

SERFF Tracking Number: LTCG-127897198 State: Arkansas  
Filing Company: Genworth Life Insurance Company State Tracking Number: 50483  
Company Tracking Number: GW 2011 GROUP LTC EE PRES  
TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified  
Product Name: Genworth Group Long Term Care Insurance  
Project Name/Number: Genworth Group LTC Employee Presentation Advertising Filing/GW EE PRES ADV

## Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Genworth Group Long Term Care Insurance SERFF Tr Num: LTCG-127897198 State: Arkansas

Care Insurance

TOI: LTC03G Group Long Term Care

SERFF Status: Closed-Filed

State Tr Num: 50483

Sub-TOI: LTC03G.001 Qualified

Co Tr Num: GW 2011 GROUP LTC State Status: Filed-Closed  
EE PRES

Filing Type: Advertisement

Reviewer(s): Donna Lambert

Author: Timothy Cassidy

Disposition Date: 12/15/2011

Date Submitted: 12/14/2011

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date: 01/16/2012

State Filing Description:

## General Information

Project Name: Genworth Group LTC Employee Presentation

Status of Filing in Domicile: Pending

Advertising Filing

Project Number: GW EE PRES ADV

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: A similar filing is pending with Delaware, the company's state of domicile.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer, Association, Trust, Other

Explanation for Other Group Market Type:

Labor Unions

Overall Rate Impact:

Filing Status Changed: 12/15/2011

State Status Changed: 12/15/2011

Deemer Date:

Created By: Timothy Cassidy

Submitted By: Timothy Cassidy

Corresponding Filing Tracking Number:

Filing Description:

December 14, 2011

Arkansas Department of Insurance

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ATTN: Advertising Review Unit

Re: ADVERTISING FILING: ACCIDENT AND HEALTH INSURANCE  
GENWORTH LIFE INSURANCE COMPANY: NAIC# 70025  
Group Long Term Care Insurance Advertising Material  
Form Number 45145 10/01/11 Employee Presentation

Submitted via SERFF

Dear Sir or Madam,

On behalf of Genworth Life Insurance Company (Genworth Life), we at Univita Health (Univita) submit, for the Department's approval, an Employee Presentation, form number 45145 10/01/11. This advertising material is new and does not replace any advertisements previously filed by Genworth Life Insurance Company.

A letter from Genworth Life authorizing Univita to file on its behalf is included in the filing.

This Employee Presentation will be used for group contracts issued under Genworth Life's approved group long term care insurance products. The contracts may be issued under different, approved policy form series – 7046, 7050, and 7053. The Arkansas Department of Insurance approved the product series:

7046: September 13, 2005, and subsequently, most recent SERFF Filing ID Number GEFA-125368281

7050: September 11, 2008 under Filing ID Number GEFA-125754849

7053: June 20, 2011 under Filing ID Number GEFA-127125383

The presentation is intended for use in employee/member meetings under Genworth's issued group contracts, including employer, union and association groups. The presentation may be made by trained human resource personnel or Genworth Life representatives. Variables in the material account for case specific information and plan design, and are bracketed, as well as details on the cost of care and company data. The Explanation of Variability describes the intent of the variable material. Please note that text for particular benefits, exclusions or limitations will only appear as appropriate to the particular policy form series on which the group policy is issued. The types of variables are indicated based on Genworth Life's standard protocol for variability as follows:

- o Type 1 is case/client specific information.
- o Type 2 is material that is in or out depending on the case specific requirements.
- o Type 3 has substitute language, depending on the case specific requirements.

In addition, certain slides or items may not be included if the time permitted for the presentation is shortened by the group policyholder. These are indicated as type 2 variables, and if the slide can be omitted, a 2 is shown in the upper

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right of the slide.

For purposes of this submission, the presentation was split into three parts due to the size of the files. Part 1 is the presentation that can be used for voluntary plans. Part 1A contains the slides for eligibility and other plan details which are used with both voluntary and core plans. Part 2 contains the slides that replace slides 12 through 27 if a core plan is provided under the group policy. "Core" plan indicates that the group policyholder is providing a base plan of coverage.

We hope you find this submission satisfactory and look forward to your response. If helpful to the Department's review, Kathy Hamby, Genworth Life's Group Compliance Leader, is available to you to address any issues as they are identified. Thank you for your time and consideration of our request.

We trust that you will find our filing to be in order and hope that you will grant your Department's approval to this submission. If you should have any questions, please dial me directly at (952) 516-6195 or toll free at (888) 312-5824. You may also send me an email at tcassidy@univitahealth.com.

Sincerely,  
Timothy P. Cassidy

## Company and Contact

### Filing Contact Information

Timothy Cassidy, Director, Compliance tcassidy@univitahealth.com  
Services  
5 Commonwealth Road 952-516-6195 [Phone]  
Suite 2B 952-983-5128 [FAX]  
Natick, MA 01760

### Filing Company Information

(This filing was made by a third party - longtermcaregroup)

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6620 West Broad Street	Group Code: 350	Company Type: Life, Health & Annuity
Building 4	Group Name:	State ID Number:
Richmond, VA 23230	FEIN Number: 91-6027719	
(804) 922-5085 ext. [Phone]		

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation: There is one form submitted for approval, so at \$50 per form the filing fee is \$50.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$50.00	12/14/2011	54548886

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Donna Lambert	12/15/2011	12/15/2011

*SERFF Tracking Number:*      *LTCG-127897198*                      *State:*                      *Arkansas*  
*Filing Company:*              *Genworth Life Insurance Company*              *State Tracking Number:*      *50483*  
*Company Tracking Number:*      *GW 2011 GROUP LTC EE PRES*  
*TOI:*                      *LTC03G Group Long Term Care*              *Sub-TOI:*                      *LTC03G.001 Qualified*  
*Product Name:*              *Genworth Group Long Term Care Insurance*  
*Project Name/Number:*      *Genworth Group LTC Employee Presentation Advertising Filing/GW EE PRES ADV*

## **Disposition**

Disposition Date: 12/15/2011

Implementation Date: 01/16/2012

Status: Filed

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Explanation of Variability 45145 EOV STD 10/01/11	Filed	Yes
<b>Supporting Document</b>	Third Party Filer Authorization Letter	Filed	Yes
<b>Supporting Document</b>	Cover Letter	Filed	Yes
<b>Form</b>	Employee Presentation	Filed	Yes

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## Form Schedule

Lead Form Number: 45145 10/01/11

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 12/15/2011	45145 10/01/11	Advertising	Employee Presentation	Initial		0.000	45145 100111_PRE SENTATION Slides 1-31 Without CORE PART 1.pdf 45145 100111 PRESENTATI ON Slides 32 -44 - PART 1A.pdf 45145 100111 PART 2 CORE PRESENTATI ON-FILE.pdf



- 1/3** Welcome. Thank you for attending today. We're here to discuss a [new and] important benefit **1/2** being [[re-]introduced/offered], [Voluntary] Group Long Term Care Insurance, underwritten by Genworth Life Insurance Company (Genworth Life).
- 1** [Group Name] has decided to hold informational meetings for its Group Long Term Care Insurance Program because it recognizes how important it is for you and your family to plan for the possibility of a long term care situation and to understand how this unique benefit may help in that planning.
- 1** It should take about [30 minutes] to go through this presentation[, and we'll leave some time for questions at the end]. [I'm not a licensed agent of Genworth, so I can not make comparisons or recommendations regarding individual coverage; however,] **2** [i/If there are questions we don't cover, [Name], [who is a licensed representative/agent]] from Genworth Life Insurance Company, will be here after the meeting to answer them].]
- 1/2** If you want more details about the benefits, exclusions and limitations, you can find them [at our website – you'll see the link on the bottom of each page of this presentation,] [in our information kit,] or [by calling our toll-free number].
- 1/2** Please note the important dates on this slide. In order for you to take advantage of this special offer [with only a few health questions] I encourage you to enroll now.

## Today's Topics

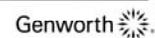
An Introduction to Long Term Care (LTC) and  
Long Term Care Insurance (LTCI)

The Three Key Decisions

Additional Benefits & Eligibility

Summary & Next Steps

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Today we'll cover the following topics:

- First, an overview of Long Term Care Insurance: What it really is, why some people choose to include it in their financial plans, and some common myths and realities.
- Next, the "Three Key" decisions you'll be asked to make if you decide to purchase coverage. You'll get helpful decision making tips to consider as you weigh the options presented with this Program. These tips will help you determine the level of coverage that best fits your needs and budget.
- <sup>1/2</sup> Then, the additional features and benefits available to you through this Program, as well as more details around who [in your family] is eligible to participate.
- And, finally, a summary of important details and a quick demonstration of how to apply [online].<sup>2</sup>

So, lets get started!

- <sup>2</sup> *(Presenter, if next transitional slide is omitted, use this sentence)*  
[First, let's get an overview of Long Term Care Insurance ...]

2

An Introduction to

# Long Term Care Insurance (LTCI)



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*(Presenter, this transitional slide is optional if presentation needs to be condensed)*

First, let's get an overview of Long Term Care Insurance ...

## Why Purchase Long Term Care Insurance?

- **Protect Savings**

Helps protect the money you've been saving for retirement, education, etc.

- **Protect Family**

Helps protect your family and friends from the burden of caregiving.

- **Maintain Choice & Control**

Helps keep your options open about how you receive care.

- **Stay At Home**

Helps reimburse expenses to make home modifications and receive home care where you're most comfortable.

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*(Presenter: order of bullets may be rearranged based on demographics of the group.)*

3

Over the past [35+] years, more than [1 million] people have relied on Genworth Life for long term care plans that fit into their financial strategy... and the company has helped more than [147,000] through an actual long term care event. This experience has given Genworth a lot of insight into the reasons why long term care insurance is so important to its insureds.

*(Information shown is based on Genworth Life Insurance Company business operations information; 12/1974 through [3/2011].)*

Here are a few of the most popular reasons....

### **To Protect Savings**

You don't want to use your retirement savings to pay for long term care. If you think about it, long term care costs may well be one of the most significant threats to those savings.

### **To Protect Family**

It's very possible you or a family member will need care... and caregivers will need help. Help protect loved ones from having to go through the financial and emotional difficulties of caring for someone with a chronic condition.

### **To Maintain Choice & Control**

You want to make sure you have options, when the time comes, to make choices of where and from whom to receive needed care.

### **And, finally, To Stay at Home**

You probably would prefer to receive long term care in the comfort of their own home – and only consider nursing home care as a last resort.

Have you been thinking about, or are you concerned about any of these issues?

If the answer is "Yes", you are in the right place.

If the answer is "No", you may not be a good candidate at this time. [However, this Program may be something to consider for other members of your family since they are eligible to participate.]

1/2

Now, let's take a look at some common myths about Long Term Care Insurance...

## Myths & Realities

<p>"It won't happen to me."</p>	<div style="border: 1px solid #ccc; padding: 5px; text-align: center; margin-bottom: 10px;">3</div> <div style="background-color: #4a86e8; color: white; padding: 10px; text-align: center;"> <p>[7 in 10 people who reach age 65] will need long term care during their lives</p> </div>
<p>"My insurance will cover me."</p>	<div style="background-color: #4a86e8; color: white; padding: 10px; text-align: center;"> <p>Neither disability nor health insurance are designed to cover long term care expenses</p> </div>
<p>"The government will pay for the care I need."</p>	<div style="background-color: #4a86e8; color: white; padding: 10px; text-align: center;"> <p>Medicare &amp; Medicaid benefits are <b>very limited</b> and you may <b>not qualify</b></p> </div>
<p>"I can pay for this out of my savings."</p>	<div style="background-color: #4a86e8; color: white; padding: 10px; text-align: center;"> <p>It can take <b>years</b> to accumulate an amount equal to the insurance coverage you could have <b>today</b></p> </div>

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There are quite a few misconceptions out there...However, knowing the realities will probably help you better understand whether Long Term Care Insurance is for you.

The first myth is a common one... **“It won’t happen to me”** - The reality is long term care situations happen far more often than people think. The US Department of Health and Human Services indicates 3 that [two-thirds of people age 65 or older] will need long term care services at some point in their lifetime. And, these situations don’t just happen to the elderly. In fact, [40% of people receiving long term care are of working age – between 18 and 65 years old]. (Source: *National Clearinghouse Long Term Care Information – “Own Your Future” website, U.S. Department of Health and Human Services [Last updated October 22, 2008.]* 3)

Next, **“My insurance will cover me”** - Ever think a long term care event would be covered by disability or health insurance? The realities are disability Insurance is designed to replace a portion of your income and is usually used to pay for basic living expenses. It is not designed to pay for long term care services. Health Insurance is designed to cover short-term, acute care such as hospital stays, operations, prescription drugs and doctors visits. It usually pays little toward long term care.

The third myth...**“The government will pay for the care I need”** - The reality: These programs are limited and it can be difficult to qualify for them. Generally, **Medicare** doesn’t pay for long term care. It is designed to cover only *medically necessary* services. So, for example, It doesn’t cover non-skilled custodial care that may be needed to help perform everyday activities like dressing, bathing, and using the bathroom. Medicare has significant limitations on the long term care services it covers and you will have to pay some of the costs.

**Medicaid** pays for certain health services and nursing home care for *people with low incomes and limited assets*. Eligibility is usually based on your income and personal resources. So, to qualify you would have to have little or no income and would have to divest a significant portion of your assets. The specifics vary from state to state, but in most parts of the country this means you can keep about [\$2,000] – and *then* be considered eligible to qualify for Medicaid resources. (Source: *[What is Long Term Care?] www.Medicare.gov; Last updated [March 25, 2009]* 3)

## Note to Reviewer

This slide is a placeholder.  
Variability for script from preceding slide is  
continued in speaker's notes below.

<sup>2</sup> **[CLASS – the Community Living Assistance Services and Supports Act** is a voluntary program that was part of the Federal government's 2010 Affordable Care Act. The details of the plan have not been finalized but it was intended to help pay for long term support and services. This could be an option in the future, but it is not available at this time.]

