

SERFF Tracking Number: GEFA-126261393 State: Arkansas  
Filing Company: Genworth Life Insurance Company State Tracking Number: 43178  
Company Tracking Number: 57351\_52 EOVS ADD  
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified  
Product Name: Multi-Life Ad Filing Addendums  
Project Name/Number: EOVS Addendum Filings for Illustrations 47351 & 52/47351\_52 EOVS Add

## Filing at a Glance

Company: Genworth Life Insurance Company  
Product Name: Multi-Life Ad Filing Addendums SERFF Tr Num: GEFA-126261393 State: ArkansasLH  
TOI: LTC03G Group Long Term Care SERFF Status: Closed State Tr Num: 43178  
Sub-TOI: LTC03G.001 Qualified Co Tr Num: 57351\_52 EOVS ADD State Status: Closed  
Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett  
Authors: Marcia Chalfant, Andy Disposition Date: 08/12/2009  
Zimmerman, Kathleen Hamby,  
Edwina Word  
Date Submitted: 08/11/2009 Disposition Status: Approved  
Implementation Date Requested: On Approval Implementation Date:  
State Filing Description:

## General Information

Project Name: EOVS Addendum Filings for Illustrations 47351 & 52 Status of Filing in Domicile: Pending  
Project Number: 47351\_52 EOVS Add Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments: Will be filed  
simultaneously in DE, our state of domicile.  
Explanation for Combination/Other: Market Type: Group  
Submission Type: New Submission Group Market Size: Small  
Overall Rate Impact: Group Market Type: Employer, Other  
Filing Status Changed: 08/12/2009 Explanation for Other Group Market Type:  
Labor Union  
State Status Changed: 08/12/2009  
Deemer Date: Corresponding Filing Tracking Number:  
Filing Description:  
Group Long Term Care Insurance Advertising for use with previously approved advertising for under Group Policy Form  
Series 7050:  
47351 Plan Illustration – Core/Buy-up  
47352 Plan Illustration - Voluntary

<i>SERFF Tracking Number:</i>	<i>GEFA-126261393</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>43178</i>
<i>Company Tracking Number:</i>	<i>57351_52 EOv ADD</i>		
<i>TOI:</i>	<i>LTC03G Group Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03G.001 Qualified</i>
<i>Product Name:</i>	<i>Multi-Life Ad Filing Addendums</i>		
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Genworth Life Insurance Company received approval of its submission of its system generated illustrations for Group Long Term Care Insurance from the Arkansas Department of Insurance under SERFF Filing Number GEFA-125981219 Filed-Closed 01/15/2009. At this time, Genworth Life submits for the Department's approval the enclosed Addendum to the Explanation of Variability that was part of that submission.

Explanation of Variability Addendum 2 (LTBS EOv 2 082009) represents an additional set of variables necessary within the previously approved Explanation of Variability to address clarity and accuracy of the material represented. The seven variables are within the context of the charts and illustrations appropriate to a specific group.

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

If you should have any questions, please call me at our toll free phone number, 1-800-284-5568, extension 813-5085.

## Company and Contact

### Filing Contact Information

Marcia Chalfant, Policy Contract Analyst	marcia.chalfant@genworth.com
6620 W Broad Street	(804) 922-5085 [Phone]
Richmond, VA 23230	(804) 281-6285[FAX]

### Filing Company Information

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

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## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	Yes

*SERFF Tracking Number:* GEFA-126261393                      *State:* Arkansas  
*Filing Company:* Genworth Life Insurance Company                      *State Tracking Number:* 43178  
*Company Tracking Number:* 57351\_52 EOY ADD  
*TOI:* LTC03G Group Long Term Care                      *Sub-TOI:* LTC03G.001 Qualified  
*Product Name:* Multi-Life Ad Filing Addendums  
*Project Name/Number:* EOY Addendum Filings for Illustrations 47351 & 52/47351\_52 EOY Add  
*Fee Explanation:* Domicilliary state of DE charges \$50 per ad filing.  
*Per Company:* No

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Product Name: Multi-Life Ad Filing Addendums  
Project Name/Number: EOY Addendum Filings for Illustrations 47351 & 52/47351\_52 EOY Add

