

SERFF Tracking Number: GEFA-126795033 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 46671
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: Cornerstone Advantage Product Brochure/41938R

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-126795033 State: Arkansas

SERFF Status: Closed-Filed

Co Tr Num:

Author: Andy Zimmerman

Date Submitted: 08/31/2010

State Tr Num: 46671

State Status: Closed

Reviewer(s): Marie Bennett, Harris Shearer

Disposition Date: 09/08/2010

Disposition Status: Filed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Cornerstone Advantage Product Brochure

Project Number: 41938R

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/08/2010

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: 09/08/2010

Created By: Andy Zimmerman

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Andy Zimmerman

Filing Description:

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

We certify that this brochure will be accompanied by the Outline of Coverage.

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

Company and Contact

SERFF Tracking Number: *GEFA-126795033* *State:* *Arkansas*
Filing Company: *Genworth Life Insurance Company* *State Tracking Number:* *46671*
Company Tracking Number:
TOI: *LTC03I Individual Long Term Care* *Sub-TOI:* *LTC03I.001 Qualified*
Product Name: *Long Term Care Insurance*
Project Name/Number: *Cornerstone Advantage Product Brochure/41938R*

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? No
 Fee Explanation: AR filing fee=\$50 per advertisement. We are submitting \$50.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$50.00	08/31/2010	39143068

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	09/08/2010	09/08/2010

SERFF Tracking Number: *GEFA-126795033* *State:* *Arkansas*
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Disposition

Disposition Date: 09/08/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter		Yes
Form	Cornerstone Advantage Brochure		Yes

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Form Schedule

Lead Form Number: 41938R 07/30/10

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	41938R 07/30/10	Advertising	Cornerstone Advantage Brochure	Initial			41938R_0730 10_statefile[1] .pdf



Genworth®
Financial

THE ADVANTAGE YOU NEED ...

CORNERSTONE ADVANTAGESM
LONG TERM CARE INSURANCE

Underwritten by
Genworth Life Insurance Company

Maybe you think you don't need long term care insurance.

Maybe you think you can't afford it.

Maybe you think there are more important things to spend your money on right now.

*Maybe all you need is a little more information and a big advantage –
the Cornerstone Advantage.*

It's never too early or too late to start preparing for something as important as long term care. And the sooner you begin preparing, the better.

The older you get, the more likely it is you may need long term care services. As the likelihood of developing health issues increases, it could affect your ability to qualify—and pay—for long term care insurance.

If you think you won't need long term care, ask yourself these questions: If you are involved in an accident or find out you have a long term illness—which could happen at any age—how would you handle the long term care costs? What would happen to your family? How could you help protect your savings from being depleted by the cost of care? Cornerstone Advantage could be just the advantage you need.

HOW CORNERSTONE ADVANTAGE WORKS

Deductible and Co-insurance help keep premiums low



JUST WHAT YOU NEED FOR THE FUTURE: INSURANCE YOU CAN AFFORD TODAY

Protection the way you want it

The whole idea behind Cornerstone Advantage is affordability. You choose the daily benefit you want. You also select the total amount of protection you want in dollars—from \$100,000 up to \$1 million.

Choose a daily benefit that's right for you

With Cornerstone Advantage, you can select a daily benefit based on where you currently live or where you expect to retire. This is an advantage, because the cost of care varies greatly from one part of the country to another and you can tailor your daily benefit to fit the cost of care where you expect to receive it.

You satisfy your one-time deductible and then, much like popular healthcare plans, Cornerstone Advantage pays 80% of allowable expenses,¹ up to the daily benefit selected, and you pick up the rest. This “cost sharing” approach helps keep the plan affordable.

Additional options to help meet your needs

While expenses for room and board in an assisted living facility are not covered under the Cornerstone Advantage base policy, you may purchase a rider that does provide an increased level of coverage. For an additional premium you can add a rider that includes 80% reimbursement of allowable expenses for rent or room and board in an assisted living facility, or you can purchase a waiver of premium rider. After you meet your deductible, the waiver of premium rider allows you to waive premium payments when receiving covered care in an assisted living facility or at home. You can buy one or both, the choice is yours.

Select the inflation protection you want

Don't worry about inflation nibbling away at your level of coverage. You can help make sure your coverage keeps up with inflation by choosing from several options that will help protect you and your loved ones in the future.

Share the benefit

If you and your partner have always shared things, why should insurance be any different? If you both purchase identical Cornerstone Advantage policies with shared coverage riders, when one of you dies the other will receive the unused policy benefits—in addition to what is in his or her own policy. Or, if you use all of your policy benefits, you can tap into the unused portion of your partner's benefits. And, if you deplete all of those benefits, we will make 50% of your partner's original policy benefit available should he or she need to use it.

¹ A complete description of allowable expenses is contained in the outline of coverage and your policy.

Automatic return of premium²

In the event that you pass away, your estate—or someone you designate—can receive all or a portion of the premiums you've paid through Cornerstone Advantage's return of premium benefit.

