

<i>SERFF Tracking Number:</i>	<i>GEFA-126788066</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Genworth Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>46632</i>
<i>Company Tracking Number:</i>	<i>46682M1</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>Group LTCBS EA and EEPlus Advertising</i>		
<i>Project Name/Number:</i>	<i>Core Plus Buy-Up Advertising/46682M1</i>		

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: Group LTCBS EA and EEPlus Advertising
TOI: LTC03G Group Long Term Care
Sub-TOI: LTC03G.001 Qualified
Filing Type: Advertisement

SERFF Tr Num: GEFA-126788066
SERFF Status: Closed-Filed
Co Tr Num: 46682M1
Authors: Marcia Chalfant, Andy Zimmerman, Kathleen Hamby, Michael DeWitt
Date Submitted: 08/27/2010

State: Arkansas
State Tr Num: 46632
State Status: Closed
Reviewer(s): Marie Bennett, Harris Shearer
Disposition Date: 09/01/2010
Disposition Status: Filed
Implementation Date:

Implementation Date Requested: On Approval
State Filing Description:

General Information

Project Name: Core Plus Buy-Up Advertising
Project Number: 46682M1
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Filing Status Changed: 09/01/2010

Deemer Date:
Submitted By: Marcia Chalfant
Filing Description:
46682M1 09/10/10 Employee Advantage Invitation to Inquire
110507 09/10/10 Employee Plus Invitation to Inquire

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Filing simultaneously in our domiciliary state (DE).
Market Type: Group
Group Market Size: Small and Large
Group Market Type: Employer, Association, Other
Explanation for Other Group Market Type: labor union
State Status Changed: 09/01/2010
Created By: Marcia Chalfant
Corresponding Filing Tracking Number:

On behalf of Genworth Life Insurance Company we submit, for your approval, copies of our advertising material

SERFF Tracking Number: GEFA-126788066 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 46632
Company Tracking Number: 46682M1
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified
Product Name: Group LTCBS EA and EEPlus Advertising
Project Name/Number: Core Plus Buy-Up Advertising/46682M1

intended for use with our Group Long Term Care Insurance product on policy form series 7050 that was approved by your state on September 11, 2008.

This material is new and does not replace any existing material. It is designed for use with eligible groups whether accessed directly by the eligible person or with the assistance of a licensed producer. Our Explanation of Variability is enclosed which defines the variables for the bracketed text in these forms.

Form 46682M1 09/10/10, our Employee Advantage brochure, provides educational material on the costs and risk of long term care, and introduces the way the group long term care insurance program works.

Form 110507 09/10/10, our Employee Plus brochure, provides the same educational material on the costs and risk of long term care, and introduces the way the group long term care insurance program works. However, this brochure also includes content for programs in which some benefits are provided by the employer.

The outline of coverage will be provided if the application is taken at the time either brochure is delivered.

We hope you find this submission satisfactory and look forward to your response. 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 or you can fax me at 804 662.2596.

Company and Contact

Filing Contact Information

Marcia Chalfant, Policy Contract Analyst marcia.chalfant@genworth.com
6620 W Broad Street 804-922-5085 [Phone]
Bldg 1 804-662-2596 [FAX]
Long Term Care
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

SERFF Tracking Number: GEFA-126788066 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 46632
Company Tracking Number: 46682M1
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Project Name/Number: Core Plus Buy-Up Advertising/46682M1

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: \$50 for each of 2 ads
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$100.00	08/27/2010	39080093

SERFF Tracking Number: GEFA-126788066 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	09/01/2010	09/01/2010

SERFF Tracking Number: *GEFA-126788066* *State:* *Arkansas*
Filing Company: *Genworth Life Insurance Company* *State Tracking Number:* *46632*
Company Tracking Number: *46682M1*
TOI: *LTC03G Group Long Term Care* *Sub-TOI:* *LTC03G.001 Qualified*
Product Name: *Group LTCBS EA and EEPlus Advertising*
Project Name/Number: *Core Plus Buy-Up Advertising/46682M1*

