

SERFF Tracking Number: GEFA-126289689 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 43393
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: Check the Facts Brochure/81900

Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Long Term Care Insurance

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: GEFA-126289689 State: Arkansas

SERFF Status: Closed-Approved State Tr Num: 43393

Co Tr Num: State Status: Closed

Reviewer(s): Marie Bennett

Author: Andy Zimmerman Disposition Date: 09/03/2009

Date Submitted: 09/01/2009 Disposition Status: Approved

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Check the Facts Brochure

Project Number: 81900

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/03/2009

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 09/03/2009

Created By: Andy Zimmerman

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Andy Zimmerman

Filing Description:

This brochure will be used to help educate and to generate interest in various Genworth Life Insurance Company long term care insurance policies.

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

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

Group Long Term Care Insurance Policy form series 7050 was filed and approved on September 11, 2008.

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

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Company and Contact

Filing Contact Information

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

Filing Company Information

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

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$25.00	09/01/2009	30259269

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Marie Bennett	09/03/2009	09/03/2009

SERFF Tracking Number: *GEFA-126289689* *State:* *Arkansas*
Filing Company: *Genworth Life Insurance Company* *State Tracking Number:* *43393*
Company Tracking Number:
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Long Term Care Insurance*
Project Name/Number: *Check the Facts Brochure/81900*

Disposition

Disposition Date: 09/03/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *GEFA-126289689* *State:* *Arkansas*
Filing Company: *Genworth Life Insurance Company* *State Tracking Number:* *43393*
Company Tracking Number:
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Long Term Care Insurance*
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	AR Cover Letter		Yes
Form	Check the Facts Brochure		Yes

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Form Schedule

Lead Form Number: 81900 07/03/09

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	81900 07/03/09	Advertising	Check the Facts Brochure	Initial		0.000	81900_07030 9_statefile.pdf

PREPARING FOR LONG TERM CARE IS YOUR RESPONSIBILITY.

Long term care insurance can play a critical role, providing a variety of important benefits:

- Insurance is primarily designed to cover the costs associated with long term care while helping protect your retirement income for the purpose you intended.
- It enables you to participate in the choice of where you receive care, including at home – where most people prefer to stay – at an adult day care center or in a nursing home.
- The cost of coverage is based in part on your age and health when you apply. So, the younger and healthier you are, the lower your premiums may be.

Long term care insurance doesn't replace what families do, but it does help them provide care for their loved ones better and longer.



Genworth Financial is a proud sponsor of

alzheimer's association®

the compassion to care, the leadership to conquer

Check the facts, then check into long term care insurance.

Genworth Life Insurance Company offers comprehensive, flexible long term care insurance policies that provide superior protection.

Our Long Term Care Insurance Division helped pioneer the development of long term care insurance more than 30 years ago and we've been an industry leader ever since.¹

Over the years we've helped over one million policyholders² protect their assets and their future financial independence. We can help you, too.

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

2 Over one million policyholders as of 12/31/08, beginning 12/74.

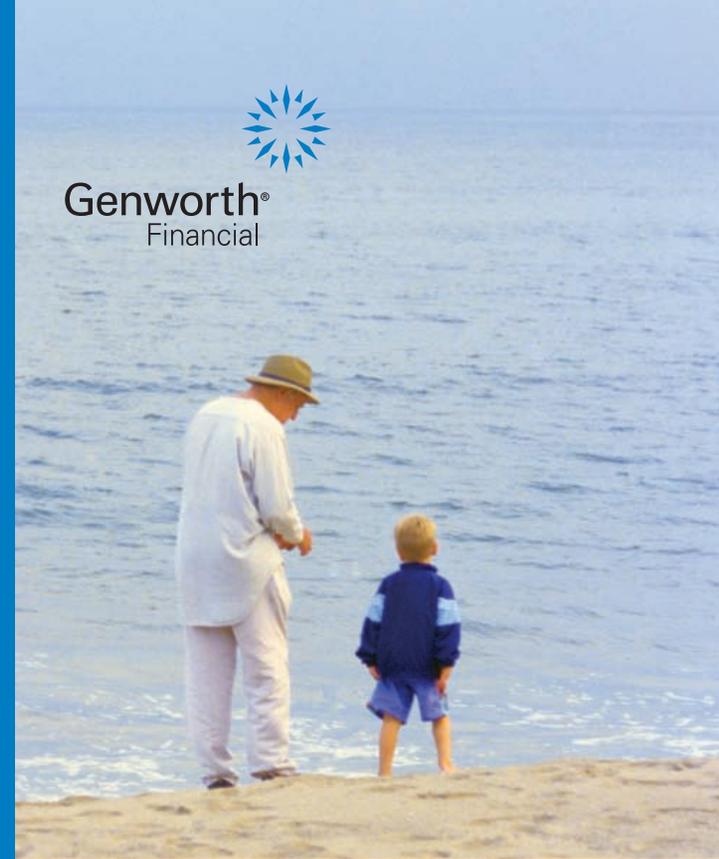
This solicitation of insurance is for policy series 7042, 7042 Rev, 7044, 7044 Rev, 7048, 7050 (7042FL Rev & 7044FL Rev in Florida, 7042ID Rev, 7044ID Rev & 7048ID in Idaho, 7042NC Rev & 7044NC Rev in North Carolina, 7042OK Rev, 7044OK Rev & 7048OK in Oklahoma, 7042TX Rev & 7044TX Rev in Texas, 7042WA, 7044WA and 7048WA in Washington). Not all policies are available in all states. Complete details of the benefits, cost, limitations, and exclusions, of these valuable long term care insurance policies will be provided to you by the company. Copies of articles and survey results are available from the company or one of our insurance agents.

