

SERFF Tracking Number: GEFA-126772854 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 46522
Company Tracking Number:
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Total Living Coverage Universal Life Insurance With Long Term Care Benefits
Project Name/Number: Total Living Coverage Consumer Advantage Brochure/109406

Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Total Living Coverage Universal SERFF Tr Num: GEFA-126772854 State: Arkansas

Life Insurance With Long Term Care Benefits

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed-Filed

State Tr Num: 46522

Sub-TOI: LTC06.000 Long Term Care - Other

Co Tr Num:

State Status: Closed

Filing Type: Advertisement

Reviewer(s): Marie Bennett, Harris Shearer

Authors: Andy Zimmerman, Karen Lewis

Disposition Date: 08/20/2010

Date Submitted: 08/17/2010

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Total Living Coverage Consumer Advantage Brochure

Status of Filing in Domicile: Pending

Project Number: 109406

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/20/2010

Explanation for Other Group Market Type:

State Status Changed: 08/20/2010

Deemer Date:

Created By: Andy Zimmerman

Submitted By: Andy Zimmerman

Corresponding Filing Tracking Number:

Filing Description:

This advertising material will be used by licensed agents from our career and broker channels at point of sale, and presented in conjunction with the Outline of Coverage to generate interest in Genworth Life Insurance Company's "Total Living Coverage Universal Life Insurance With Long Term Care Benefits" policy form number ULPLTCIPLGLI AR (11/05) et al and rider form numbers ULRABRIPGLI AR(11/05) et al, ULREBRIPGLI (11/05) et al, ULRROPIGLI (11/05) et al, approved on August 17, 2006 by your Department and ULRGMBRIPGLI (0709) et al filed and approved on August 7, 2009 by your Department. The policy combines universal life insurance and long term care benefits in one product.

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

Company and Contact

Filing Contact Information

Andy Zimmerman, Advertising Review Analyst andy.zimmerman@genworth.com
 6620 W. Broad Street 804-484-3949 [Phone]
 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:	\$50.00
Retaliatory?	Yes
Fee Explanation:	Our state of domicile, Delaware, charges \$50 per advertising filing. We are submitting \$50.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$50.00	08/17/2010	38826509

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	08/20/2010	08/20/2010

SERFF Tracking Number: *GEFA-126772854* *State:* *Arkansas*
Filing Company: *Genworth Life Insurance Company* *State Tracking Number:* *46522*
Company Tracking Number:
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Product Name: *Total Living Coverage Universal Life Insurance With Long Term Care Benefits*
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Disposition

Disposition Date: 08/20/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *GEFA-126772854* *State:* *Arkansas*
Filing Company: *Genworth Life Insurance Company* *State Tracking Number:* *46522*
Company Tracking Number:
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter		No
Form	Total Living Coverage Consumer Advantage Brochure		No

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Form Schedule

Lead Form Number: 109406 08/11/10

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	109406 08/11/10	Advertising	Total Living Coverage Consumer Advantage Brochure	Initial		0.000	109406_0811 10_statefiling. pdf



Genworth®
Financial

TOTAL LIVING COVERAGE®

Leverage.
Protection.
Control.