Disposition

Disposition Date: 09/01/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *GEFA-126788066* *State:* *Arkansas*
Filing Company: *Genworth Life Insurance Company* *State Tracking Number:* *46632*
Company Tracking Number: *46682M1*
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Product Name: *Group LTCBS EA and EEPlus Advertising*
Project Name/Number: *Core Plus Buy-Up Advertising/46682M1*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Explanation of Variability		No
Form	Employee Advantage Brochure		Yes
Form	Employee Plus Brochure		Yes

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Form Schedule

Lead Form Number: 46682M1 09/10/10

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	46682M1 09/10/10	Advertising	Employee Advantage Brochure	Initial		0.000	46682M1_09 1010_filing_wi th variables.pdf
	110507 09/10/10	Advertising	Employee Plus Brochure	Initial		0.000	110507_0910 10_filing_with variables.pdf



Genworth®
Financial



LONG TERM CARE BUSINESS SOLUTIONS
EMPLOYEE ADVANTAGE

A GROUP LONG TERM CARE INSURANCE PROGRAM

Underwritten by Genworth Life Insurance Company

IT'S A NAME YOU CAN TRUST

3 Genworth Financial's Long Term Care Insurance Division has been an industry leader since it helped pioneer long term care insurance over [35] years ago.

3 As a pioneer in long term care insurance, Genworth Life has an unmatched depth of experience — providing more than [1,000,000] people with long term care coverage.³

Genworth Life's commitment can be seen in its:

- Relationship with the Alzheimer's Association to help find a cure
- Annual Cost of Care survey to help make people aware of just how much they could spend
- Leadership in shaping public policy to address the growing financial issues Americans may face in long term care situations
- Payment of more than [\$5.2] Billion in long term care claims at a rate of nearly [\$3.4] Million per day.³

³ Genworth Life Insurance Company, business operations data, 12/1974 to [12/31/09]. **3**

IT'S THE RIGHT TIME — NOW

Consider the following points as you learn how the Employee Advantage Long Term Care Insurance Program can help your plans for the future. There will never be a better time to sign up for this Program.

- You'll never be younger than you are right now so your premiums for this coverage will never be lower.
- If you wait, not only will you pay higher premiums, but you may run the risk that a future health condition might keep you from qualifying.
- These premiums, and any benefits paid under your insurance are not taxable to you. The Group Policy is designed to meet the requirements for federally tax-qualified long term care insurance.
- Your coverage is portable. If you leave your employer and pay your premiums directly to Genworth Life, you can keep your coverage.
- Your spouse and other family members may be eligible to apply.

Start the application process today, during your employer's enrollment period. [Call [1-XXX-XXX-XXXX] [or access your Long Term Care Business Solutions Website at [Genworth/EmployeeAdvantage/group/tci.]] **1/2**



IT'S YOUR FUTURE

How do you envision your retirement? You may decide to continue working, volunteer in your community, see the world, or spend more time with friends and family.

Long Term Care situations can result from:

*Broken bones
Illnesses like multiple sclerosis*

Diseases like Alzheimer's or Parkinson's

Strokes and other chronic conditions

However you choose to spend your time, you want to be sure the retirement portfolio you have worked hard to accumulate is there for you when you need it. But have you thought about how your life savings could change if you ever need long term care? Your employer recognizes the financial and emotional burden a long term care event can cause. To help protect you and your family, your employer is adding long term care insurance (LTCI) to your voluntary employee benefits offering.

This flexible LTCI Program offered through Genworth Life Insurance Company (Genworth Life) can help protect your assets and provide options if you ever need to receive long term care services.

What is long term care?

Long term care is assistance with everyday activities such as eating, dressing, or moving in and out of a bed or chair, or supervision for someone with a cognitive impairment.

How can Long Term Care Insurance help?

Unlike health or disability insurance that cover doctor visits or replace lost income, LTCI helps to reimburse charges for care received in your home, in the community, or in a facility.

What do long term care services cost?