Receive Care Coordination services at no extra cost

How do you find the care services you need? Where do you turn? Privileged Care® Coordination is an integral part of Cornerstone Advantage and is designed to help you identify the specific services and care providers you need. The Care Coordination team includes a licensed health care practitioner who is qualified by training and experience to assist you in planning your long term care. It's up to you whether you choose to use this service or not. Either way, it's available to you at no extra cost.

Enjoy discounts

Cornerstone Advantage has premium discounts to help make your long term care insurance policy even more affordable. If you're in good health, congratulations! You may qualify for a preferred health discount that entitles you to a 15% reduction in your premium. Not only that, but if you and your partner both apply for or own Genworth Life long term care insurance policies, you can also enjoy an additional 35% Cornerstone Advantage couples discount.

Flexible Payment Options

You can choose to pay premiums over the entire life of your coverage or for a shorter time period (either 10 years or until you reach age 65).

In addition, to fit your budget and retirement plans, all plans offer flexible payment options. You can pay your premiums monthly, quarterly, semi-annually, or annually.³

*Now that's some advantage. That's Cornerstone Advantage,
a surprisingly affordable way to help protect
yourself and your assets.*



² Not available in all states or to those 75 years old or older.

³ MODAL PREMIUM DISCLOSURE: Although premiums are calculated on an annual basis, premiums may be shown on a monthly, quarterly or semi-annual basis. Annual premiums may be paid in advance at the beginning of each coverage year. However, your premiums may be paid on a more frequent basis throughout your coverage year. If you pay your premiums more frequently than annually (e.g. monthly, quarterly or semi-annually), there will be additional charges that apply. The more frequent the premium payment mode, the more charges you will incur. For example, the total annual premium paid on a monthly basis will be more than the total premium paid on a quarterly basis. As a result, the total annual premiums paid will be higher for Monthly, Quarterly or Semi-Annual payment modes than if you paid premiums on an Annual mode. For more information, please refer to the Modal Premium Disclosure in your Policy or Certificate.

SOME COMMON MISCONCEPTIONS

“I’ll pay for it myself.” You might think you can self-insure or pay for long term care yourself. One look at how expensive care can be and you begin to understand why long term care insurance can be a safe, sound way to plan ahead.

“Medicare will take care of me.” A lot of us think Medicare will take care of us in the event of a lengthy illness. But the fact is, it generally covers only skilled care after you have been in the hospital for at least three days, and the coverage is limited.

“Medicaid is always a backup.” If you want Medicaid to cover your long term care expenses, you’ll probably have to spend your savings in order to qualify. So, the assets you’ve worked so hard to build up over the years will have to be depleted first—hardly the scenario you want.

Why you need long term care insurance

With all of this in mind, long term care insurance makes so much sense, for so many reasons. With the right insurance plan in place, you could help:

- Maintain your independence at home or, if needed, receive care in a facility
- Protect your nest-egg
- Avoid being a financial burden to your loved ones
- Secure your financial future

MAYBE IT’S TIME TO GET THE ADVANTAGE YOU NEED

The Cornerstone Advantage

Learn more about Cornerstone Advantage and see how you can take advantage of a long term care insurance policy that’s affordable, flexible and designed to fit your needs.



LONG TERM CARE INSURANCE FROM THE PEOPLE WHO HELPED PIONEER IT

If you're wondering what makes us a leader in long term care insurance, here are some important things to know.

We helped pioneer the development of long term care insurance more than 35 years ago. Our experience and expertise give you the confidence of knowing we're a company that offers unparalleled products and services. We are committed to providing you with innovative insurance plans to help meet your evolving needs.

With over one million policyholders, the Genworth Financial companies have paid more than \$5.7 billion in long term care claims.⁴

Meeting our customers' needs is not just something we talk about; it's something we do—every day. That's why you can depend on Genworth Life Insurance Company, a member of the Genworth Financial family of companies. We're here today and for the long term.

⁴ As of 12/31/09.

This is a brief overview of Genworth Life Insurance Company's Cornerstone Advantage long term care insurance, policy form series 7048. Be sure to review the accompanying outline of coverage for more detailed information regarding the policy benefits, limitations and exclusions. Policy terms and provisions will prevail. All applications are subject to the underwriting requirements of Genworth Life Insurance Company.

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.

Genworth Life Insurance Company 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 Life Insurance Company – Long Term Care Insurance Division
6620 West Broad Street, Building 4, Richmond, VA 23230
genworth.com



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Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

AR Filing Letter Cornerstone Advantage 41938R 073010.pdf



Long Term Care Insurance

6620 West Broad Street Building 4
Richmond, VA 23230

August 31, 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 Contract Material
Cornerstone Advantage Brochure: 41938R 07/30/10**

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 \$50 is being transmitted via EFT on the SERFF filing system.

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

We certify that this brochure will be accompanied by the Outline of Coverage.

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.

Sincerely,

Andrew A. Zimmerman

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

Attachments