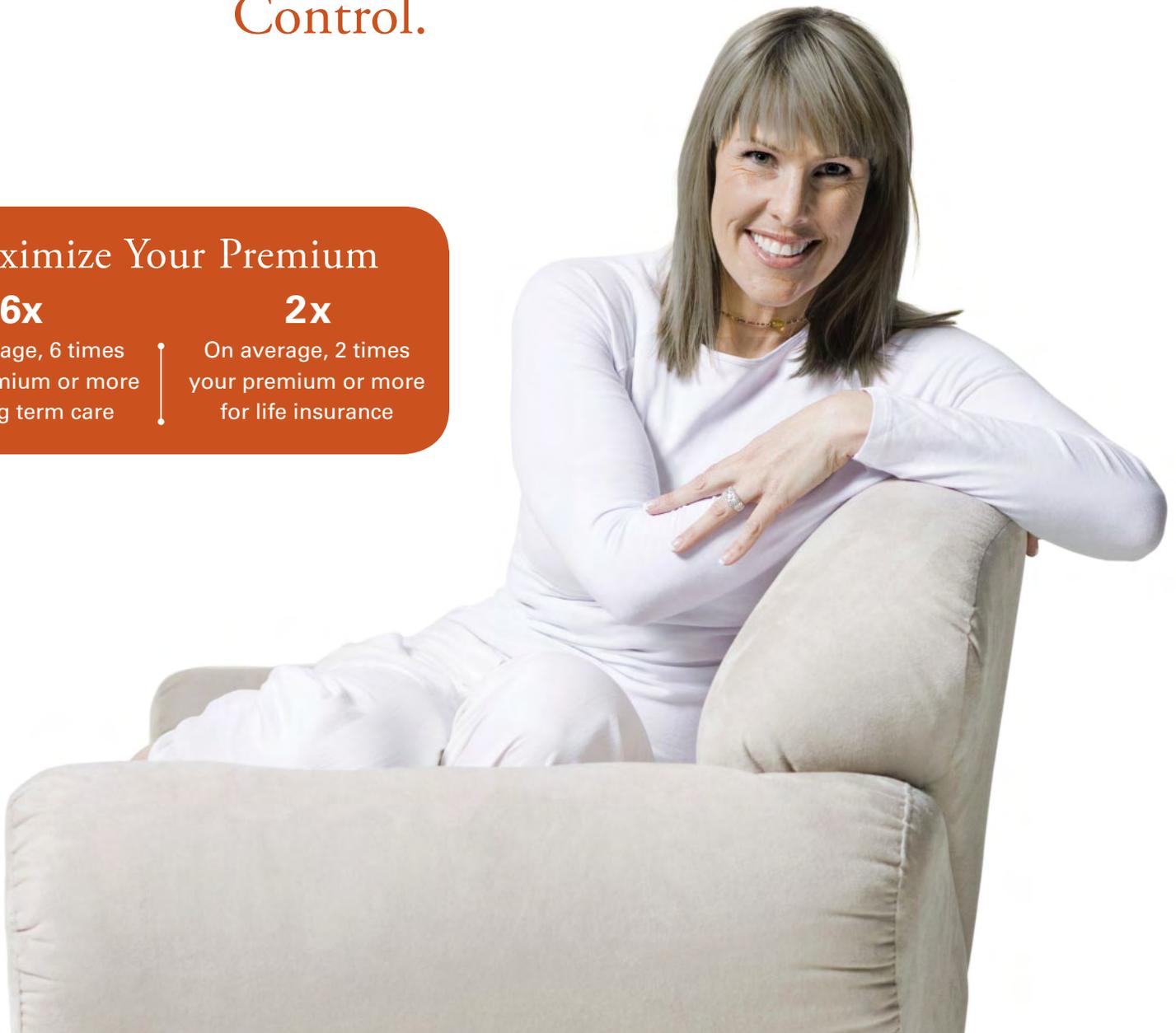
Maximize Your Premium

6x

On average, 6 times
your premium or more
for long term care

2x

On average, 2 times
your premium or more
for life insurance



Universal Life Insurance with Long Term Care Benefits Underwritten by
Genworth Life Insurance Company, Richmond, VA

Is This You?

Saver

You plan to use your savings to pay for a long term care event if needed.

Supporter

You would love to leave a legacy to your beneficiaries.

Investor

You want to make sure you are prepared for a long term care event and still have money available for growth opportunities or to spend however you want.

Unsure

You understand the importance of long term care insurance but are hesitant to buy a product you may never need.

Total Living Coverage[®] (TLC) from Genworth Life Insurance Company can help you address these issues.
It's a smarter way to prepare for the future.