Each year, Genworth Financial performs a national cost of care survey. The costs shown below are from the current study [(Genworth [2010] Cost of Care Survey)]. **3**

A semi-private room in a nursing home now averages more than [\$6,200] per month nationally. That's more than [\$75,000] a year. **3** Since typical stays can average three years,¹ your care today could cost more than [\$237,000].

Many people think the government will pay for long term care expenses. Consider the following about these government programs:

- Medicare generally covers skilled nursing home care after a hospital stay of at least three days and its coverage for other long term care services is very limited.
- Medicaid does contribute towards long term care, but requires recipients to use their income to pay for care and most of their assets to qualify. The savings you've worked hard to build up may have to be spent down.

How much coverage do you want?

Your life today is all about choices. We understand that you are an individual — and that a one-size-fits-all approach may not fit your needs. Building a retirement strategy is about living the way you want to live. Including a long term care discussion as part of this strategy can help protect your assets, help maintain your financial freedom, and provide you with options in choosing quality long term care services.



¹ National Clearing House for Long Term Care Information. 10/08. <http://www.longtermcare.gov>.

The majority of individuals who receive long-term care services are age 65 and above while 42 percent are under age 65.²

Receiving care

If the day comes that you need care, coverage is provided in a range of settings:

Home and Community: Many people prefer to stay in the comfort of their own home if they need long term care. Your Employee Advantage LTCI Program can help pay for:

- Nurse and therapist visits
- Home health aides and personal care attendants
- Homemaker services such as preparing meals and doing laundry
- Adult day care
- Medical monitoring equipment
- Hospice care
- Care giver training for a friend or neighbor or other person who provides care

Assisted Living Facility: If your care needs cannot be met in your own home, you may consider care in an Assisted Living Facility. Charges for things like your room, meals, and care support services are eligible under the Program.

Nursing Facility: The Program helps to reimburse room charges in a nursing facility for all levels of care — skilled, intermediate, and custodial — as well as private duty nursing care.

Designing your coverage

There are three basic choices you should consider when designing coverage to meet your specific needs.

1. Either a Daily or Monthly Maximum was selected by your employer. It is the maximum amount your plan will reimburse each day or month for covered long term care expenses.

TIP: Choose a Maximum that comes close to covering today's cost of care where you plan to retire.

2. The Benefit Multiplier, along with your daily or monthly maximum, determines the total amount of money available to help pay covered expenses for the lifetime of your coverage:

$$\text{Daily or Monthly Maximum} \times \text{Benefit Multiplier} = \text{Your Coverage Maximum}$$

Tip: In selecting your Coverage Maximum, consider the average costs of care, your individual needs and family situation to help determine what is right for you.

3. You can choose to customize your coverage by including additional features that may have been selected by your employer. One of the most important options provides the ability to increase benefits with inflation protection. Benefit increase options, such as 5% compound, help ensure coverage keeps pace with the rising cost of care over time.

Another key option for couples is the ability to share a Coverage Maximum. If both purchase identical coverage and one of you exhausts your benefit, the other's remaining Coverage Maximum may be used. Waiver of Premium applies to both of you. With Shared Benefit Coverage, if one of you go on Waiver of Premium, there are no premiums to pay for either person.

Optional benefits are available at an additional cost.

Portability: Your Employee Advantage LTCI plan is portable. If you leave your employer for any reason, you can keep your valuable coverage by paying premiums directly to Genworth Life.

Your Outline Of Coverage describes the benefits, as well as any restrictions that may apply to your coverage.

² Kaiser Commission on Medicaid Facts: Medicaid and the Uninsured: February 2009. www.kff.org/medicaid/upload/2186_06.pdf

Qualifying for benefits

You may qualify for benefits if a licensed health care practitioner certifies that you are chronically ill. A chronically ill person needs, either:

- Substantial assistance with at least two of six activities of daily living (bathing, eating, dressing, toileting, continence, and transferring — e.g. moving from a bed to a chair) for at least 90 days.

OR

- Substantial supervision due to a severe cognitive impairment, (significant deterioration in or loss of intellectual capacity). For example, a person with Alzheimer’s Disease may need such supervision.

