

SERFF Tracking Number: GEFA-126451316 State: Arkansas  
Filing Company: Genworth Life Insurance Company State Tracking Number: 44536  
Company Tracking Number:  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: Long Term Care Insurance  
Project Name/Number: Maintaining Your Ability to Choose Brochure/44327

## 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-126451316 State: Arkansas

SERFF Status: Closed-Filed

Co Tr Num:

Author: Andy Zimmerman

Date Submitted: 01/12/2010

State Tr Num: 44536

State Status: Closed

Reviewer(s): Marie Bennett

Disposition Date: 02/12/2010

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: Maintaining Your Ability to Choose Brochure

Project Number: 44327

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 02/12/2010

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: 02/12/2010

Created By: Andy Zimmerman

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Andy Zimmerman

Filing Description:

This educational 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.

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

## Company and Contact

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**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  
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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$25.00  
 Retaliatory? No  
 Fee Explanation: AR Filing Fee=\$25 per advertisement. One advertisement submitted=\$25.  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$25.00	01/12/2010	33459306
Genworth Life Insurance Company	\$25.00	01/20/2010	33651142

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	02/12/2010	02/12/2010

### Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Filing Fees.	Note To Reviewer	Andy Zimmerman	02/04/2010	02/04/2010
Filing Fees	Note To Filer	Marie Bennett	01/20/2010	01/20/2010

*SERFF Tracking Number:*      *GEFA-126451316*                      *State:*                      *Arkansas*  
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## **Disposition**

Disposition Date: 02/12/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:*      *GEFA-126451316*                      *State:*                      *Arkansas*  
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*Project Name/Number:*      *Maintaining Your Ability to Choose Brochure/44327*

<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover Letter		Yes
<b>Form</b>	Maintaining Your Ability to Choose Brochure		Yes

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**Note To Reviewer**

**Created By:**

Andy Zimmerman on 02/04/2010 07:19 AM

**Last Edited By:**

Marie Bennett

**Submitted On:**

02/12/2010 11:17 AM

**Subject:**

Filing Fees.

**Comments:**

Thank you for reviewing our long term care insurance advertising submission.

Please note, per your request, we submitted the additional filing fees as shown below. The SERFF system still shows "Waiting Industry Response".

EFT Company Amount Date Processed Transaction #

Genworth Life Insurance Company \$25.00 01/12/2010 07:14 AM 33459306

Genworth Life Insurance Company \$25.00 01/20/2010 10:20 AM 33651142

EFT Total \$50.00

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*Project Name/Number:*      *Maintaining Your Ability to Choose Brochure/44327*

**Note To Filer**

**Created By:**

Marie Bennett on 01/20/2010 10:09 AM

**Last Edited By:**

Marie Bennett

**Submitted On:**

02/12/2010 11:17 AM

**Subject:**

Filing Fees

**Comments:**

Effective January 1, 2010, AR Rule 57, Sec. 5, Subsection II, requires a filing fee of \$50.00 per advertisement. The filing will be held pending receipt of the balance of the filing fee.

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## Form Schedule

**Lead Form Number: 44327 11/16/09**

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	44327 11/16/09	Advertising	Maintaining Your Ability to Choose Brochure	Initial		0.000	44327_111609.pdf



Genworth®  
Financial



## MAINTAINING YOUR ABILITY TO CHOOSE

**LONG TERM CARE INSURANCE**

Underwritten by  
Genworth Life Insurance Company

## HAVING CHOICES

Decisions—some are easy like deciding what to order in a restaurant and some are more difficult like where to buy a home or whether to take a new job. The fact is that whatever decisions you have to make, it is usually better when you have choices.

Thanks to advances in healthcare and a healthier lifestyle, chances are you will live a long life. But with a longer life comes a greater possibility of someday needing long term care.