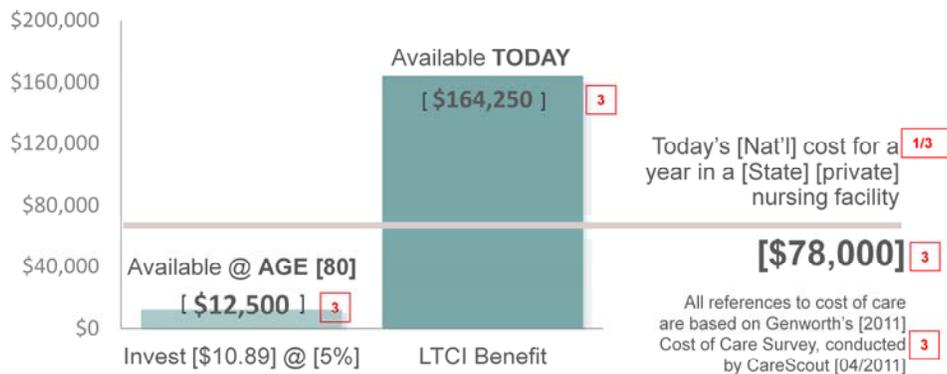
Next up... **"I can pay for this out of my savings"** - The reality: It is very difficult to save the amount necessary to cover long term care expenses [– especially in today's interest rate environment]. <sup>2</sup>

Let's take a look...

## Can You Pay For LTC Out Of Your Savings?

1/3 Example: A [45]-year old invests [\$10.89 per month] @ [5%] to age [80]

1 This monthly investment is equal to premiums for a [45]-year old with a plan design of [\$150] [Daily] Benefit, [[[\$164,250]] Total Coverage and the [FPO] Benefit Increase Option. It assumes [no FPO elections are exercised and] no premium increases occur. Additional options are available at different costs. 2



You may not be able to save enough to pay for the care you need.

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1/3 In this example, a [45]-year old invests [\$10.89] every month for 35 years. This investment is equal to the premium he could pay for Long Term Care Insurance coverage consisting of a [**\$150**] [Daily] Benefit, [[**\$164,250**]] in Total Coverage and the [**Buy More Coverage Over Time**] Benefit Increase Option. Later in the presentation you'll see other examples of coverage levels and their associated costs, but for illustration-sake, let's take a look at this one... it's pretty basic.

3 Assuming the investment earned interest at [4/5/6/7/8%] after taxes, this person could save approximately [\$12,500] over the next [35] years. This is reflected in the light colored bar on the left.

3 You'll see that the [national] cost of a [private] room in a nursing home [in State/Location] today averages about \$[78,000].

3 So, although he saved for [35] years, our [45]-year old could still fall [tens of thousands] short of covering typical long term care costs – especially if they last for longer than just one year.

3 (Source: This information and all other information on cost of long term care services in this presentation comes from the Genworth's [2011] Cost of Care Survey.)

3 The darker column on the right shows that a long term care insurance plan could provide considerably more money to help reimburse the expenses associated with long term care. And, it wouldn't take [35] years to accumulate either. Long Term Care Insurance coverage is available from DAY 1.

So can you save enough to pay for long term care?

Even if you could, would you want to spend what you're able to save on a long term care situation?

Or would you prefer to use *insurance* and protect your savings?

Just a couple questions to consider... let's look at a couple more myths.

## More Myths & Realities

"I can rely on my family & friends."

"Long term care insurance is too expensive."

**Caregiving is difficult**  
and requires significant physical  
and emotional commitment

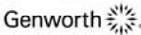
  
  

You can customize a plan  
to fit your **needs**  
and your **budget**

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**"I can rely on family & friends"** - This may not be a good option in most cases. Caregiving is very difficult. Those who have been caregivers can attest to the time and energy required and the physical and emotional strain.

- 3 For example, Genworth [published a/updated its] study in [September, 2010] entitled, "Beyond Dollars" which studied the impact long term care events have had on primary caregivers and their families. This report showed:
- 3
  - [73%] of family members serving as primary caregivers report a reduction in their savings plans as a result of a long term care event.
  - [Nearly 50%] have lost a job or missed career opportunities as a result of family care giving responsibilities.
  - And [45%] have experienced an increase in stress with their spouse.

Consider those issues as you think about whether this would be a good option in your situation.

*(Source: Beyond Dollars: The True Impact of Long Term Caring, Genworth Financial, conducted by Rockhopper Research [April 2010])* 3

And, finally...

**"Long term care insurance is too expensive"** - Coverage to help you address the costs of long term care may be more affordable than you think. And, even the most basic of plans is usually preferable to the alternative of no coverage at all.

Let's take a quick look at how much a Program like this could cost at a variety of ages...

## Long Term Care Insurance May Be More Affordable Than You Think

### Premiums vary by age

1/3 Coverage for a [45]-year old  
 2 [under this program] can be  
 1/3 as low as **[\$10.89]** per month –  
 2/3 [about/less than a dollar a day].

Purchase Age	Cost Per Month
Age [50]	[\$14.27] 1/3
Age [55]	[\$19.98]
Age [60]	[\$28.85]
Age [65]	[\$45.85]

1/3 This displays [example] premiums for an plan design of **[\$150]** [Daily] Benefit, **[[ \$164,250]]** Total Coverage and the **[FPO]** Benefit Increase Option at a variety of ages. It assumes [no FPO elections are exercised and] no premium increases occur. Actual premiums depend on the age, plan design [, rates] and options selected. 2

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1/3 As you can see, a [45]-year old can get protection for as little as [\$10.89 per month] [which is 2/3 [about/less than] a dollar a day].

1 This is based on the same example plan configuration I showed you a few slides earlier... A **[\$150]** per [day] Benefit Maximum, a Total Coverage Maximum of **[[ \$164,250]]** and the **[FPO]** Benefit Increase Option.

In a few minutes, we'll take a look at additional plan design options, but know that this is a basic plan configuration.

Other options will be available to you and your actual premiums will be based on your age and the plan choices you select.

The point I'd like to stress here is that long term care insurance costs more to purchase if you start later in life. This is true for all plan designs. That's why purchasing coverage now is a good choice vs. postponing your decision until you're older.

## How Do You Qualify For Benefits?

Bathing   Eating   Dressing  
Continenence   Toileting   Transferring

**Need For Care May Arise From:**

- Injuries caused by accidents
- Illnesses like MS
- Diseases like Alzheimer's or Parkinson's
- Strokes or other chronic conditions

If you need help with at least **2 of the 6** Activities of Daily Living (ADLs), and help is expected to last at least 90 days.

A severe cognitive impairment that requires substantial supervision also makes you eligible to qualify.

**LTCI can help reimburse the cost of LTC services that help people perform everyday activities**

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We've discussed why you might want to consider Long Term Care Insurance, and what some of the realities are when it comes to long term care, but exactly what does Long Term Care Insurance cover?

Long Term Care Insurance reimburses covered expenses for the kind of help and care you would need if:

1. You can no longer perform 2 of 6 everyday activities like bathing, dressing, or eating - and that situation is expected to last at least 90 days; **Or**
2. You have a severe cognitive impairment like Alzheimer's disease where you need substantial supervision.

In either case, the condition must be certified by a licensed healthcare professional along with a plan of care that defines the services you need.

You can also see there are a lot of potential causes for long term care situations, even for working-aged people.

**2** [Let me give you an example:

A 31-year old man was in a motorcycle accident that severely injured him to the point where he needed assistance dressing and eating by himself.

During his waiting period of 90 days, most of his bills were paid for by his medical insurance. Thereafter, Long Term Care Insurance helped reimburse his care expenses. Based on his plan of care, a nurse came in every other day to help with his activities of daily living... medical monitoring equipment was installed in his home... he even had an informal care provider come in and help with cooking, laundry and other chores. While he was on claim, his premiums were waived. Good news... he recovered and, after about a year, went back to work.]

**2** I'll go over [more] examples of how coverage actually works in a few slides to give you an idea of how it can be used by different types of people, at different ages...

## How Does Long Term Care Insurance Work?



### A "Pool of Money"

LTCI provides a pool of money (Total Coverage Maximum) that can reimburse long term care services when and where needed

- Home & Community Care
  - Nurses & Therapists
  - Home Modifications
  - Adult Day Care
  - Incidental Home Maker & Chore Care
- Assisted Living Facility Care
  - Allows you to live independently with on-site support for daily basics
- Nursing Facility Care
  - Provides more skilled care, supervision, medication, therapies and rehabilitation

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Practically, here's how Long Term Care Insurance works...

Once you become eligible and qualify for benefits, you'll have access to a "pool of money", which we call a *Total Coverage Maximum*. This amount can be used to help reimburse the cost of your care in a variety of settings.

It is important to note that Long Term Care Insurance doesn't just reimburse for nursing home care.

Your "pool of money" can be used to pay for:

- Care and equipment at home and in the community (including [some of the things I just mentioned like] money to reimburse the cost of nurse and therapist visits at home, home modifications, adult day care, etc.)...
- It can also pay for care you receive in an assisted living facility...
- Or In a nursing home...
- And, if you live in an area where these types of services aren't readily available, Genworth Life will work with you your family, and your medical provider to make alternative plans of care to help meet your needs.

2 Specific limits apply to benefits and can be reviewed [at the website shown on the bottom of the screen,] [in the information kit and] in the Outline of Coverage.



## The **Three Key** Decisions

Basic Choices to Customize Your Plan

**1/3** The examples that follow reflect plan design options and premiums available to your group. Your actual premiums will depend on your age and the plan design you choose. Examples assume no premium increases occur, except as anticipated with acceptances of the [FPO] Benefit Increase Option.

**3** All cost of care information shown is based on Genworth's [2011] Cost of Care Survey, conducted by CareScout [4/2011]. Claims information shown is based on Genworth Life Insurance Company business operations information; 12/1974 through [3/2011].

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Now let's dig into the plan options you have as part of this Program.

There are essentially **Three Key Decisions** you'll need to make to build a plan that meets your needs and your budget.

Before we begin, I want to preface by saying the examples we go through are indeed *just examples*.

Your actual premiums will depend on *your age* and the *plan design* you choose.

To simplify our examples, we make certain assumptions about how you could use the benefits... and any cost impact that could have. I'll point those out as we go along...

2

## Three Key Decisions

**1** **[Daily] Benefit Amount**

1 [ \$150 | \$200 | \$300 | \$xxx ]

**Total Coverage Maximum**

1 [ \$109,500 | \$146,000 | \$219,000 | \$xxx,xxx ]  
 [ \$164,250 | \$219,000 | \$328,000 | \$xxx,xxx ]

**3** **Benefit Increase Option**

1 [ Buy More Coverage Over Time ]  
 [ Automatic 3% Compound for Life ]  
 [ Automatic 5% Compound for Life ]

Select a **[Daily] Benefit Amount**

Select a **Total Coverage Maximum**

Select a **Benefit Increase Option**

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**2** (Presenter: This slide will be replaced with the Core Plan slide if a core plan design is available to the group.)

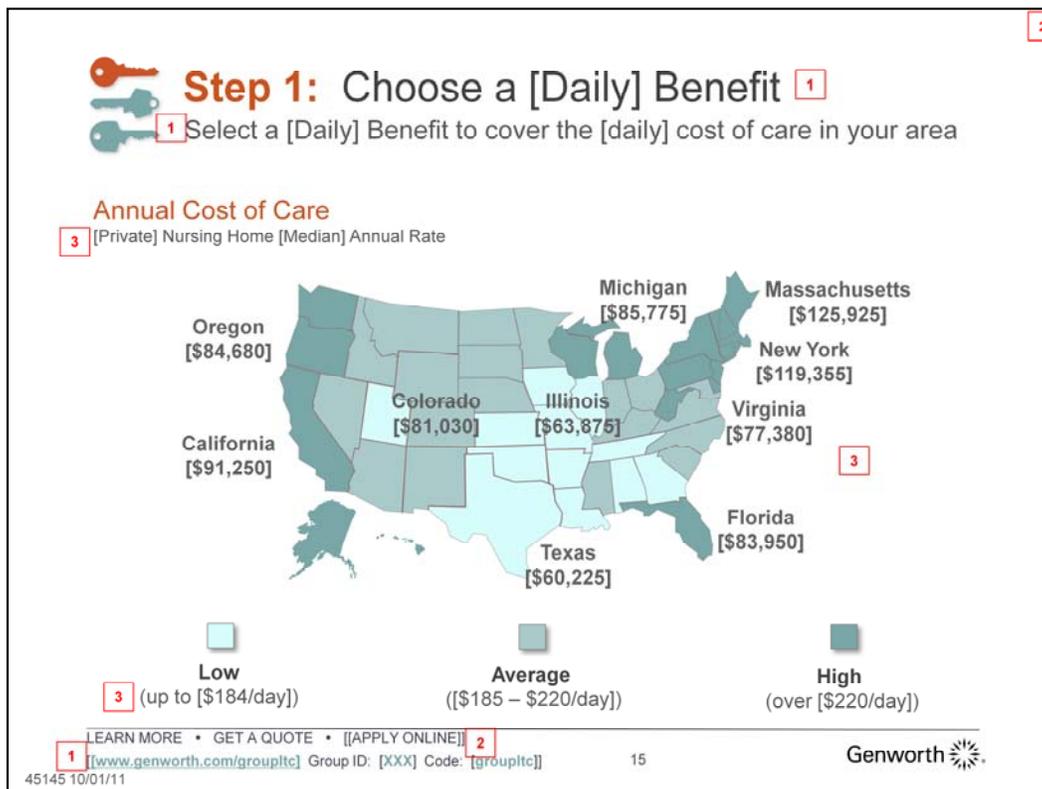
So how do you build a plan that's right for you?

**1** [Group Name] has done a great job selecting a variety of features and benefits from which you can choose to create a plan that fits your needs and your budget.