Elimination Period: Your elimination period determines when covered expenses can be reimbursed under your plan. It is a period of time that must elapse before benefits begin. Your employer has selected either a calendar day or service day elimination period.

For service day, the elimination period is the number of days of covered care that must elapse before the plan starts to pay benefits, and begins with the first day that the insured is chronically ill and receives a covered service. It counts each day while the insured remains chronically ill and receives covered services until the elimination period is met.

A calendar day elimination period begins with the first day the insured is chronically ill and receives a covered service. It counts consecutive days while the insured remains chronically ill until the elimination period is met.

Tip: The elimination period only needs to be satisfied once for the life of the coverage.



Added value at the time of claim

Genworth Life is noted for “best in class” claims servicing. This servicing includes access to negotiated discounts for long term care providers and a team of Privileged Care Coordinators.

The Privileged Care Coordination team can assist you in identifying your long term care needs and the community resources available. Their services are automatically part of your Program and come at no additional cost to you. You are not required to use this team of coordinators. You can, at your own expense, choose a Licensed Health Care Practitioner to provide similar services.

This experience is what allows Genworth Life to be your resource when you need them most — at time of claim.

Genworth Financial is a proud sponsor of

alzheimer's  association®

the compassion to care, the leadership to conquer

This pamphlet describes the Employee Advantage Long Term Care Insurance Program available for qualified employees. It is not a contract of insurance. Coverage is provided under the Group Long Term Care Insurance Policy issued to your employer by Genworth Life Insurance Company, using policy form series 7050. Only the group policy provisions will govern.

Coverage for an individual is subject to underwriting acceptance by Genworth Life Insurance Company, according to its requirements. Each eligible person who becomes insured will receive a Certificate of Insurance. State variations may apply. Details of coverage, including benefits, limitations and exclusions are also set forth in your Outline of Coverage.

Reference to tax status is not intended as tax advice. Please consult with your tax advisor with respect to any tax implications.

State Partnerships for Long Term Care: Your state may recognize this coverage as Qualified Long Term Care Insurance under a Long Term Care Partnership Program. If so, you will receive appropriate disclosure of the status of your coverage, and what it means to you.

Genworth Life Insurance Company is a Genworth Financial company.

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LONG TERM CARE BUSINESS SOLUTIONS
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³ Genworth Life Insurance Company, business operations data, 12/1974 to [12/31/09]. **3**

IT'S THE RIGHT TIME — NOW

Consider the following points as you learn how the Employee Plus Long Term Care Insurance Program can help your plans for the future. There will never be a better time to sign up for this Program.

- You'll never be younger than you are right now so your premiums for this coverage will never be lower.
- If you wait, not only will you pay higher premiums, but you may run the risk that a future health condition might keep you from qualifying.
- These premiums, and any benefits paid under your insurance are not taxable to you. The Group Policy is designed to meet the requirements for federally tax-qualified long term care insurance.
- Your coverage is portable. If you leave your employer and pay your premiums directly to Genworth Life, you can keep your coverage.
- Your spouse and other family members may be eligible to apply.

Start the application process today, during your employer's enrollment period. [Call [1-XXX-XXX-XXXX] [or access your Long Term Care Business Solutions Website at **1/2** [Genworth/EmployeePlus/groupitci]]]



IT'S YOUR FUTURE

How do you envision your retirement? You may decide to continue working, volunteer in your community, see the world, or spend more time with friends and family.

Long Term Care situations can result from:

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- Medicaid does contribute towards long term care, but requires recipients to use their income to pay for care and most of their assets to qualify. The savings you've worked hard to build up may have to be spent down.

How much coverage do you want?

Your employer is providing a basic plan for you. You also have the opportunity to supplement your employer paid plan with buy-up options. Your out-of-pocket premium cost for this additional coverage will be based on the plan design you select and your age at time of application.

Your life today is all about choices. We understand that you are an individual — and that a one-size-fits-all approach may not fit your needs. Building a retirement strategy is about living the way you want to live. Including a long term care discussion as part of this strategy can help protect your assets, help maintain your financial freedom, and provide you with options in choosing quality long term care services.