Throughout your life, you have probably worked hard so that when making decisions, you usually have options. But, when it comes to long term care, will you still have choices? If you needed care, without insurance, how many months or years could you continue to afford to pay for care before you depleted your assets? As a result, without careful planning, you could potentially exhaust your assets and personal savings trying to pay the bills.

If you already have a workable long term care plan in place, then job well done! But if you don't, then you need to learn more so please, we urge you to read on.

## GETTING THE FACTS

### How expensive is long term care?

The cost of care can be very expensive, regardless of whether you need long term care in a nursing home, assisted living facility or even in your own home. The national average median cost for a one-year stay in a nursing home is \$74,208 or over \$200 per day.<sup>1</sup> And in certain areas of the country it can be much more than that.

It can be expected that there will be a significant increase in both the demand and costs for long term care services. Given the likelihood of needing long term care at some point, coupled with the high and rising cost of care, it may be time to consider long term care insurance.

### LONG TERM CARE COSTS

#### Genworth 2009 Cost of Care Survey<sup>2</sup>

Home Health Aide Services (Medicare Certified)		
National Average Median Hourly Rate	Increase Over 2008	Five-Year Annual Growth
<b>\$46.22</b>	<b>35.6%</b>	<b>13.16%</b>
Adult Day Health Care		
National Average Median Hourly Rate	National Average Median Daily Rate	Five-Year Annual Growth
<b>\$9.91</b>	<b>\$53.59</b>	<b>N/A</b>
Assisted Living Facility (Private One Bedroom)		
National Average Median Monthly Rate	Increase Over 2008	Five-Year Annual Growth
<b>\$2,825.25</b>	<b>1.37%</b>	<b>4.72%</b>
Nursing Home (Private Room)		
National Average Median Daily Rate	Increase Over 2008	Five-Year Annual Growth
<b>\$203.31</b>	<b>4.72%</b>	<b>4.27%</b>

## Long term care could be one of the biggest age-related challenges we face.

### “What exactly is long term care insurance?”

Like other types of insurance, long term care insurance helps you guard against risk. It allows you to help protect your assets and help reimburse the expenses of long term care services when you are no longer able to care for yourself. Typically, long term care insurance can be used to help pay for covered home care, facility care, or adult day care. It may also include therapies and special equipment such as walkers and wheelchairs.

### “Does my health insurance cover long term care?”

Read your health insurance plan carefully. Most traditional health insurance plans will not cover long term care expenses because long term care is not considered medical care. Your medical plan may provide limited, if any, coverage for long term care services.



### “Are there government programs available to provide for this care?”

Many mistakenly believe that Medicare or Medicaid will pay for extended long term care needs. Generally, Medicare will not cover long term care expenses. It was not intended to pay for extended long term care. Medicaid will only cover long term care costs after a person “spends down” or depletes their assets to qualify for assistance. For many, the best solution to the prospect of high long term care costs may be long term care insurance.

### “Will you have the ability to choose?”

With the high price of long term care services, what happens if you exhaust all your assets after paying for care? You may lose your ability to make choices. You can apply for Medicaid, the federal-state health insurance program for those with limited assets. If you qualify, the Medicaid program may make the choices for you. You may not be able to stay in your home. You may not be able to attend an adult day care center or live in an assisted living facility because Medicaid may not cover those stays. And, you may be limited to a nursing home facility that participates in Medicaid.

### **“Who needs long term care?”**

When most of us think of long term care, we probably think of it primarily for the elderly. But you may be surprised. People of all ages need long term care. A health crisis can occur at any age—you can suddenly need long term care if you have a serious accident, develop an illness or get a disabling disease. Some common reasons young people may need long term care are strokes, Parkinson’s disease, cancer, multiple sclerosis and accidents.



## **WITH LONG TERM CARE INSURANCE YOU CAN...**

### **Help secure your independence and your assets**

You’ve probably already done some retirement planning. Does your retirement plan provide for long term care services and costs? Long term care insurance can help you feel confident about the future. Instead of saving your assets for long term care needs, you can use those assets for other purposes. In other words, use your assets on the things you originally planned for such as education, inheritance, charitable gifts or travel. Again, it’s all about having choices.