There are **Three Key Decisions** you'll need to make...

- 1** 1. Your [Daily] Benefit Amount
2. Your Total Coverage Maximum, and
3. Your Benefit Increase Option.





2 (Presenter: This slide will be replaced with the Core Plan slide if a core plan design is available to the group.)

1 To choose the right [Daily] Benefit you need to know the current costs of long term care where you live (or plan to retire).

Every year, Genworth conducts a survey of care costs throughout the country. Costs shown on this map and throughout this presentation are approximations from this survey.

As you can see, the cost of care can vary substantially from state to state. Knowing these costs is important because you may plan to retire some place other than where you live today.

Costs can also vary widely between rural and urban areas. While long term care is generally more expensive in urban areas, it may be harder to find in rural areas, making it easier for providers to charge more.

(Presenter, point to legend on bottom of slide)

1/3 You'll see in [State] the annual cost of nursing home care is in the ["average cost"] range ...

1/3 This means if you'd like to plan for nursing home costs, ideally, you should choose a [Daily] Benefit amount in the [\$185 - \$220] range.

Typically, nursing homes are the most expensive places to receive care. Assisted living and home care are often less expensive.

Lets take a look at those...

**Step 1: Choose a [Daily] Benefit**  
 Select a [Daily] Benefit to cover the [daily] cost of care in your area

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**2** (Presenter: This slide will be replaced with the Core Plan slide if a core plan design is available to the group.)

- 1** Here is an example of the differences in cost for a variety of care settings in [Virginia].  
 For example, you'll see here care can range from a low of [[**\$14,170**] in an adult day health care setting] to a high of [[**\$77,380**] for a private room in a nursing home]... and everything in between. This translates to [daily] costs of [**\$39**] to [**\$212**].
- 3** Genworth's long term care claims data shows that [75%] of claims start with home care [and over 70% continue with home care until the need for care is resolved]. (Source: Genworth Life Insurance Company, business operations information; 12/1974 through [03/2011].)
- 1** Based on this data, it seems that choosing a [Daily] Benefit that is based on the costs of care in less expensive settings could be a good choice for a practical plan that will cover qualified long term care services at home.
- 3** Note that even [44] hours per week of care at home (as demonstrated in this example) costs less than some other types of care.
- 1** If cost is a concern, choose a [Daily] Benefit Amount that will come close to covering a couple days of home care per week or care in less expensive settings.
- 2** [You can view detailed cost of care information at the website located on the bottom of the screen.]

Now, on to the second decision... Total Coverage.

2

## Three Key Decisions

1

**[Daily] Benefit Amount**

• [ \$150 ]   • [ \$200 ]   • [ \$300 ]   • [ \$xxx ]

2

**Total Coverage Maximum**

• [ \$109,500 ]   • [ \$146,000 ]   • [ \$219,000 ]   • [ \$xxx,xxx ]

• [ \$164,250 ]   • [ \$219,000 ]   • [ \$328,000 ]   • [ \$xxx,xxx ]

3

**Benefit Increase Option**

• [Buy More Coverage Over Time]

• [Automatic 3% Compound for Life]

• [Automatic 5% Compound for Life]

Cover the **[daily] cost of care** in your area

- **[100%]** for nursing home & assisted living
- **[50%]** for home & community care

Have enough coverage to last **~[3] years**

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**2** (Presenter: This slide will be replaced with the Core Plan slide if a core plan design is available to the group.)

Your **Total Coverage Maximum** is the total ‘pool of money’ available to reimburse covered expenses for the lifetime of your coverage.

**1** (Presenter: Associate the [\$200] [Daily] Benefit with the [[ \$146,000 ] and [ \$219,000 ] Total Coverage choices.)

**1** Depending on the [Daily] Benefit you select, you have [two] Total Coverage Maximums from which to choose.

**3** Everyone’s needs are different, but when making this choice consider a plan that will be sufficient to cover about [3] years worth of long term care expenses.

Let’s dig into a couple examples to see why this makes sense.

2



## Step 2: Choose Your Total Coverage

Select a Total Coverage Maximum that will cover ~[3] years of care 3

	Cost for 1 Year of Care	X	# Years Most People Need Care	=	Target Total Coverage
<b>Assisted Living Facility</b>	[\$39,000]				[\$117,000]
<span style="border: 1px solid red; padding: 0 2px;">3</span> ([A private room])					
<b>Home Health Care</b>	[\$43,000]		<span style="border: 1px solid red; padding: 0 2px;">3</span> [x3]		[\$129,000]
<span style="border: 1px solid red; padding: 0 2px;">3</span> ([44] hours with a [licensed home health aide] @ [\$20] per hour)					
<b>Nursing Home</b>	[\$73,000]				[\$234,000]
<span style="border: 1px solid red; padding: 0 2px;">3</span> ([A semi-private room])					

Genworth's claims data shows that of all claims lasting longer than one year, most claims end within [3] years. 3

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**2** (Presenter: This slide will be replaced with the Core Plan slide if a core plan design is available to the group.)

### Choosing a **Total Coverage Maximum**...

First, keep in mind things like your family health history.

If you are concerned about a family history of illnesses like Alzheimer's, you may want to plan for your care to last longer than the typical long term care stay.

**3** However, Genworth's long term care claims data - has found that [3] year plans are often sufficient to cover long term care costs. Our data, acquired from 1974 through present, shows the average length of stay in a nursing home is [2.8] years.

**2** [And the National Clearinghouse for Long Term Care Information indicates that "On average, someone who is 65 today will need some type of long term care services and support for three years." (Source: *The National Clearinghouse for Long Term Care Information – "How Much Care Will You Need?"* U.S. Department of Health and Human Services website, [www.longtermcare.gov](http://www.longtermcare.gov), last accessed December 7, 2011.)

**3** So, if cost is a concern for you, you may want to look into a combination of benefits that will pay for about [3] years of care. Consider a Total Coverage amount between [\$117,000] and [\$234,000] – depending on the type of care you think you might need.

Next, the third and final decision... How to make sure your coverage keeps up with inflation.

2

## Three Key Decisions

1

**[Daily] Benefit Amount**

• [ \$150 ]   • [ \$200 ]   • [ \$300 ]   • [ \$xxx ]

2

**Total Coverage Maximum**

• [ \$109,500 ]   • [ \$146,000 ]   • [ \$219,000 ]   • [ \$xxx,xxx ]

• [ \$164,250 ]   • [ \$219,000 ]   • [ \$328,000 ]   • [ \$xxx,xxx ]

3

**Benefit Increase Option**

• [Buy More Coverage Over Time]

• [Automatic 3% Compound for Life]

• [Automatic 5% Compound for Life]

Cover the **[daily] cost of care** in your area

- [100%] for nursing home & assisted living
- [50%] for home & community care

Have enough coverage to last **~[3] years**

Keep up with the cost of care **in the future**

1

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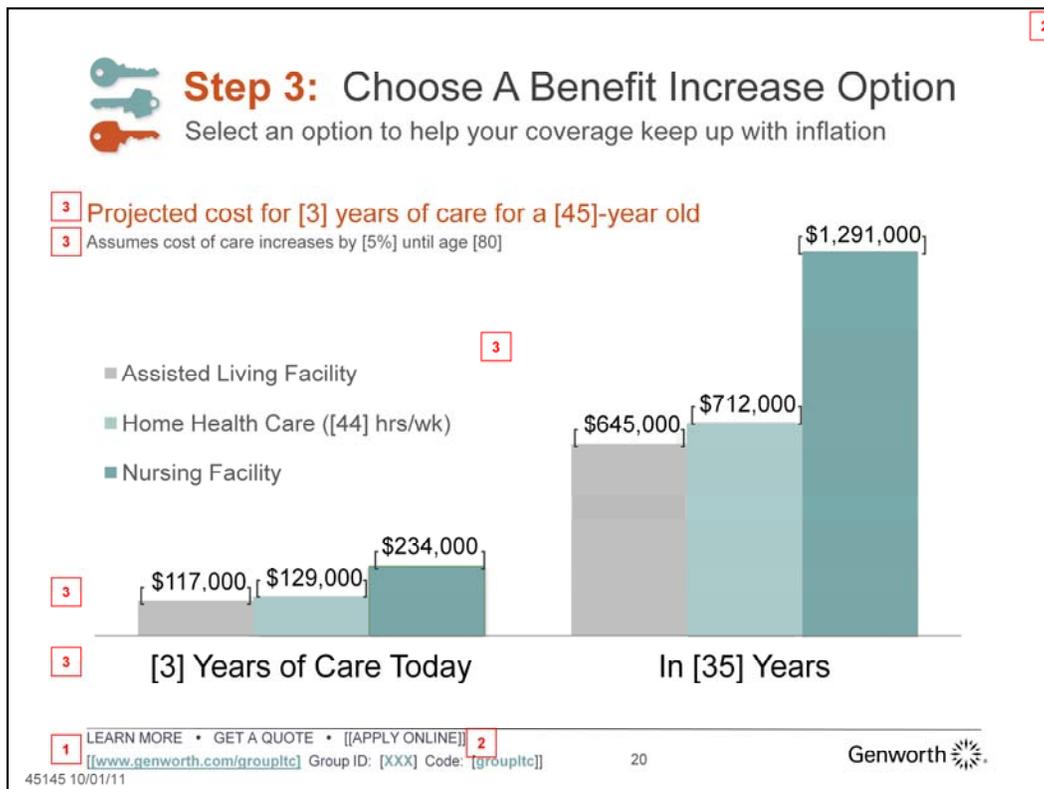
**2** (Presenter: This slide will be replaced with the Core Plan slide if a core plan design is available to the group.)

- 1** **Benefit Increase Options** increase your [Daily] Benefit and Total Coverage Maximum over time, helping your coverage keep up with rising costs of care. Unless you select an automatic increase option, the “Buy More Coverage Over Time” option is automatically included in your plan. Other
- 1** automatic increase options, such as the [3% and 5% compound for life options] are available for an additional cost.

The last rule of thumb for today... choose a Benefit Increase Option that will help your coverage keep up with the costs of care – as well as one you believe will fit your budget.

Let’s take a look at how care costs can grow over time.

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2 (Presenter: This slide will be replaced with the Core Plan slide if a core plan design is available to the group.)

What is the cost of care likely to be in the future when you might need it and how can you make sure your coverage grows to handle that?

(Presenter: point out increases for each type of care).

3 You'll see that the cost for 3 years of care can increase significantly over time.

3 Assuming today's costs grow by [4%/5%/6%/7%] per year and do so over [35] years, a [45]-year old may have to have [close to/over a] million dollars to pay for [3] years of nursing home care by the time he or she is [80]!

2 Let me show you a couple options [your employer has] made available with your Program to help protect the value of your coverage.

2

## Step 3: Choose A Benefit Increase Option

Select an option to help your coverage keep up with inflation

This graph is representative. Premiums for additional coverage under the [FPO] option are based on your age when you accept your increase offer.

- 1

**[5% Compound Automatic Increase for Life]**
  - Available for an additional premium.
  - Premiums stay level but costs most at issue
- 1

**[3% Compound Automatic Increase for Life]**
  - Available for an additional premium.
  - Premiums stay level but costs more than [FPO] at issue
- 1

**Buy More Coverage Over Time ([FPO])**
  - Coverage can increase every [3 or 6] years
  - Default option. Costs less at issue but increases with each additional purchase

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- 2** *(Presenter: This slide will be replaced with the Core Plan slide if a core plan design is available to the group.)*
- 1** **Buy More Coverage Over Time** (often called the [Future/Guaranteed] Purchase Option), where every [three] years, you will be offered additional coverage [– as long as you’re not in claims status]. [If you accept the offer][Unless you decline the offer], both your [Daily/Monthly] Benefit and your Total Coverage Maximum [(less any benefits paid)] will increase by [3%/5%], compounded annually. If you decline [2/3] offers consecutively, subsequent offers won’t be made. Unless you purchase an automatic increase option, this option will automatically be included in your plan.]
- 1** **[Automatic 5% Increase for Life – Compound**, where your [Daily] Benefit and Total Coverage Maximum [(less any benefits paid)] will automatically increase by 5% compound every year.]
- 1** **[Automatic 3% Increase for Life – Compound** , where your [Daily] Benefit and Total Coverage Maximum [(less any benefits paid)] will automatically increase by 3% compound every year.]
- 1** **[Automatic 5% Increase to Age 70**, where your [Daily] Benefit and Total Coverage Maximum [(less any benefits paid)] will automatically increase every year by 5% compound until you reach age 70 - and then stay at that level for the life of your coverage.]
- 1** **[Automatic 5% Increase for Life – [Equal/Simple]**, where your [Daily] Benefit and Total Coverage Maximum will automatically increase by 5% simple every year.]
- 1** **[Automatic 5% Increase for Life - Age Adjusted**, where your [Daily] Benefit and Total Coverage Maximum [(less any benefits paid)] will automatically increase by 5% compound each year until you turn 66. Thereafter, your accumulated benefits will grow each year by 5% on a simple basis. ]
- 1** **[Automatic Increase for Life – Graded**, where your [Daily] Benefit and Total Coverage Maximum [(less any benefits paid)] will automatically increase by 5% compound while you’re age 60 or younger, by 3% compound between the ages of 61 and 76, then by 2% compound each year thereafter.]



# Note to Reviewer

This slide is a placeholder.  
Variability for script from preceding slide is continued in speaker's notes below.

- 2 (Presenter: This slide will be replaced with the Core Plan slide if a core plan design is available to the group.)  
(Presenter: Use text below for 5% Compound – Automatic Increases for Life option)

Now, another option that provides coverage growth similar to accepting Buy More Coverage offers every 3 years ...

- 3 This is called the **Automatic 5% Increase for Life** Option and is represented by the [gray] line. If our [45]-year old were to choose this option, his [Daily] Benefit and Total Coverage amounts would automatically grow by 5% compound each year – reaching [\$1158] and [\$1.2MM] by the time he reaches age [80]. There would be no offers to accept, no increases in premium to increase coverage and this growth would continue for as long as coverage is in force.