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$50.00	08/11/2009	29774457

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Product Name: Multi-Life Ad Filing Addendums  
Project Name/Number: EOV Addendum Filings for Illustrations 47351 & 52/47351\_52 EOV Add

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Marie Bennett	08/12/2009	08/12/2009

*SERFF Tracking Number:*      *GEFA-126261393*                      *State:*                      *Arkansas*  
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## **Disposition**

Disposition Date: 08/12/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Explanation of Variability Addendum 2		Yes

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## **Rate Information**

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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Explanation of Variability  
Addendum 2

08/11/2009

### Comments:

Enclosed item is regarding variability for the previously approved/acknowledged advertising:

- Explanation of Variability - Addendum 2

### Attachment:

082009 STD ADDENDUM-2 EOV.pdf

**GENWORTH LIFE INSURANCE COMPANY**  
**EXPLANATION OF VARIABILITY – ADDENDUM 2**  
**Form Numbers 47351 and 47352**

**GROUP LONG TERM CARE INSURANCE**  
**COVERAGE & PREMIUM ILLUSTRATIONS**

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This Addendum to the Explanation of Variability applies to previously filed advertising material, form numbers 47351 and 47352. The Addendum is necessary to reflect additional language that may be used in the permitted variables of the previously approved system generated illustrations.

**Form 47351: Plan Illustration – Core/Buy-up Plans (Invitation to Contract)**

**Type 2 Variables**

1. **IMPORTANT NOTES FOLLOWING SUMMARY:** Depending on the plan design for the specific group policy and Compound Inflation is included, the following statement appears: Calculation of Compound increases due to inflation [is/is not] affected by benefit payments.
2. **IMPORTANT NOTES FOLLOWING SUMMARY:** Depending on the plan design for the specific group policy and Rider form 7050RDR-SURV10X is included, the following statement appears: Benefit criteria includes a claims restriction.

**Type 3 Variables**

1. **IMPORTANT NOTES FOLLOWING SUMMARY:** Depending on the plan design for the specific group policy, whether claims offset applies under a Compound Inflation option determines the use of “is” or “is not” in the following statement: Calculation of Compound increases due to inflation [is/is not] affected by benefit payments.

**Form 47352: Plan Illustration – Voluntary Plans (Invitation to Contract)**

**Type 2 Variables**

1. **IMPORTANT NOTES FOLLOWING SUMMARY:** Depending on the plan design for the specific group policy and Compound Inflation is included, the following statement appears: Calculation of Compound increases due to inflation [is/is not] affected by benefit payments.
2. **IMPORTANT NOTES FOLLOWING SUMMARY:** Depending on the plan design for the specific group policy and Rider form 7050RDR-SURV10X is included, the following statement appears: Benefit criteria includes a claims restriction.
3. **BENEFIT OPTIONS COMPARISON:** Depending on the plan design for the specific group policy, when Rider form 7050RDR-SCW or 7050RDR-SCNW is included, the chart will show “Assumes Identical Coverage.”

**Type 3 Variables:**

1. **IMPORTANT NOTES FOLLOWING SUMMARY:** Depending on the plan design for the specific group policy, whether claims offset applies under a Compound Inflation option determines the use of “is” or “is not” in the following statement: Calculation of Compound increases due to inflation [is/is not] affected by benefit payments.
2. **BENEFIT OPTIONS COMPARISON:** Depending on the plan design for the specific group policy, the alternate language for Waiver of Premium will show as either Nursing Home Only or Full Premium Waiver.
3. **COST OF WAITING DEMONSTRATION:** If included in the illustration, the chart may show either Annual Premiums or Annualized Premiums.
4. **BREAKEVEN ANALYSIS:** If included in the illustration, the statement immediately following the chart may read either:

The “Break Even Analysis” illustrates the maximum number of days of care that you could pay for, assuming you use [your full Daily/one-thirtieth of your Monthly] benefit amount for each day, if you were to use only the premiums paid for your coverage as depicted.

OR

The “Break Even Analysis” illustrates the maximum number of [days/months] of care that you could pay for, assuming you use your full [Daily/ Monthly/Nursing Facility/Facility] benefit amount for each [day/month], if you were to use only the premiums paid for the coverage as depicted.