### **Be in control of your care**

By making choices today, you are giving yourself more options for tomorrow. When you are paying for long term care services either out-of-pocket or through long term care insurance reimbursement, you are in control. With comprehensive long term care insurance you have access to multiple facilities. As a private pay patient, one that pays with their own money or with long term care insurance, you can have the freedom to participate in choosing the type and location of care that best meets your personal needs. You may wish to remain in your own home or attend an adult day care center. Either way, you have a say in the choice.

## QUESTIONS TO CONSIDER

### Could you become a caregiver?

If your spouse or domestic partner needed long term care would you be able to provide it? Before you answer, consider the responsibilities of a caregiver. You may have to give up work either temporarily or permanently and in doing so, would this put a financial burden on your household? As a caregiver, would you be able to handle the emotional and physical stress of dealing with situations you have not been trained or prepared for? Finally, if you were to pre-decease your spouse or domestic partner, who depends on you for care, who would provide services for them and would there be enough money to pay for that care? These are really important and tough questions to ask yourself.

### What if you needed care?

Have you determined whether your spouse or domestic partner or other family member would be able to provide care for you? Have you talked about this responsibility with them? Would they be able to reduce their working hours to help you if need be? Would it cause a financial burden for them to take care of you? These are the types of questions you need to think about.



### When is the right time to buy long term care insurance?

Purchasing long term care insurance at a younger age can give you several advantages. Premiums are typically lower and your health may be better. Keep in mind that you need to be reasonably healthy to qualify for long term care insurance.

### How do you know if you can afford long term care insurance?

As a general rule, the premium should not affect your standard of living. You should be able to comfortably afford it without having it become a financial burden. A long term care insurance agent can help determine if the purchase of long term care insurance is appropriate in relation to your financial resources.

### What does long term care insurance cost?

The cost of long term care insurance can vary. Your age, health, amount of protection, benefits and features are all major factors. The costs of long term care insurance may be small when compared to the actual costs of long term care services.

**Take a moment to ask yourself: Do you have a long term care plan? If your plan involves other family members or friends, have you spoken to them about it?**

## TEN REASONS TO OWN A LONG TERM CARE INSURANCE POLICY

Planning for long term care is an easy thing to put off. Maybe you think you're too young, can't afford it or simply won't need it. But if you want to help preserve your choices about future care, and have retirement assets and personal savings to protect, then long term care insurance may be the right choice for you. Here are ten reasons to own a long term care insurance policy.

- 1 Help protect your assets and personal savings.
- 2 Help preserve your quality of life.
- 3 Have options for your care—with long term care insurance you are able to participate in choosing where and how to receive care.
- 4 Have access to appropriate care—a policy helps to ensure that the care you receive will be appropriate for your needs.
- 5 Relieve the burden of care from your loved ones.

- 6 Help leave your assets to your family, friends or charity—long term care services are expensive and without proper planning, it can quickly use up a lifetime of savings.
- 7 Access to a professional care coordinator at the time of need. A professional can help you and your family coordinate your long term care needs which may include locating services to help with a particular illness, injury or condition.
- 8 Enable you to stay in your home for a longer period of time—comprehensive long term care insurance offers you the option of staying in your own home for as long as possible.
- 9 Stay with children without depending on them for care—may make it possible for a parent to stay in a child's home without being dependent upon them.
- 10 Long Term Care Insurance can help you and your family plan for the future.

## TAKING THE NEXT STEP

### What is your next step?

Okay, now that you've decided to learn more about long term care insurance, what is your next step?