This provides the most comprehensive coverage, while premiums remain level over time. But, it costs the most at time of issue, and may not be affordable to some people.

- 1 (Presenter: Use text below for Automatic 3% increases for life-compound option])
- 3 [Now let's look at a [another/middle of the road] example... The **Automatic 3% Increase for Life** option, represented by the [blue] line.

- 1 If this option were chosen, the [Daily] Benefit and Total Coverage amounts would automatically grow by 3% compound each year – reaching [\$580] and [\$635,000] by the time our [45]-year old reached age [80].
- 3 Again, there would be no offers to accept, no increases in premium to increase coverage and this growth would continue to increase for as long as coverage is in force.

The advantages here are similar to those gained with the 5% Compound Option... comprehensive (but lower) growth and level premiums. It is less expensive than the 5% Compound Option, but will cost more than the Buy More Coverage Over Time option at issue. ]

- 1/2 You can go to the premium pages in the information kits[, or go to your dedicated web site shown at the bottom of the screen] to determine the specific premiums for each option at your age.

## Note to Reviewer

This slide is a placeholder.  
Variability for script from preceding slide is  
continued in speaker's notes below.

**2** *(Presenter: This slide will be replaced with the Core Plan slide if a core plan design is available to the group.)*

*(Presenter: Include any other available options selected by the employer as options for the applicant)*

- 1** [The **Automatic 5% for Life [Simple/Equal]** Option. If you chose this option the [Daily] Benefit and Total  
**3** Coverage could reach more than [\$bbb] and [\$BBB,BBB] by the time our [45]-year old reaches age [80] and would continue to increase for as long as coverage is in force.

This will grow slower than benefit increase options that grow on a compound basis.  
But it is comprehensive and premiums remain level over time.]

- 1** [The **Age Adjusted** Option. If this option is chosen, the [Daily] Benefit and Total Coverage could reach more  
**3** than [\$aaa] and [\$AAA,AAA] by the time our [45]-year old reaches age [80] and would continue to increase for as long as coverage is in force.

So, in the early years, you'll get the strength of compounding with a lower cost than some other compound options.

But, it will grow slower than benefit increase options that always grow on a compound basis.]

- 1** [The **Automatic 5% increases until age [70/76]** Option. If this option is chosen, the [Daily] Benefit and  
Total Coverage would increase to approximately [\$yyy] and [\$YYY,YYY] by age [70/76] and would remain there for as long as coverage is in force.

This provides good coverage and your premium will remain level for the life of the policy, but it will only grow until age [70/76].]

2

## Three Key Decisions: [Rob's Example]

**1** [Daily] Benefit Amount

1 ✓ [150] [200] [300] [xxx]

**2** Total Coverage Maximum

1 ✓ [109,500] [146,000] [219,000] [xxx,xxx]  
 [164,250] [219,000] [328,000] [xxx,xxx]

**3** Benefit Increase Option

1 ✓ [Buy More Coverage Over Time]  
 [Automatic 3% Compound for Life]  
 [Automatic 5% Compound for Life]



**3** ✓  
**Rob's Plan Design**

**This might be for you if...**

- You want an affordable option to receive some coverage instead of none
- You're concerned about funding future needs such as a college education or retirement

---

**Monthly Premium for a [45]-year old** 3  
**[\$11.00]** 1

This example illustrates initial premiums. If you buy more coverage over time, you will be charged for the incremental coverage purchased. These premiums will be based on your age when you accept your increase offer.

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**2** (Presenter: This slide will be replaced with the Core Plan slide if a core plan design is available to the group.)

You can probably see why people often find the number of choices in long term care insurance to be overwhelming and confusing. As a result, they often fail to make a decision until it's too late.

**1** With that in mind, we have taken a look at the kinds of plans we think would be a good fit for [employees] at [Group name], and there are a couple example plans under this Program that could be used to meet the long term care situations that [[employees] and their families] may face.

What plan might be best suited to your needs and budget?

If affordability is your primary concern and you believe having some coverage is a better option for you than no protection...this may be the combination to pick.

**1/3** For a monthly premium of about [\$11], this plan provides basic coverage for our example [45]-year old.

- 1** His [Daily] costs will be reimbursed up to a [\$150] [Daily] Benefit limit.
- 1** His total pool of money will be [[164,250]] [- which, if his expenses are reimbursed all the way up to his [Daily] Benefit maximum each day - would pay for about [4.2] years of home care, [3.7] years in an assisted living facility or [2.1] in a nursing home - or some combination of these. (These estimates are based on today's cost of care in [Virginia].)]
- 3**
- 1** With the [Buy More Coverage Over Time] Benefit Increase Option, he'll have an opportunity to increase his coverage every [3] years by 5% compound... which gives him the flexibility to increase his coverage as his needs and budget allow.

This plan probably won't cover most of his expenses, but it will likely help reimburse some of the costs he'll incur.

Let's go one step up and look at another example...

2

## Three Key Decisions: [Ellen's Example]

**1** [Daily] Benefit Amount

[1]  [\$150]  [\$200]  [\$300]  [\$xxx]

**2** Total Coverage Maximum

[1]  [\$109,500]  [\$146,000]  [\$219,000]  [\$xxx,xxx]

[\$164,250]  [\$328,000]  [\$xxx,xxx]

**3** Benefit Increase Option

[Buy More Coverage Over Time]

[1]  [Automatic 3% Compound for Life]

[Automatic 5% Compound for Life]



**[✓]  
Ellen's Plan Design**

This might be for you if...

- You want to cover typical LTC needs
- You want a good balance between coverage level and affordability

---

Monthly Premium for a [45]-year old 3

**[\$76.00]** 1

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**1** (Presenter: This slide will be replaced with the Core Plan slide if a core plan design is available to the group.)

This plan provides a good balance of coverage for the cost.

**1/3** For a little over [\$76] a month a [45]-year old can receive:

**1** A [\$200] [Daily] Benefit Maximum, and

**1** [[[\$219,000]] in Total Coverage [– which, again, if used to the maximum each day would cover about [5.6] years of homecare or [4.9] years of care in an assisted living facility or [2.8] years in a nursing home – or some combination of these. (These estimates are based on today's cost of care in [Virginia].)]

**1/3** [This example also includes the [Automatic 3% Compound for Life] Benefit Increase Option. [Her [Daily] Benefit and Total Coverage will [automatically] grow by [3% compound] as long as coverage is in force]]/[With the [Buy More Coverage Over Time] Benefit Increase Option, she'll have an opportunity to increase her coverage every [3] years by 5% compound... which gives her the flexibility to increase her coverage as her needs and budget allow.]

Based on the rules of thumb provided earlier, this will likely be enough to cover typical long term care costs. But everyone's situation is different. You may have a family situation that would suggest you might need more coverage or conversely you may think that these monthly premiums are too high given your budget.

Let's look at one more example...

2

## Three Key Decisions: [Tyson's Example]

**1** [Daily] Benefit Amount

[1] [1] [2] [3] [4]

[\$150] [\$200] [✓] [\$300] [\$xxx]

**Total Coverage Maximum**

[1] [2] [3] [4]

[\$109,500] [\$146,000] [✓] [\$219,000] [\$xxx,xxx]

[\$164,250] [\$219,000] [✓] [\$328,000] [\$xxx,xxx]

**3** Benefit Increase Option

[1] [2] [3]

[Buy More Coverage Over Time]

[Automatic 3% Compound for Life]

[✓] [Automatic 5% Compound for Life]



**[✓] Tyson's Plan Design**

**This might be for you if...**

- You want extensive coverage to cover most LTC scenarios you could reasonably encounter
- You believe your family history might increase your chances of experiencing an LTC need

---

**Monthly Premium for a [45]-year old** [3]

**[\$119.00]** [1]

[1] LEARN MORE • GET A QUOTE • [[APPLY ONLINE]] [2]

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**2** (Presenter: This slide will be replaced with the Core Plan slide if a core plan design is available to the group.)

If having coverage for most of the long term care expenses you could encounter is your primary concern and you can afford the premiums, not just now but in the future...this plan may be the right choice for you.

**1/3** For a monthly premium of [\$119], our example [45]-year old could purchase:

- 1** A [\$300] [Daily] Benefit maximum, and
- 1** [[\$328,000]] in Total Coverage [– which could provide [8.4] years of homecare, [7.4] years in an assisted living facility, or [4.2] years of care in a nursing home – or some combination of these. (Again, these estimates are based on today's care costs in [Virginia].)]
- 1/3** [The benefits shown will grow [automatically] by [5% compound] [for as long as coverage is in force].]/[With the [Buy More Coverage Over Time] Benefit Increase Option, he'll have an opportunity to increase his coverage every [3] years by 5% compound... which gives him the flexibility to increase his coverage as his needs and budget allow.]

If you can afford higher premiums, a plan configured like this example will provide coverage designed to help reimburse most of the long term care costs you are likely to encounter.

2

# Additional Benefits

Available with your Program



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2 (Presenter, this transitional slide is optional if presentation needs to be condensed)

The examples we just reviewed showed how the **Three Key Decisions** you'll make when customizing your own plan can be adjusted to fit your needs and your budget.

Again, they were just examples and your actual premiums will depend on *your age* and the *plan design* you choose.

2 (Presenter: Point to web address in footer of slide, if available.)

[To get a personalized quote, you can go to this web address. In a few minutes, I'll show you the site and where you'll make your Three Key Decisions.]

Now let's look at the additional features that have been included in your plan at no additional cost.

## Additional Benefits Included in Your Plan

### 2 [Waiver of Premium]

- 1 Waives premiums if you are receiving care in a [nursing] facility [or at home]. [It also waives premiums while bed reservation & hospice benefits are being paid.]

### 2 [Bed Reservation]

Reimburses charges to reserve your accommodations in a nursing or assisted living facility while you are away for any reason. ]

### 2 [Hospice Care]

- 1 Reimburses charges up to the applicable [Daily] Benefit. ]

### 2 [Respite Care]

- 1 Reimburses charges up to the applicable [Daily] Benefit to give an unpaid caregiver short term relief.]

### 2 [Home Assistance]

- 1 Reimburses up to [90] times the [Daily] Benefit Amount for home modifications, support equipment and caregiver training.]

These benefits are included at no additional cost

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- 2 (Presenter, if preceding transitional slide is omitted, incorporate transitional text. Based on time allotted for presentation, some of the benefits below may be deleted.) [The examples we just reviewed showed how the **Three Key Decisions** you'll make when customizing your own plan can be adjusted to fit your needs and your budget. Again, they were just examples and your actual premiums will depend on *your age* and the *plan design* you choose.]
- 2 (Presenter: Point to web address in footer of slide, if available.) [To get a personalized quote, you can go to this web address. In a few minutes, I'll show you the site and where you'll make your Three Key Decisions.] Now let's look at the additional features that have been included in your plan at no additional cost. ]
- 3 (Presenter: The two slides entitled "Additional Benefits Included in Your Plan" may be consolidated if not all benefits are offered to the group. Likewise, if these benefits are not included at the group level, but instead are applicant options, they may be included on the slide entitled "Additional Benefits You May Select")
- 2 **[Waiver of Premium.** Waives premiums while you are receiving benefits for nursing home[, assisted living and home & community] care. [It will also waive premiums while Bed Reservation and Hospice benefits are being paid.] You don't need to pay them back when you recover.]
- 2 **[Bed Reservation.** Reimburses charges for up to [60] days per year to help ensure that accommodations are kept at either an assisted living or nursing home facility if the facility charges to reserve your bed when you are away from the facility for any reason.]
- 2 **[Hospice Care.** Reimburses charges for hospice care in a facility (hospice, assisted living or nursing home) up to 100% of your [Daily] Benefit Amount. If you receive hospice care at home, it will reimburse up to [xx%] of your [Daily] Benefit Amount.]
- 2 **[Respite Care.** Reimburses charges for home and community care, assisted living care, and nursing home care in order to provide temporary, short term relief to the people who normally provide care to you on a regular, unpaid basis. The maximum is 30 days per year.]
- 2 **[Home Assistance.** Provides reimbursement up to [90/3] times the [Daily/Monthly] Benefit Amount for modifications or equipment that will help prevent reliance on someone... like grab bars, ramps, hospital style beds and wheelchairs – even emergency medical response systems. It will also reimburse for caregiver training provided a friend or family member who would not normally be paid to help care for you.]