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This experience is what allows Genworth Life to be your resource when you need them most — at time of claim.

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Coverage for an individual is subject to underwriting acceptance by Genworth Life Insurance Company, according to its requirements. Each eligible person who becomes insured will receive a Certificate of Insurance. State variations may apply. Details of coverage, including benefits, limitations and exclusions are also set forth in your Outline of Coverage.

Reference to tax status is not intended as tax advice. Please consult with your tax advisor with respect to any tax implications.

State Partnerships for Long Term Care: Your state may recognize this coverage as Qualified Long Term Care Insurance under a Long Term Care Partnership Program. If so, you will receive appropriate disclosure of the status of your coverage, and what it means to you.

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TOI: LTC03G Group Long Term Care

Sub-TOI: LTC03G.001 Qualified

Product Name: Group LTCBS EA and EEPlus Advertising

Project Name/Number: Core Plus Buy-Up Advertising/46682M1

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Explanation of Variability

Comments:

Attachment:

STD EXPLANATION OF VARIABILITY 09 10.pdf

**GENWORTH LIFE INSURANCE COMPANY
EXPLANATION OF VARIABILITY**

**GROUP LONG TERM CARE INSURANCE ENROLLMENT MATERIALS
SMALL GROUP CAMPAIGNS**

This Explanation of Variability applies to the components of the enrollment materials listed below. Variable material is bracketed. The enrollment materials are generic for use with the sale of group policy form series 7050, previously approved in your state. It includes three types of variability.

Type 1: Variables are either administrative (phone numbers, addresses, etc.) or for the individualized information that is populated with the Group Policyholder's and eligible person's specific data.

Type 2: Variables that will or will not appear, dependent on whether or not the Group Policy includes a specific option.

Type 3: Variables that have substitute text.

Advertising Forms for the purpose of this Explanation of Variability include:

Form Number	Title	Type of Solicitation
46682M1 09/10/10	Employee Advantage	Invitation to Inquire
110507 09/10/10	Employee Plus	Invitation to Inquire

We have listed the variables for each advertising component in the order in which they appear above.

**GENWORTH LIFE INSURANCE COMPANY
EXPLANATION OF VARIABILITY**

**GROUP LONG TERM CARE INSURANCE ENROLLMENT MATERIALS
SMALL GROUP CAMPAIGNS**

Form 46682M1 09/10/10: Employee Advantage Brochure (Invitation to Inquire)

Type 1 Variables:

1. Client specific information, such as policyholder name, eligible classes and plan design elements are based on the terms of the specific group policy.
2. Phone numbers and website addresses can vary.

Type 2 Variables:

1. Reference to the website will not appear if it is not available for the group case.

Type 3 Variables:

1. Reference to the number of years since Genworth (pioneered) long term care insurance will vary based on the number of years since 1974 until the publication of the brochure.
2. Reference to the Genworth's Cost of Care Survey will reflect the most current name and data prior to the date of publication of the brochure. The year of the survey and the values for the cost of care will be taken from the latest survey available prior to publication of the brochure.
3. Statistical information concerning Genworth's status with respect to long term care insurance will be updated to reflect current information according to relevant claims statistics based on the year prior to printing the brochure.

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Type 1 Variables:

1. Client specific information, such as policyholder name, eligible classes and plan design elements are based on the terms of the specific group policy.
2. Phone numbers and website addresses can vary.

Type 2 Variables:

1. Reference to the website will not appear if it is not available for the group case.
2. Reference to "Another key option ... is to share a Coverage Maximum..." will only appear if shared coverage is available.

Type 3 Variables:

1. Reference to the number of years since Genworth (pioneered) long term care insurance will vary based on the number of years since 1974 until the publication of the brochure.
2. Reference to the Genworth's Cost of Care Survey will reflect the most current name and data prior to the date of publication of the brochure. The year of the survey and the values for the cost of care will be taken from the latest survey available prior to publication of the brochure.
3. Statistical information concerning Genworth's status with respect to long term care insurance will be updated to reflect current information according to relevant claims statistics based on the year prior to printing the brochure.