1 Smart Move, 3 Distinct Options

Get 2x, 6x or more for your money. Or, if you change your mind, you can choose to get your money back.*

1

Your Care is Covered.

On average up to 6 times or more for your premium!

If you have a long term care (LTC) event, TLC leverages your initial premium up to six times or more, to pay for covered long term care expenses.

2

Your Life is Covered.

On average up to 2 times or more for your premium!

If you don't need LTC benefits, because TLC is universal life insurance, it pays an income tax-free death benefit to your beneficiary, which is usually two times your initial premium.

3

Your Decision is Covered.

No-regrets!

If you have a change in plans and decide not to keep the TLC policy before the end of the 15th year, you will get back at least your initial premium (less any LTC benefits already received).*

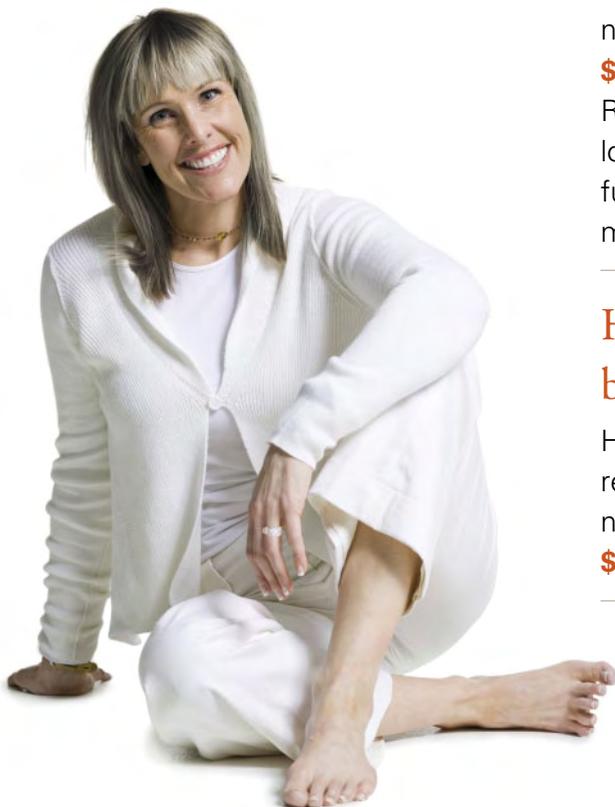
*To receive this benefit, you must select the optional Return of Premium Rider (ROP), which requires a higher initial premium and is available only when you are applying for TLC.

Case Study: How TLC Works

Meet Helen

Helen is in good health, has been married for 30 years and she and her husband have two children. After 25 years as a plastic surgeon, she retired last year. She has over \$300,000 of available assets.

Helen may face one of these four situations. With the coverage and protection of TLC, Helen was better prepared for all four scenarios.



What if...

Helen had a long term care (LTC) event.

Helen purchased a TLC policy at age 60 and was able to leverage her \$100,000 initial premium more than 7 times for a total of **\$755,244** in total long term care benefits. Helen has up to **\$10,490** each month to pay for covered LTC expenses for 6 years (longer if monthly maximum is not used up). Because Helen used all of her LTC benefits, her TLC policy paid a residual death benefit of **\$25,000** upon her death.

Helen never had a long term care event.

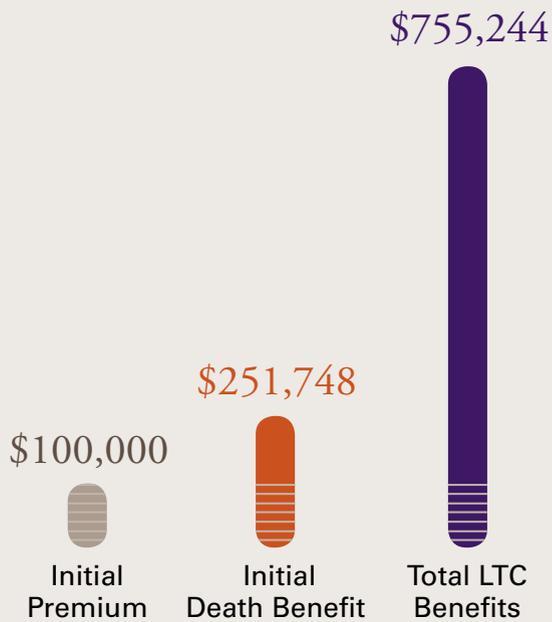
Because Helen did not need LTC benefits, she was able to leave a **\$251,748** death benefit to her husband as her beneficiary.

