] [employee/member in good standing] and at least 18 years old. [[Retirees and] [F/]family members must be between the ages of [18] and [80]. Eligible family members include:</p> <p>[Your spouse (includes a person to whom you are joined by marriage or a legal relationship recognized by state law)] [or domestic partner]</p> <p>[Your parents and parents-in-laws]</p> <p>[Your step-parents]</p> <p>[Your grandparents and grandparents-in-law]</p> <p>[Your step-grandparents]</p> <p>[Your adult children]</p> <p>[Your siblings]</p> <p>All eligible persons must maintain a permanent US residence, and have an active U.S. Social Security or Tax Identification number.]</p>	Account manager will fill in appropriate eligible parties by case	1
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