## Additional Benefits Included in Your Plan

### 2 [Informal Care]

Reimburses cost of services provided by a friend or family member]

### 2 [Home Care Right Away]

1 Allows you to receive [home and community][home, community and informal care with no waiting period]

### 2 [Transition Payment]

Pays a one time cash benefit while you are satisfying your waiting period]

### 2 [Refund of Premium]

Returns all or a part of the premiums you've paid if you die]

### 2 [Restoration of Benefits]

Restores your Total Coverage if you recover fully after being on claim]

### 2 [International Coverage]

Reimburses covered care and services received outside the United States]

These benefits are included at no additional cost

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*(Presenter: See note on previous slide.)*

- 2 **[Informal Care.** Help provided by a friend or family member (who didn't live in your home when you became benefit eligible) may also be reimbursed - as long as the caregiver isn't compensated as an employee of a home health agency or Independent Provider. This care may include help managing medications, simple health care tasks, or assisting you with the activities of daily living. It will provide [25%/1%] of the [Daily/Monthly] Benefit Amount for up to 30 days per year.
- 1
- 2/1 **[Home Care Right Away.** Allows you to receive [home and community/home, community, and informal] care benefits as soon as you qualify, with no waiting period.]
- 2/1 **[Transition Payment.** Pays a one-time cash benefit of [5 times your Daily Benefit/20% of your Monthly Benefit] while you are satisfying your waiting period.]
- 2/1 **[Refund of Premium.** If you're concerned about what happens to the money you've paid into your insurance plan should you die before receiving benefits, this feature will appeal to you.
- 1
- 2/1 **[Graded Refund of Premium:** If you die before age 65, 100% of the premiums you've paid (less any benefits paid) will be refunded. After you're 65, the amount of premiums refunded will reduce 10% per year. No refund is available after you reach age 75. Therefore, this benefit is not available, nor will you be charged, if you are age 65 or over at issue.]
- 2/1 **[10-Year Refund of Premium:** If you die after being covered for 10 years, 100% of the premiums you've paid (less any benefits paid) will be refunded.]]
- 2 **[Restoration of Benefits.** If you fully recover from being chronically ill for a period of 180 consecutive days, your remaining Total Coverage will be increased by the amount of benefits paid and not previously restored. "Recover" means you can perform at least five activities of daily living without assistance, and are not cognitively impaired. This benefit will not apply if coverage is in Nonforfeiture status.]
- 2/1 **[International Coverage.** This is a valuable benefit, if you think you may retire outside the United States. [Coverage is provided for qualified nursing home care you receive in other countries. Your covered expenses will be reimbursed up to 75% of your [Daily/Monthly] Benefit for up to 4 years.] / [Coverage is provided for qualified nursing home or home care you receive in other countries. Your covered nursing facility expenses will be reimbursed up to 50% of your [Daily/Monthly] Benefit for up to 4 years, and your covered home care expenses will be reimbursed up to 25% of your [Daily/Monthly] Benefit for up to 1 year.] ]
- 3
- 1

2

## Additional Benefits You May Select

**1** **[Nonforfeiture Benefit]**

- Provides reduced coverage in event of lapse for any reason
- Requires coverage in force for at least three years]

**1** **[Accelerated Payments]**

Allows you to "Pay up" your coverage [in 10 years/by age 65] by increasing your premium payments.]

**1** **[[Enhanced] Survivorship]**

For couples who have been insured for [7/10] years [and for whom no benefits have been paid], waives premium for the surviving spouse [or partner] if one of you dies.]

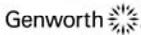
**1** **[Shared Coverage [with Joint Waiver]**

Allows you and your spouse [or partner] to draw from each other's Total Coverage Maximum [and waives premiums]. ]

These benefits are options that may be included for an additional cost

**1** [LEARN MORE](#) • [GET A QUOTE](#) • [\[\[APPLY ONLINE\]\]](#) **2**

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**2** *(Presenter: Delete this slide if no applicant level options are available for the group. You may also include any options presented on preceding slides "Additional Benefits Included in Your Plan" if they are available as applicant options.)*

**2** **[Nonforfeiture Benefit.** If you're concerned about losing your benefits should you stop paying into your plan, this feature may be for you. This allows for a reduced amount of coverage if your plan would otherwise end because you didn't pay your premium after your coverage is in force for three years. This reduced coverage amount is based on the premiums you have already paid (less any benefits paid), but it will be no less than the benefits payable for 30 days of facility care. There is an additional charge for this rider.]

**2** **[Accelerated Premium Payments.** By paying a larger premium, payments are required only for a limited time.[ You can "pay up" your coverage in 10 years by paying higher premiums during that time.][ Or,][ You can "pay up" your coverage by age 65 if you pay higher premiums until you reach that age.]]

**2** **[Enhanced Survivorship.** If you and your spouse[ or partner] have both owned Genworth Life coverage that includes the similar survivorship benefit with the same qualifying period[, have not received  
**1** benefits], and one of you dies, all future premium payments will be waived for the survivor's coverage.]

**2** **[Shared Coverage.** If you and your spouse[ or partner] purchase identical coverage, this benefit allows  
**1** you and your spouse[ or partner] to share Total Coverage Maximums. If one of you exhausts the shared Total Coverage Maximum, the second insured will have access to at least 50% of his or her original coverage.]

**2** **[Shared Coverage with Joint Waiver.** If you and your spouse[ or partner] purchase identical coverage,  
**1** this benefit allows you and your spouse[ or partner] to share Total Coverage Maximums. If one of you exhausts the shared Total Coverage Maximum, the second insured will have access to at least 50% of his or her original coverage. If one of you goes on claim, premiums will be waived for both of you.]

# GLTCI PRESENTATION – PART 1A

45145 100111

Eligibility & Summary Slides

2

# Eligibility

1/2 You and your family are eligible to apply]



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2

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2 (Presenter, this transitional slide is optional if presentation needs to be condensed)

1 Now let's review who is eligible to participate in the [Group Name] Program...

## Who is Eligible to Apply?

To be eligible, the applicant must maintain a permanent US residence, and have a valid Social Security Number or Tax Identification Number from the US government.

- [Actively at work, [full-time] (xx hours) employees]
- [Insert additional group specific eligibility requirement]
- [Retirees [and retirees' spouses[or domestic partners]] under age 80]
- [[Employee]'s spouse [or domestic partner] under age 80]
- [[Employee]'s Parents and Parents-in-law under age 80]
- [[Employee]'s Grandparents and Grandparents-in-law under age 80]
- [[Employee]'s [or spouse's] Adult Children and Siblings under age 80]

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[www.genworth.com/group[tc]] Group ID: [XXX] Code: [group[tc]] 2

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2 *(Presenter, if preceding transitional slide is omitted, incorporate transitional text.)*  
1 [Now let's review who is eligible to participate in the [Group Name] Program...]

1 *(Presenter: Insert any group specific qualifications for eligibility. This may include specifics for core plan, if available. Read rest of slide.)*

Once you've decided on your plan design, you can [apply for coverage online or] fill out a paper application.

2 The questions you are asked in the application process will depend on your eligibility (for example, whether you're an [employee]), your age, [plan design chosen] and when you decide to apply.

1 If you postpone your purchase decision until your enrollment period is over, you have to complete the long form application and will go through full medical underwriting.

[The exception to this is if you are a new [employee] [[under age [xx]] and you're signing up for benefits within [Group Name]'s new hire window.]

2/1

2

# Summary & Next Steps

Program Advantages & How to Apply



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2 *(Presenter, this transitional slide is optional if presentation needs to be condensed)*

Let's conclude by reviewing the advantages of this Program.

2 [I'll also show you how to get a personalized quote and apply online.]

## Why Act Now?

If you postpone the decision to buy...

- Underwriting requirements may change.
- You may not qualify due to future health issues.
- Your premiums will be established at your older age & higher rate.

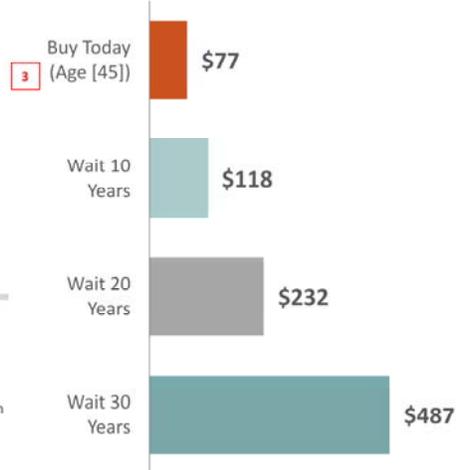
### EXAMPLE BASED ON

**1** \$2,000 Daily Benefit  
\$219,000 Total Coverage  
FPO Benefit Increase

**2** This example is case specific and presents one of the plan designs available. It assumes [no FPO elections are exercised and] no premium increases occur. Additional options are available at different costs.

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- 2** (Presenter, if preceding transitional slide is omitted, incorporate transitional text.)  
[Let's conclude by reviewing the advantages of this Program.]
- 2** [I'll also show you how to get a personalized quote and apply online.]

People often tend to procrastinate when it comes to purchasing long term care insurance. By then the rates can get too high, or they can't qualify due to a medical condition.

As you can see, [monthly] premiums will be established at your older age.

- 1** Buying now results in lower premiums than if you wait!

## Key Advantages of This Program

- 1/2 • [Spouses [and other family members 18-79] can also apply with these customized group rates & underwriting]
- 1 • A [30] day free look is available
  - Care coordination is included no additional cost
- 1 • [Coverage is portable - you can take it with you if you leave [your job] [or retire]]
- 1 • [Your [employer] [is paying for basic coverage and] has pre-screened and supports this Program]
  - Flexible choices to match your needs and your budget
- 1/2 • Easy enrollment by [web,] [phone or] paper
- 1/2 • [[Payroll/pension] deduction is available]
- 1/2 • [A [10%] couples discount is available]
- 1/2 • [A preferred health discount will be applied for those who qualify]
- 1/2 • [Access to Live+Well<sup>SM</sup> Wellness program & Caregiver Support Services]

1 LEARN MORE • GET A QUOTE • [[APPLY ONLINE]]  
 1 [www.genworth.com/grouplic](http://www.genworth.com/grouplic) Group ID: [XXX] Code: [grouplic] 2

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- 1 • There is a [30] day free look from the time you receive your certificate of coverage. If you decide you don't want it we will refund any premiums you paid.
- The care coordination feature provides you with trained, local experts who are familiar with the long term care services in your area. In the end, the choice of providers is up to you, but claimants and their families have found this service extremely useful when they are facing long term care situations.
- 1/2 • [Portable means that if you leave [or retire from][group name], you can take this coverage with you as long as you keep paying the premiums. The premiums will not increase because you leave your job. [If [Group Name] is contributing money toward your coverage, you'll have to pick up their portion of the premium payments in order to maintain the same level of coverage.]]
- 1 • [Your employer has determined that this program is an important component of their benefit program and that Genworth Life is a provider you can count on.]
  - You can see that there is the flexibility to design a plan that meets your needs and your budget.
- 1/3 • Enrollment is easy and can be done by [web], [by phone] or using paper applications[ - whatever is most convenient for you.]
- 1/2 • [[Payroll/pension] deduction and simple plan selections make the process of choosing and paying for your coverage under this Program easy.]
- 1/2 • [You and your spouse[ or partner] may be eligible for a premium discount if you both apply. [[x]% if both are eligible for the discount.] [40% if both are issued, 25% if both are eligible and only one is issued.]]
- 1/2 • [You may qualify for a discount if you are in good health. This discount will be applied to your final premium once underwriting is complete].
- 1/2 • [Live+Well Wellness provides you with access to a wide range of educational information, tools and services that can help foster your lifelong health and wellness. And, Caregiver Support Services provide information and referral services that help you find and coordinate high-quality, cost effective care options for your loved ones – even if they don't have coverage.]

About Genworth

### Industry Leading Experience\*

[35]+ Years of  
Claims Experience  
Providing Unparalleled Service

### Unmatched LTCl Commitment

[AARP]  
[Alzheimer's Association]  
Annual Cost of Care Survey

\* LTCl Market at a Glance: [2010 (2011)], LIMRA International.

Genworth Life is the [fastest growing] provider of Group LTCl

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1/3 Genworth Life is [the fastest growing/a leading] provider of group long term care insurance in the U.S. *Source: LTCl Market at a Glance: [2010 (2011)], LIMRA International.]*

3 We have been writing Long Term Care Insurance for more than [35] years.

3 [It has/We have] industry leading experience paying & administering claims. Genworth provides LTCl to more than [1 million] people and has paid out over \$[6.7] billion in LTCl benefits to over [147,000] people since 1974. *(Source: Genworth Life Insurance Company, business operations information; 12/1974 through [03/2011].)*

Genworth's claims organization is recognized by our customers not just for paying claims but for doing it with heart at a very difficult time for people on claim.

Genworth's commitment to the business is demonstrated by:

- 2/3 [[Its/Our] selection by AARP as the long term care insurance carrier for its [39+] million members]
- 2/3 [[Its/Our] multi-year, multi-million dollar, strategic alliance with Alzheimer's Association – we are a National Sponsor of its Memory Walk]
- 3 [Its/Our own] proprietary cost of care survey, conducted by Carescout.

2

## Long Term Care Insurance Partnerships

**1** The [STATE] Long Term Care Partnership

- Recognizes Partnership Qualified Long Term Care Insurance
- Helps to protect assets for residents who purchase Partnership Qualified LTCI

**2** • Gives [dollar-for-dollar] asset protection for each dollar of benefits paid under qualified long term care insurance

**Partnership Qualified Long Term Care Insurance**

- Insurance under this Group Program qualifies where certified
- The appropriate inflation protection option must be selected
  - [If you are not yet 61,] 5% Compound Automatic Benefit Increases for Life Benefit Increase Option

**2** - [If you are older than 60, but not yet 76,] 3% Compound Automatic Benefit Increases for Life Benefit Increase Option

- [If you are older than 75, inflation protection is not required.]

**3** State regulations may change.  
This information is current as of [xx/xx/20xx]

**1** LEARN MORE • GET A QUOTE • [[APPLY ONLINE]]  
[\[www.genworth.com/grouplic\]](http://www.genworth.com/grouplic) Group ID: [XXX] Code: [grouplic]

**2**

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**2** (Presenter: This slide will only be included if coverage is partnership certified in situs or audience's resident state.)

**Partnership for long term care.** You may be able to purchase a Long Term Care Insurance plan that qualifies for your state's Long Term Care Insurance Partnership Program. The Partnership Program lets you protect your assets - up to the amount of benefits you receive from your plan and still potentially qualify for Medicaid.

***In other words with a Partnership qualified plan, you may not have to spend down your assets to qualify for Medicaid.***

**1** [State] recognizes this coverage as qualified Long Term Care Insurance under a Long Term Care Insurance Partnership Program. Your state of residence (if different) may also recognize this coverage as qualified Long Term Care Insurance. Your Certificate will indicate whether or not your coverage qualifies.

**1** You must select the appropriate benefit increase option - there is an additional cost for the benefit rider. However there is no cost associated with the [STATE] Partnership.