### Talk with your family and loved ones

It's a hard topic to talk about, but unless you have substantial assets set aside for long term care, you may need to start thinking about how you will handle long term care needs in the future. Please keep in mind that caregiving is a difficult job. It takes a lot of time, effort and hard work. Caregivers may suffer from physical or emotional distress and may have problems maintaining the quality of their own lives. Is this a responsibility you want a loved one to take on?

**Obtain a free copy of “A Shopper’s Guide to Long-Term Care Insurance” distributed by the National Association of Insurance Commissioners or a long term care insurance agent.**

This comprehensive and easy-to-understand guide answers many basic questions about long term care and long term care insurance. It is available from long term care insurance agents, your state’s insurance department or online at [www.NAIC.org](http://www.NAIC.org).



### Work with a trained and experienced long term care insurance agent

Long term care insurance can be a complex product which offers many forms of protection and pricing structures. It is unique and is unlike life or disability insurance. That's why it's especially important to seek an insurance professional who specializes in long term care insurance. Many long term care insurance professionals have made a commitment to their field by joining organizations that offer continuing education and have become specialists in their field. They keep up with product and industry trends, which enable them to help you find the policy that best fits your needs.

By working hand-in-hand with a long term care insurance professional, you can feel confident that you are making the right long term care insurance choices. You can enjoy the benefits of personalized service and expert advice on a complicated issue.

### **Congratulations!**

Congratulations on taking the time to begin your education on long term care. But don't stop here. Now that you understand how important it is to have a long term care insurance plan to help protect your assets, personal savings and maintain your ability to control your future, talk to your family members and the person who gave you this guide. Act now because it's all about the value of choice in your life!

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

Selecting a long term care insurance company is an important decision. Genworth Life Insurance Company is a company you can trust to help protect your assets and lifestyle as you grow older. Our Long Term Care Insurance Division is an industry leader in long term care insurance<sup>3</sup> with a 35 year track record, nearly 1 million policyholders and has paid over \$3.8 billion in claims.<sup>4</sup>

- 1 Based on average median rates for a private nursing home room. Genworth 2009 Cost of Care Survey, April, 2009. Conducted by CareScout®.
- 2 Genworth 2009 Cost of Care Survey, April, 2009. Conducted by CareScout®.
- 3 LifePlans 2008 Long-Term Care Individual and Group Association Top Writers Survey Results. Based on number of individual policies sold and individual annualized premiums inforce.
- 4 As of 12/31/08.

Sources are available from the company or one of its licensed agents.



*Genworth Financial is a proud sponsor of*

**alzheimer's  association®**

*the compassion to care, the leadership to conquer*

Long Term Care Insurance  
underwritten by Genworth Life  
Insurance Company  
Long Term Care  
Insurance Division  
6620 West Broad Street  
Building 2  
Richmond, VA 23230

Complete details about the benefits, costs, limitations and exclusions of this valuable long term care insurance policy will be provided by a Genworth Life Insurance Company agent.

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.

Be sure to review the policy for definitions and more details of the coverage and its features. This brochure is only a summary of coverage. Policy terms and provisions will prevail. All applications are subject to the underwriting requirements of Genworth Life Insurance Company.

Policy form series 7042, 7042 Rev, 7044, 7044 Rev and 7048 (7042FL & 7044FL in Florida, 7042ID Rev, 7044ID Rev & 7048ID in Idaho, 7042NC & 7044NC in North Carolina, 7042OK Rev & 7044OK Rev in Oklahoma, 7042VT & 7044VT in Vermont). Not all policies available in all states.

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## Supporting Document Schedules

**Item Status:**

**Status**

**Date:**

**Satisfied - Item:** Cover Letter

**Comments:**

**Attachment:**

AR Filing Letter Maintaining Your Ability to Choose 44327 111609.pdf



Long Term Care Insurance

6620 West Broad Street Building 4  
Richmond, VA 23230

January 12, 2010

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  
Maintaining Your Ability to Choose Brochure: 44327 11/16/09**

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 educational 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.

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

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

Sincerely,

*Andrew A. Zimmerman*

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