Alzheimer's Association and Genworth Financial, Inc. have entered into a strategic relationship that permits Genworth's use of the Association's trademarks and/or logos. The use of the Alzheimer's Association logo does not constitute an endorsement of the Company's products and services.

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Genworth®
Financial



CHECK THE FACTS

LONG TERM CARE INSURANCE

Underwritten by
Genworth Life
Insurance Company

“IT WON’T HAPPEN TO ME, BUT IF IT DOES, I CAN AFFORD IT.”

We believe we’ll live a long life. That’s why we prepare for retirement. Too often, however, retirement savings are used to pay for long term care.

If you do need long term care services, it is prudent to have a strategy in place to help pay for them; otherwise, your retirement savings may be at risk.

Nationally, across all home care provider types, the average median hourly rate for home health aides is \$24.36.

– Genworth 2009 Cost of Care Survey, conducted by CareScout, April 2009.

Nationally, the average median annual cost for a private room in a nursing home is \$74,208. The five-year annual increase in cost of private room has increased more than 4%.

– Genworth 2009 Cost of Care Survey, conducted by CareScout, April 2009.



“I CAN COUNT ON MEDICARE OR MEDICAID TO PAY FOR MY CARE.”

Most Americans, age 65 and older, are eligible for Medicare, but benefits for long term care services are generally limited. Medicare wasn’t designed to adequately pay for home care, adult day care or assisted living care. It does pay for a portion of nursing home care, up to 100 days per benefit period, but only for skilled or rehabilitative services. Medicaid will pay for custodial care in a skilled nursing home, but those rules are governed by each state. And, the Deficit Reduction Act of 2005 made qualifying for Medicaid even more difficult.

Most states permit Medicaid beneficiaries to keep no more than about \$2,000 in liquid assets. The value of the home generally is exempt (provided equity does not exceed \$500,000 or at state discretion \$750,000). Eligibility is denied if the applicant has transferred assets in order to qualify for Medicaid. The state looks back five years to determine whether asset transfer rules have been abused.

The Deficit Reduction Act of 2005 implemented strict new policies that prevent people who transferred assets — even for legitimate purposes — from accessing Medicaid coverage for LTC. Medicaid also has a program for recovering the value of LTC services from the estates of deceased beneficiaries.

– AARP Public Policy Institute, Myths about the Medicaid Program and the People it Helps, November 2008

“MY FAMILY WILL TAKE CARE OF ME.”

Of course they will. That is what families do. But have you considered what it will do to them emotionally and financially, especially if they don’t live near you?

The loss of wages, health insurance and other job benefits, retirement savings, and Social Security benefits holds serious consequences for caregivers. More than one-third (37%) of caregivers to persons age 50 and older reported quitting their job or reducing their work hours in 2007.

Caregivers to persons age 50 or older reported spending an average of \$5,531 out-of-pocket in 2007. Long-distance caregivers had the highest annual expenses, \$8,728.

– AARP Public Policy Institute, Valuing the Invaluable: The Economic Value of Family Caregiving, 2008 Update

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

Insurance and annuity products:

- Are not deposits.
- Are not insured by the FDIC or any other federal government agency.
- May decrease in value.
- Are not guaranteed by the bank or its affiliates.

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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: AR Cover Letter

Comments:

Attachment:

AR Filing Letter Check the Facts 81900 070309.pdf



Long Term Care Insurance

6620 West Broad Street Building 4
Richmond, VA 23230

September 1, 2009

Arkansas Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72204
ATTN: Mr. John Shields

Re: **ADVERTISING FILING ACCIDENT AND HEALTH INSURANCE
GENWORTH LIFE INSURANCE COMPANY NAIC# 70025
Invitation to Inquire Advertising Material
Check the Facts Brochure: 81900 07/03/09**

Dear Mr. Shields:

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

This brochure will be used to help educate and to generate interest in various Genworth Life Insurance Company long term care insurance policies.

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

Sincerely,

Andrew A. Zimmerman

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