2

## Long Term Care & Medicaid

Provides people of limited means with access to:

Nursing Homes

Home Health Care

Alzheimer's Assisted Living Facilities

“Limited Means” are Medicaid limits with respect to:

- Resources
- Waiting period on assets transferred within last 5 years
- Use of resources for payment of nursing home expenses until the applicable limit is reached (referred to as “spend-down” requirement)

1

For more information on Medicaid in [state] go to:  
[www.xxx.gov]

1

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[\[www.genworth.com/groupfnc\]](#) Group ID: [XXX] Code: [groupfnc]
 

2

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Remember, Medicaid pays for certain health services and nursing home care for people with low incomes and limited assets. Eligibility is usually based on your income and personal resources. So, to qualify you would have to have little or no income and would have to divest a substantial portion of your assets. The specifics vary from state to state, but in most parts of the country this means you can keep about [\$2,000] – and then be considered eligible to qualify for Medicaid resources.

1/2

*(Source: What is Long Term Care? www.Medicare.gov; Last updated [March 25, 2009])*

1

[[STATE]’s Medicaid Requirements can be found at the state’s website – there are both financial and non-financial eligibility requirements. Each year, the state will define these income limits.]

1

Your best information is through the [STATE] Department of Medical Assistance. We are not Medicaid experts. To get further information, seek advice from the [STATE] Department of Medical Assistance Services or from your trusted, personal advisor.

## Three Key Decisions

**1** [Daily] Benefit Amount

**2** Total Coverage Maximum

**3** Benefit Increase Option

**1** LEARN MORE • GET A QUOTE • [APPLY ONLINE]  
[\[www.genworth.com/group\[tc\]\]](http://www.genworth.com/group[tc]) Group ID: [XXX] Code: [group[tc]]

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- 2** (Presenter: This slide will only be included if website and online enrollment are available to the group.)
- 2** So, now let's talk about how to enroll! [Genworth's electronic signature and secure PIN number allow you to apply online without having to print out or sign any paperwork.]
- Go to the Website located on the bottom of the screen.

First, you'll make your Three Key decisions:

1. Select your [Daily] Benefit Amount
2. Select your Total Coverage Maximum
- 1** 3. Select your Benefit Increase Option

Then, click on "Apply" and [you'll be taken to a screen to create your profile – including your own secure password and login information. We'll send you an email with your electronic signature PIN number.] / [you can download, complete and return your application.]

- 3** [Is your spouse [or another family member] planning to apply?]
- If so, each will need to complete their own application [– and can do so online.]
- 1/2** Other Information Available on the Website:

- 2** LTCI Education
- Plan Design
- Cost of Care Map
- Premium Calculator
- Important Disclosures for Applying
- [Wellness Information]

## Next Steps

**1/2** [Take advantage of this limited-time offer [of reduced underwriting] during the enrollment period / Review your coverage options now:]

**1** [September 17 - November 30, 2011]

**2**  **Apply Online**

---

**1** [\[\[www.genworth.com/groupltc\]\]](#)

Group Name: [XXX]  
Code: [groupltc]

OR

**1**  **Call Customer Service**

---

**1** [1 800.416.3624]

**1/2** [Talk to your spouse, parents, parents-in-law, and grandparents about this program. They are also eligible to apply up to age 80.]

**1** [LEARN MORE](#) • [GET A QUOTE](#) • [\[\[APPLY ONLINE\]\]](#)  
**1** [\[\[www.genworth.com/groupltc\]\]](#) Group ID: [XXX] Code: [groupltc] **2**

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So what are the next steps?

- 2** Take action. [If you are ready to get a personalized quote, go to the group website. The website is easy to use, and everything you need to enroll is there. ]
- [Or] [i/I]f you want more information [—you can find that at the web site, [or/and] if you feel more comfortable talking to someone to answer your questions, you can do that.] [C]all the customer service toll free number. Information kits are available there [too].
- 2/3** [Finally be sure to remember to mail completed forms by [Month day [year]] to take advantage of the [no medical/streamlined] underwriting available during the initial enrollment period.]
- 1/2** [Review your coverage options now. The younger you are when you apply, the lower your premium will be for comparable coverage. Plus, a future medical condition may keep you from qualifying for coverage later.]
- 1/2** [And don't forget, other family members are eligible. Encourage them to [visit the website, or] call.]
- 1/2**

## Details You Should Know

- [There is no Return of Premium if you don't use the benefits]
- 1/2 • Rates are designed and priced for long term stability-however they could increase
- There is an elimination or waiting period.
- **Care not covered includes:**
  - [Care for which no charge is made in the absence of insurance]
  - 2 • [Care outside US except as covered by the international benefit]
  - [Care by immediate family member except as covered by the informal care benefit]
  - [Care by Veterans Administration or other government facility]
  - [Care by a Worker's Compensation or occupational disease act or law]
  - [Care resulting from war or act of war, suicide or self inflicted injury, participation in a riot or felony, service in the armed forces, alcoholism or drug addiction]
  - [Care or confinement that is the result of a pre-existing condition when such care or confinement begins within [six/twelve] months following your certificate date.]
- **Non-Duplication of Benefits.** We will reimburse only for covered expenses that exceed the amounts payable under:
  - Medicare (including amounts reimbursable in the absence of a deductible or coinsurance amount)
  - [Any federal or state worker's compensation, employer's liability, or occupational disease law]
  - 2 • [Any other federal, state or government health care or long term care program [(including the Community Living Assistance Services and Supports Act – CLASS Act) or law, except Medicaid.] ]
- 2 • **[Coordination of Benefits:**  
This program coordinates its benefits with all other [group] long term care insurance coverage that you have.]

2 [View important details in the Outline of Coverage at [www.genworth.com/groupltc]]

1 LEARN MORE • GET A QUOTE • [[APPLY ONLINE]] 2  
[www.genworth.com/groupltc] Group ID: [XXX] Code: [groupltc]

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*(Presenter: Update exclusions and limitations for situs state or audience's resident state, if ET.)*

The Certificate of Insurance will provide the information on the way your coverage will work. It will show the exclusions and limitations on benefits as well as the important details of your benefits and claims processes. We have tried to point out some of the most important throughout this presentation. Shown here are the limitations and exclusions of this Program.

Here are some other questions that have come up -- for instance:

1/2 [One question people ask is "can they get their premiums back if they don't use the coverage?" A feature like that would also add to the cost of the program and it was decided that to keep it more affordable, that would not be included.]

Many people also question whether premiums can be raised in the future. We cannot tell you they can't, but the premiums for this Program have been carefully designed based on extensive experience and conservative assumptions TO REMAIN STABLE over time. If any change to the rates were to be made, it would be applied to everyone in a class or state. Once your coverage is in force, your premiums can't be increased based on changes to your age or your health.

1 Waiting period - Most long term care insurance program's have a waiting period before you can begin to receive benefits. This plan's is [90][calendar/service] days. This works just like a deductible on your car insurance and on some health plans today, and is there to help keep premiums affordable. The Elimination Period only has to be met once per lifetime, and [you don't need to receive long term care services each day of the elimination period;] [however,] you do need to meet the qualifications for benefits and receive at least [one/90] day[s] of covered care.

1/3

We also refer you to the Outline of Coverage and related documents [on your web site] for additional details you may need.

2

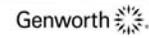
## Additional Disclosures

- This insurance program is underwritten by Genworth Life Insurance Company.
- Coverage is provided under group policy [xxxxx] issued to [group sponsor] using policy form [[7053-XX]/series [7053]]. Form numbers can vary by state, including a state specific variation. For example, [in State,] the certificate form number may read 7046CERT[-XX].
- Coverage is intended to be tax qualified under IRS code 7702(B).
- State variations may apply. Refer to your outline of coverage for specific definitions, benefits, features, exclusions and limitations.
- This material is part of a solicitation for Group Long Term Care insurance.

[1](#) LEARN MORE • GET A QUOTE • [[APPLY ONLINE]]  
[1](#) [www.genworth.com/grouplic](http://www.genworth.com/grouplic) Group ID: [XXX] Code: [grouplic] [2](#)

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*(Presenter: Read disclosures.)*



I want to thank you for your attention and now I can answer any questions you may have.

# CORE Plan Presentation

These slides replace  
slides 12 through 27  
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2

## Three Key Decisions [Your Employer] Has Made

**1** [Daily] Benefit Amount

[Your employer]-paid core plan consists of:

**1** [Daily] Benefit Amount

Total Coverage Maximum

**2**

Total Coverage Maximum

Benefit Increase Option

**3**

[Buy More Coverage Over Time]  
[Automatic 3% Compound for Life]  
[Automatic 5% Compound for Life]

[Your employer]-paid core plan consists of:

**1** [Daily] Benefit Amount

Total Coverage Maximum

Total Coverage Maximum

Benefit Increase Option

Benefit Increase Option

**1** LEARN MORE • GET A QUOTE • [[APPLY ONLINE]]  
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**2** (Presenter: This slide will only be included if core a plan design is available to the group.)  
So how do you build a plan that's right for you?

**1** [Group Name] is generously paying for a basic level of coverage for [all employees] [and their spouse/partners]. We'll refer to this over the next few slides as the "Core" plan. As long as you are a part of [this group], the core plan will provide basic coverage at no cost to you! The details of each of these features will be explained in a few minutes – but the plan [Group Name] is paying for consists of:

**1** A [\$50] Daily Benefit limit and

**1** Total Coverage of [\$36,500] which could cover about... [almost 1 year] of home care or [10 months] of

**3** assisted living, or [5 months] of care in a nursing home – or some combination of these. (These estimates are based on today's care costs in [state].)

**1** The core plan will allow you to [Buy More Coverage Over Time] [without medical underwriting].

**2/1** [You also have the choice of applying the amount [Group Name] is paying for your core plan toward premiums for more extensive coverage. Your total premium will be based on your age and the plan design you select – but will be reduced by [Group Name]'s contribution... as long as you remain part of the group. If you leave the group and **1** would like to continue coverage at the same levels, the amounts previously paid for by [Group Name] will become your responsibility.

So, if you'd like to increase your coverage beyond the core amounts, what options do you?

There are **Three Key Decisions** you'll need to make...

- 1** 1. Your [Daily] Benefit Amount (remember, this is automatically [\$50] for the core plan)
2. Your Total Coverage Maximum (automatically [\$36,500] for core), and
3. Your Benefit Increase Option (automatically the "[Buy More Coverage Over Time]" option).

Let's go over each of these decisions now.]

## Three Key Decisions: Core + More

**1 [Daily] Benefit Amount**

✓ [1] [\$50] [1] [\$150] [1] [\$200] [1] [\$300]

**Total Coverage Maximum**

✓ [1] [\$36,500] [1] [\$109,500] [1] [\$146,000] [1] [\$219,000]

[1] [\$164,250] [1] [\$219,000] [1] [\$328,000]

**3 Benefit Increase Option**

✓ [1] [Buy More Coverage Over Time]  
 [1] [Automatic 3% Compound for Life]  
 [1] [Automatic 5% Compound for Life]

**Cover the [daily] cost of care in your area**

- **[100%]** for nursing home & assisted living
  - ✓ [50%] if core only
- **[50%]** for home & community care
  - ✓ [50%] if core only

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**2** (Presenter: This slide will only be included if core a plan design is available to the group.)

**1** First, choose your **[Daily] Benefit Amount**.

**1** This is the maximum your plan will reimburse each [day] for covered expenses.

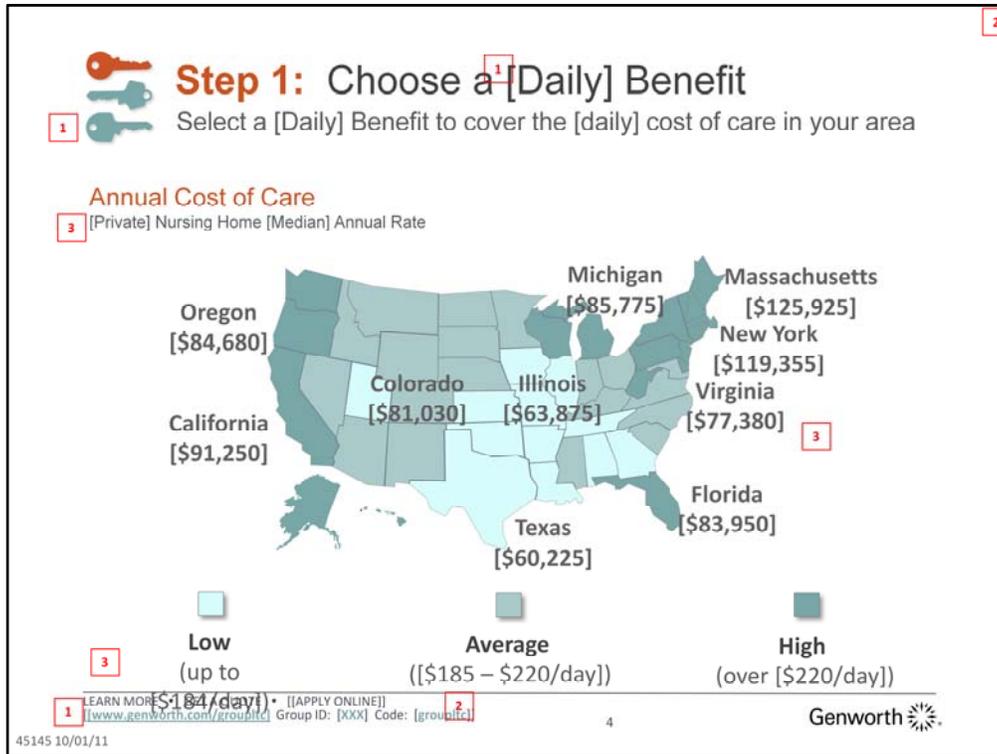
**1** If you decide on the core plan this will be [\$50] per [day].