Helen changed her mind.

Five years after purchasing TLC, Helen wanted to invest in a new business. She discontinued the TLC policy and used the **\$100,000** to get started. Because she selected the optional Return of Premium Rider at purchase and had not taken loans, partial withdrawals or filed a claim, she received her full initial premium back without penalty. Of course, Helen must pay any taxes that are due.

Helen used some of her long term care benefit.

Helen had an LTC event and used \$100,000 of her benefit reducing her specified amount to \$151,748. Since she had not exhausted her specified amount to pay for LTC expenses, **\$151,748** was left to her husband as her beneficiary.



Maximizing Helen's Premium

Helen's initial premium is leveraged for greater value for long term care benefits if she needs them, or a tax-free death benefit for her beneficiaries if she never needs care.

This is how TLC looks for Helen, based on her individual factors: 60 year-old female in good health, with a couples discount¹ on LTC charges. Her policy values have been calculated on a 4.25% interest crediting rate.

TLC Leverage Table

	Age				
	50	55	60	65	70
	Leverage Factor				
Female	11x	9x	7x	6x	4x
Male	10x	8x	7x	5x	4x

This table illustrates the amount of leverage you would have for total long term care benefits based on your age when you purchase the policy. The leverage amount in the table above is calculated using a 4.25% interest crediting rate and includes a couples discount. These levels are based on clients with preferred health.

TOTAL LIVING COVERAGE

Total Living Coverage universal life insurance with long term care benefits is subject to the terms, issue limitations and conditions of Policy Form No. ULPLTCIPGLI (11/05) et al. and Rider Form Nos. ULRABRIPGLI (11/05) et al., ULREBRIPGLI (11/05) et al., ULRROPIPGLI (11/05) et al. and ULRGMBRIPGLI (0709) et al.

Policy, benefits and riders may not all be available in all states. Terms and conditions may vary by state. All applications are subject to the underwriting requirements of Genworth Life Insurance Company.

All guarantees are based on the claims-paying ability of the issuing insurance company.

The company has provided this brochure to help the owner understand the ideas discussed. Any examples are hypothetical and are used only to help the owner understand the concepts of the policy. The owner should carefully read the policy. What the company says about legal or tax matters is its understanding of current law, but the company is not offering legal or tax advice.

Tax laws and IRS administrative positions may change. This material is not intended to be used by any taxpayer to avoid any IRS penalty. The policyowner should consult independent tax and legal professionals for advice based on particular circumstances.

This is a solicitation of insurance. Complete details about the benefits, costs, limitations and exclusions of this valuable insurance policy will be provided to you by a Genworth Life Insurance Company insurance agent/producer. An insurance agent/producer will contact you.

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¹ In Montana a "couple" means any two people who have resided together in the same permanent residence for the previous 12 months and intend to do so for the foreseeable future; share in a continuous relationship; are jointly responsible for each other's welfare and share basic living expenses; and, if related, are of the same generation.



Genworth Life is a member of the Insurance Marketplace Standards Association (IMSA). Membership promotes ethical standards in the sale and service of individually-sold life insurance, annuity, and long term care insurance products.

Genworth Financial is a proud sponsor of

alzheimer's  association®

the compassion to care, the leadership to conquer

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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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

AR Filing Letter TLC Consumer Advantage Brochure 109406.pdf