**1** You have [3] buy up choices: [\$150] per day, [\$200] per day or [\$300] per day.

**1/3** Your plan will reimburse 100% of your covered expenses, up to this limit, in a nursing home, [or] [assisted living facility [or at home or in the community]. [For care received in an assisted living facility, expenses will be reimbursed up to [50%/75%] of your [Daily] Benefit amount.] [For care received at home or in the community, expenses will be reimbursed up to [50/60/75%] of your [Daily] Benefit amount.] [Based on your needs and your budget, you may choose to increase these percentages for home care [or assisted living care].

As a rule of thumb, choose a [Daily] Benefit that comes close to covering today's cost for a [day] of care.

**1/3** Let's take a look into the cost of care [nationally and in your area].



2 (Presenter: This slide will only be included if core a plan design is available to the group.)

1 To choose the right [Daily] Benefit you need to know the current costs of long term care where you live (or plan to retire).

Every year, Genworth Financial conducts a survey of care costs throughout the country. Costs shown on this map and throughout this presentation are approximations from this survey.

As you can see, the cost of care can vary substantially from state to state.

Knowing these costs is important because you may plan to retire some place other than where you live today.

Costs can also vary widely between rural and urban areas.

While long term care is generally more expensive in urban areas, it may be harder to find in rural areas, making it easier for providers to charge more.

(Presenter, point to legend on bottom of slide)

1/3 You'll see in [State] the annual cost of nursing home care is in the ["average cost"] range ...

This means if you'd like to plan for nursing home costs, ideally, you should choose a [Daily] Benefit amount in the [\$185 - \$220] range.

1/3

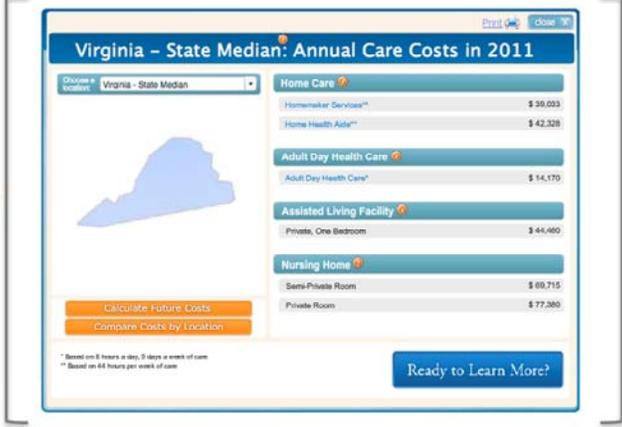
Typically, nursing homes are the most expensive places to receive care. Assisted living and home care are often less expensive.

Lets take a look at those...

**1**  **Step 1: Choose a [Daily] Benefit**  
Select a [Daily] Benefit to cover the [daily] cost of care in your area

**2**

**3**



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**2** (Presenter: This slide will only be included if core a plan design is available to the group.)

- 1** Here is an example of the differences in cost for a variety of care settings in [Virginia].
- 3** For example, you'll see here care can range from a low of [[**\$14,170**] in an adult day health care setting] to a high of [[**\$77,380**] for a private room in a nursing home]... and everything in between. This translates to [daily] costs of [**\$39**] to [**\$212**].
- 3** Genworth's long term care claims data shows that [75%] of claims start with home care [and over 70% continue with home care until the need for care is resolved]. (Source: Genworth Life Insurance Company, business operations information; 12/1974 through 3/2011.)
- 1** Based on this data, it seems that choosing a [Daily] Benefit that is based on the costs of care in less expensive settings could be a good choice for a practical plan that will cover qualified long term care services at home.
- 3** Note that even [44] hours per week of care at home (as demonstrated in this example) costs less than some other types of care.
- 1** Your Core Plan will reimburse your care provider up to [**\$50**] per day... so [your employer] has given you a good head start! Depending on your needs and budget, you may want to increase beyond the Core plan and
- 1** choose a [Daily] Benefit Amount that will come close to covering a couple days of home care per week or care in less expensive settings.
- 2** [You can view detailed cost of care information at the website located on the bottom of the screen.]

Now, on to the second decision... Total Coverage.

## Three Key Decisions: Core + More

**1** [Daily] Benefit Amount

[\$50]
  [\$150]
  [\$200]
  [\$300]

**2** Total Coverage Maximum

[\$36,500]
  [\$109,500]
  [\$146,000]
  [\$219,000]

[\$164,250]
  [\$219,000]
  [\$328,000]

**3** Benefit Increase Option

[Buy More Coverage Over Time]
  [Automatic 3% Compound for Life]
  [Automatic 5% Compound for Life]

**1** Cover the **[daily] cost of care** in your area

- 3** • [100%] for nursing home & assisted living
- [50%] for home & community care

**3** Have enough coverage to last **~[3] years**

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**2** (Presenter: This slide will only be included if core a plan design is available to the group.)

Your **Total Coverage Maximum** is the total ‘pool of money’ available to reimburse covered expenses for the lifetime of your coverage.

**1** If you decide on the Core plan this will be [\$36,500].

**1** (Presenter: Associate the [\$200] [Daily] Benefit with the [[\$146,000] and [\$219,000]] Total Coverage choices).

**1** If you decided to increase the [Daily] Benefit beyond the core plan, the [Daily] Benefit you select will determine the [two] Total Coverage Maximums from which you may choose.

Everyone’s needs are different, but when making this choice consider a plan that will be sufficient to

**3** cover about [3] years worth of long term care expenses.

Let’s dig into a couple examples to see why this makes sense.

2

## Step 2: Choose Your Total Coverage

Select a Total Coverage Maximum that will cover ~3 years of care 3

$$\text{Cost for 1 Year of Care} \times \text{\# Years Most People Need Care} = \text{Target Total Coverage}$$

<span style="border: 1px solid red; padding: 2px;">3</span> <b>Assisted Living Facility</b> ((A private room))	[\$39,000]			[\$117,000]
<span style="border: 1px solid red; padding: 2px;">3</span> <b>Home Health Care</b> ((44] hours with a [licensed home health aide] @ [\$20 per hour))	[\$43,000]	[x3]	<span style="border: 1px solid red; padding: 2px;">3</span>	[\$129,000]
<span style="border: 1px solid red; padding: 2px;">3</span> <b>Nursing Home</b> ((A semi-private room))	[\$73,000]			[\$234,000]

Genworth's claims data shows that of all claims lasting longer than one year, most claims end within 3 years.

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**2** (Presenter: This slide will only be included if core a plan design is available to the group.)

### Choosing a Total Coverage Maximum...

First, keep in mind things like your family health history.

If you are concerned about a family history of illnesses like Alzheimer's, you may want to plan for your care to last longer than the typical long term care stay.

**3** However, Genworth's long term care claims data - indicates that 3 year plans are often sufficient to cover long term care costs. That data, acquired from 1974 though present, shows the average length of stay in a nursing home is 2.8 years.

**2** [And the National Clearinghouse for Long Term Care Information states "On average, someone who is 65 today will need some long term care services and support for three years." (Source: *The National Clearinghouse for Long Term Care Information – "How Much Care Will You Need?" U.S. Department of Health and Human Services website, [www.longtermcare.gov](http://www.longtermcare.gov), last accessed December 7, 2011.*)]

**3** Again, [your employer] has given you a great head start with total coverage. Your Core plan will provide you with [\$36,000]. Based on your budget, you may want to look into a combination of benefits that will pay for about 3 years of care. Consider a Total Coverage amount between [\$117,000] and [\$234,000] – depending on the type of care you think you might need.

Next, the third and final decision... How to make sure your coverage keeps up with inflation.

2

## Three Key Decisions: Core + More

**1** [Daily] Benefit Amount

[\$50]
  [\$150]
  [\$200]
  [\$300]

**2** Total Coverage Maximum

[\$36,500]
  [\$109,500]
  [\$146,000]
  [\$219,000]
  [\$164,250]
  [\$219,000]
  [\$328,000]

**3** Benefit Increase Option

[Buy More Coverage Over Time]
  [Automatic 3% Compound for Life]
  [Automatic 5% Compound for Life]

Cover the **[daily] cost of care** in your area

- **[100%]** for nursing home & assisted living
- **[50%]** for home & community care

Have enough coverage to last **~[3] years**

Keep up with the cost of care **in the future**

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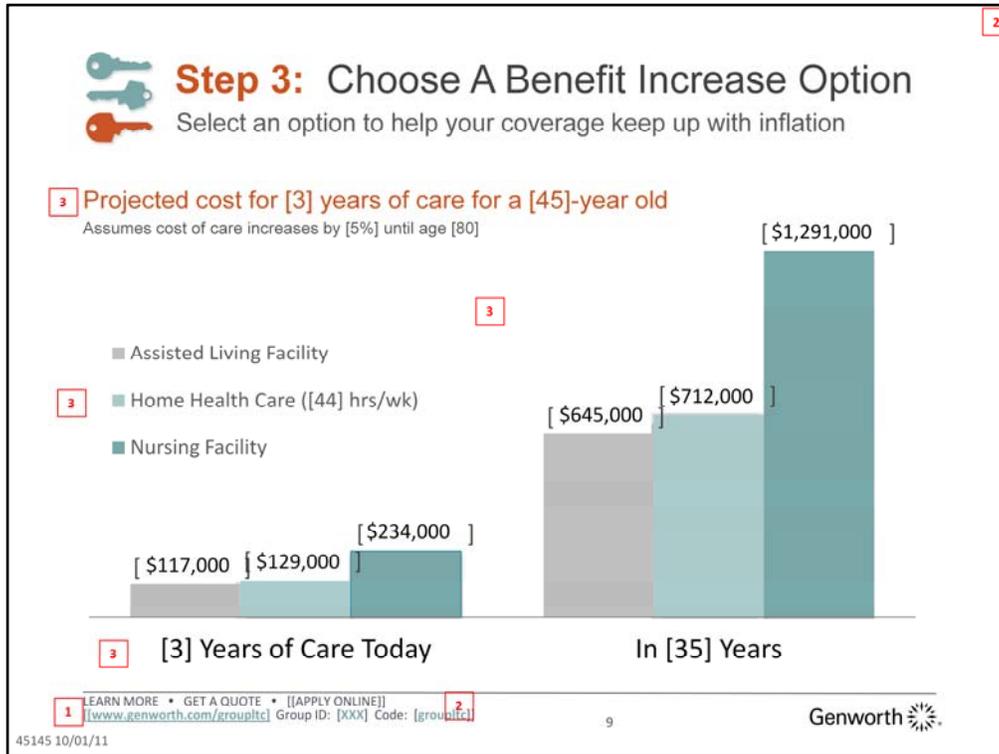
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2 (Presenter: This slide will only be included if core a plan design is available to the group.)

- 1 **Benefit Increase Options** increase your [Daily] Benefit and Total Coverage Maximum over time, helping your coverage keep up with rising costs of care. The “Buy More Coverage Over Time” option is part of your core
- 1 plan. [And, if you decide to purchase additional coverage, it will continue to be your plan’s default option, unless you select an automatic increase option.] Other [automatic increase] options, such as the [automatic
- 1 3% and 5% compound for life options] are available[ for an additional cost].

The last rule of thumb for today... choose a Benefit Increase Option that helps your coverage keep up with the costs of care - as well as one you believe will fit your budget.

Let’s take a look at how care costs can grow over time.



**2** (Presenter: This slide will only be included if core a plan design is available to the group.)

What is the cost of care likely to be in the future when you may begin to need it and how can you make sure your coverage grows to handle that?

(Presenter: point out increases for each type of care).

**3** You'll see that the cost for [3] years of care can increase significantly over time.

**3** Assuming today's costs grow by [4%/5%/6%/7%] per year and do so over [35] years, a [45]-year old may have to have [close to/over a] million dollars to pay for [3] years of nursing home care by the time he is [80]!

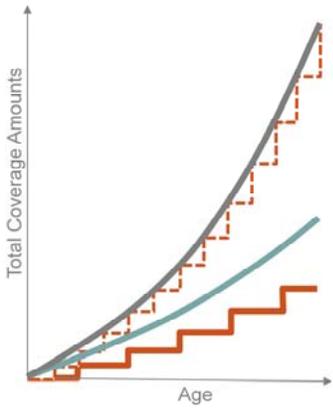
**2/1** Let me show you a couple options [your employer has] made available with your Program to help protect the value of your coverage.

2



## Step 3: Choose A Benefit Increase Option

Select an option to help your coverage keep up with inflation



- 1 ● **[5% Compound Automatic Increase for Life]**
  - Available for an additional premium.
  - Premiums stay level but costs most at issue]
- 1 ● **[3% Compound Automatic Increase for Life]**
  - Available for an additional premium.
  - Premiums stay level but costs more than [FPO] at issue]
- 1 ● **Buy More Coverage Over Time ([FPO])**
  - Coverage can increase every [3 or 6] years
  - Built into each plan. Costs less at issue but increases with each additional purchase

This graph is representative. Premiums for additional coverage increase with each additional purchase

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2 (Presenter: This slide will only be included if core a plan design is available to the group.)

1 **Buy More Coverage Over Time** (often called the [Future/Guaranteed] Purchase Option), where every [two/three] years, you will be offered additional coverage [– as long as you’re not in claims status]. [If you accept the offer][Unless you decline the offer], both your [Daily] Benefit and your Total Coverage Maximum [(less any benefits paid)] will increase by [3%/5%], compounded annually. [This option is automatically included in your Core plan and, if you decide to increase coverage beyond the core plan, this option will also be the default increase option - unless you purchase an automatic increase option, like...]

1 **[Automatic 5% Increase for Life – Compound**, where your [Daily] Benefit and Total Coverage Maximum [(less any benefits paid)] will automatically increase by 5% compound every year.]

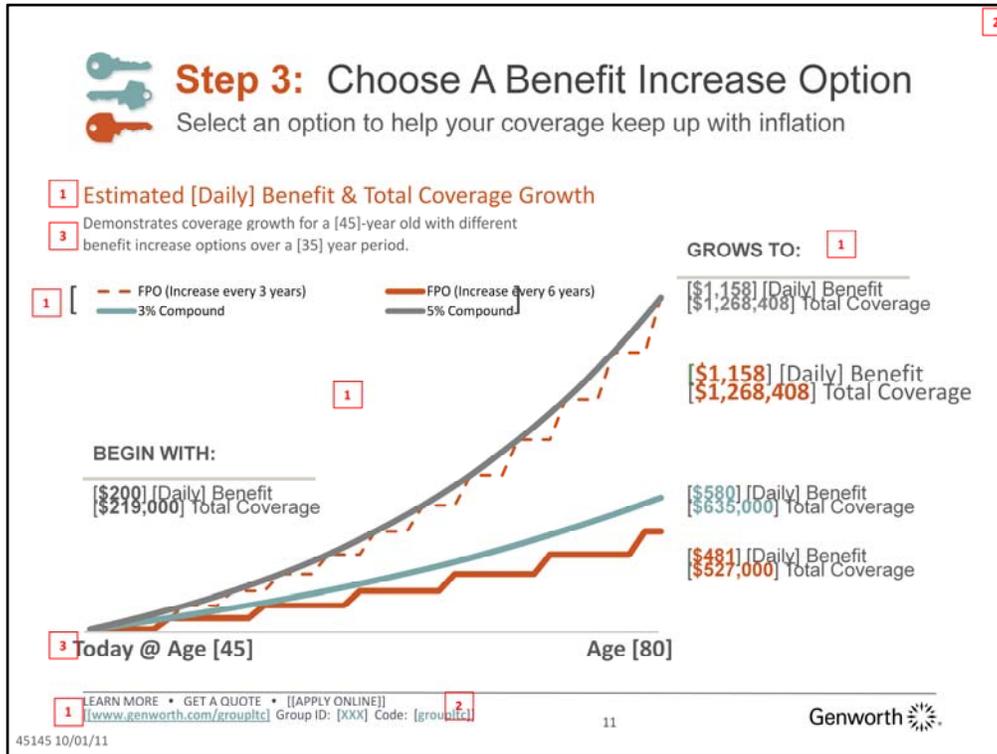
1 **[Automatic 3% Increase for Life – Compound** , where your [Daily] Benefit and Total Coverage Maximum [(less any benefits paid)] will automatically increase by 3% compound every year.]

1 **[Automatic 5% Increase to Age 70**, where your [Daily] Benefit and Total Coverage Maximum [(less any benefits paid)] will automatically increase every year by 5% compound until you reach age 70 - and then stay at that level for the life of the policy.]

1 **[Automatic 5% Increase for Life – [Equal/Simple]**, where your [Daily] Benefit and Total Coverage Maximum will automatically increase by 5% simple every year.]

1 **[[Automatic 5% Increase for Life - Age Adjusted**, where your [Daily] Benefit and Total Coverage Maximum [(less any benefits paid)] will automatically increase by 5% compound each year until you turn 66. Thereafter, your accumulated benefits will grow each year by 5% on a simple basis. ]

1 **[Automatic Increase for Life – Graded**, where your [Daily/Monthly] Benefit and Total Coverage Maximum [(less any benefits paid)] will automatically increase by 5% compound while you’re age 60 or younger, by 3% compound between the ages of 61 and 76, then by 2% compound each year thereafter.]



**2** (Presenter: This slide will only be included if core a plan design is available to the group.)

**3** So let's keep our [45]-year old's example going, just to see how this plays out.

**1** Assuming he increases his Core coverage to a [\$200] [Daily] Benefit and [[\$219,000]] of Total Coverage, how would benefits grow under each of the [three] options available under this Program?

*[Presenter: Use appropriate text below & on next slides to support core Benefit Increase Option. For example, use text below for FPO or GPO. You may adjust using preapproved definitions for other benefits listed on subsequent slides.]*

**1** If he chooses to keep the **Buy More Coverage Over Time** option available with the Core plan, he'll be able to increase his coverage every [6] years (seen here as the [solid orange] line) or every 3 years (seen here as the **3** [broken orange] line). Each opportunity to increase will grow the [Daily] Benefit and the Total Coverage amount by 5% compounded annually for three years (about 15.8%).

**3** As a result, by the time our [45]-year old is age [80] he could have a [\$481] [Daily] Benefit and [\$527,000] in **1** Total Coverage by accepting the offer to increase coverage every [6] years. Is this enough to keep pace with rising costs of care? Maybe, for a few years of assisted living or a few hours of home care each week.

**1** However, if he accepts the offer to increase every [3] years, these amounts would grow to [\$1,158] and **3** [\$1,268,408], respectively. Significantly more growth... and likely enough to cover even [3] years of private nursing home care, given the examples we looked at a few slides ago.

The advantages to the Buy More Coverage option are that it costs less at issue and it lets you decide whether to take the offer depending on your circumstances at that time. However, although this begins as the least expensive option at issue, the premium for each coverage increase is added onto your total premium. As a result, over time you could end up paying significantly more each month for this coverage **1** than you might with other options. And, you should know, that if you decline the offer to increase [2/3] times in a row you'll need to go through underwriting to increase your coverage later.

## Note to Reviewer

This slide is a placeholder.  
 Variability for script from preceding slide is  
 continued in speaker's notes below.

**2** *(Presenter: This slide will only be included if core a plan design is available to the group.)*

*(Presenter: Use text below for 5% Compound – Automatic Increases for Life option)*

Now, another option that provides coverage growth similar to accepting Buy More Coverage offers every 3 years  
 ...

**3** This is called the **Automatic 5% Increase for Life** Option and is represented by the [gray] line. If our [45]-year old  
**1** were to choose this option, his [Daily] Benefit and Total Coverage amounts would automatically grow by 5%  
**3** compound each year – reaching [\$1,158] and [\$1.2MM] by the time he reaches age [80]. There would be no  
 offers to accept, no increases in premium to increase coverage and this growth would continue for as long as  
 coverage is in force.

This provides the most comprehensive coverage, while premiums remain level over time.  
 But it costs the most at time of issue, and may not be affordable to some people.

**1** *(Presenter: Use text below for Automatic 3% increases for life-compound option)*

**3** [Now let's look at [a/another middle of the road] example... The **Automatic 3% Increase for Life** option,  
 represented by the [blue] line.

**1** If this option were chosen, the [Daily] Benefit and Total Coverage amounts would automatically grow by 3%  
**3** compound each year – reaching [\$580] and [\$635,000] by the time our [45]-year old reached age [80]. Again,  
 there would be no offers to accept, no increases in premium to increase coverage and this growth would  
 continue to increase for as long as coverage is in force. **3**

The advantages here are similar to those gained with the 5% Compound Option... comprehensive (but lower)  
 growth and level premiums. It is less expensive than the 5% Compound Option, but will cost more than the Buy  
 More Coverage Over Time option at issue. ]

**1/2** You can go to the premium pages in the information kits[, or go to your dedicated web site shown at the bottom  
 of the screen] to determine the specific premiums for each option at your age.

## Note to Reviewer

This slide is a placeholder.  
 Variability for script from preceding slide is  
 continued in speaker's notes below.

2 (Presenter: This slide will only be included if core a plan design is available to the group.)

(Presenter: Include any other available options selected by the employer as options for the applicant)

- 1 [The **Automatic 5% for Life [Simple/Equal]** Option. If you chose this option the [Daily] Benefit and Total  
 3 Coverage could reach more than [\$bbb] and [\$BBB, BBB] by the time our [45]-year old reaches age [80] and would continue to increase for as long as coverage is in force.

This will grow slower than benefit increase options that grow on a compound basis.  
 But it is comprehensive and premiums remain level over time. ]

- 1 [The **Age Adjusted** Option. If this option is chosen, the [Daily] Benefit and Total Coverage could reach  
 3 more than [\$aaa] and [\$AAA, AAA] by the time our [45]-year old reaches age [80] and would continue to increase for as long as coverage is in force.

So, in the early years, you'll get the strength of compounding with a lower cost than some other compound options.  
 But it will grow slower than benefit increase options that always grow on a compound basis.]

- 1 [The **Automatic 5% increases until age [70/76]** Option. If this option is chosen, the [Daily] Benefit and  
 Total Coverage would increase to approximately [\$yyy] and [\$YYY, YYY] by age [70/76] and would remain there for as long as coverage is in force.

This provides good coverage and your premium will remain level for the life of the policy, but it will only grow to age [70/76].]

## Three Key Decisions: Core + More

**1 [Daily] Benefit Amount**

✓ [1] [\$50]    ✓ [1] [\$150]    [200]    [300]

**Total Coverage Maximum**

✓ [1] [\$36,500]    [109,500]    [146,000]    [219,000]

                  ✓ [1] [\$164,250]    [219,000]    [328,000]

**3 Benefit Increase Option**

✓ [1] [Buy More Coverage Over Time]  
 [Automatic 3% Compound for Life]  
 [Automatic 5% Compound for Life]

**3 [✓] Rob's Plan Design**



**This might be for you if...**

- You want an affordable option to receive additional coverage beyond what your employer is paying for
- You're concerned about funding future needs such as a college education or retirement

**Monthly Premium for a [45]-year old**

<b>[Employer Pays]</b>	<b>[3] [\$8.00]</b>
<b>[You Pay]</b>	<b>[1] [\$3.00]</b>

This example illustrates initial premiums. If you buy more coverage over time, you will be charged for the incremental coverage purchased. These premiums will be based on your age when you accept your increase offer.

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<sup>2</sup> (Presenter: This slide will only be included if core a plan design is available to the group.)

You can probably see why people often find the number of choices in long term care insurance to be overwhelming and confusing. As a result, they often fail to make a decision until it's too late.

<sup>1</sup> With that in mind, we have taken a look at the kinds of plans we think would be a good fit for [employees] at [Group name], and have come up with a couple example plans that could be used to meet the long term care situations that [[employees] and their families] may face.

What plan might be best suited to your needs and budget?

If affordability is your primary concern and you want to have a little more coverage than is available under the core plan...this may be the combination to pick.

<sup>1/3</sup> For a monthly premium of about [\$3], this plan provides basic coverage for our example [45]-year old. You'll see that this person's monthly premium would normally have been [\$11] but [Group Name] is allocating the [\$8] for the Core plan toward our [45]-year old's buy up choice. <sup>3</sup>

<sup>1</sup> His [Daily] costs will be reimbursed up to a [\$150] [Daily] limit.

<sup>1</sup> His total pool of money will be [[\$164,250]] [- which, if his expenses are reimbursed all the way up to his [Daily] Benefit maximum each day - would pay for about [4.2] years of home care, [3.7] years in an assisted living facility or [2.1] in a nursing home - or some combination of these. (These estimates are based on today's cost of care in [Virginia].)]

<sup>3</sup> With the [Buy More Coverage Over Time] Benefit Increase Option, he'll be able to increase his coverage every [3] years by 5% compound... which gives him the flexibility to increase his coverage as his needs and budget allow.

This plan probably won't cover most situations, but it will likely help reimburse some of the costs he'll incur. Let's go one step up and look at another example...

**Three Key Decisions: Core + More**

**1 [Daily] Benefit Amount**

\$50  
 \$150  
 \$200  
 \$300

**Total Coverage Maximum**

\$36,500  
 \$109,500  
 \$146,000  
 \$219,000  
 \$328,000

**3 Benefit Increase Option**

[Buy More Coverage Over Time]  
 [Automatic 3% Compound for Life]  
 [Automatic 5% Compound for Life]

**3 [✓] Ellen's Plan Design**



**This might be for you if...**

- You want to cover typical LTC needs
- You want a good balance between coverage level and affordability

---

**Monthly Premium for a [45]-year old**

<b>[Employer Pays]</b>	<b>[\$8.00]</b>
<b>[You Pay]</b>	<b>[\$68.00]</b>

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**1** (Presenter: This slide will only be included if core a plan design is available to the group.)

This plan provides a good balance of coverage for the cost.

**1/3** For [\$68] a month (again, you'll see [Group Name]'s same [\$8] contribution) a [45]-year old can receive:

**1** A [\$200] [Daily] Benefit Maximum, and

**1/3** [[(\$219,000)] in Total Coverage [– which, again, if used to the maximum each day would cover about [5.6] years of homecare or [4.9] years of care in an assisted living facility or [2.8] years in a nursing home – or some combination of these. (These estimates are based on today's cost of care in [Virginia].)]

**1/3** [This example also includes the [Automatic 3% Compound for Life] Benefit Increase Option. [Her [Daily] Benefit and Total Coverage will [automatically] grow by [3% compound] as long as coverage is in force]]/[With the [Buy More Coverage Over Time] Benefit Increase Option, she'll have an opportunity to increase her coverage every [3] years by 5% compound... which gives her the flexibility to increase her coverage as her needs and budget allow.]

Based on the rules of thumb provided earlier, this will likely be enough to cover typical long term care needs. But everyone's situation is different. You may have a family situation that would suggest you might need more coverage or conversely you may think that these monthly premiums are too high given your needs and budget.

Let's look at one more example...

2

## Three Key Decisions: Core + More

**1** 1 [Daily] Benefit Amount

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<span style="border: 1px solid red; padding: 2px;">1</span> [\$50]	[\$150]	[\$200]	[\$300]

**Total Coverage Maximum** **2**

<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<span style="border: 1px solid red; padding: 2px;">1</span> [\$36,500]	[\$109,500]	[\$146,000]	[\$219,000]
	[\$164,250]	[\$219,000]	[\$328,000]

**3** 1 **Benefit Increase Option**

[Buy More Coverage Over Time]  
 [Automatic 3% Compound for Life]  
 [Automatic 5% Compound for Life]

3  **Tyson's Plan Design**

**This might be for you if...**

- You want extensive coverage to cover most LTC scenarios you could reasonably encounter
- You believe your family history might increase your chances of experiencing an LTC need

---

**Monthly Premium for a [45]-year old** 3

<b>[Employer Pays]</b>	<b>[\$8.00]</b> <span style="border: 1px solid red; padding: 2px;">1</span>
<b>[You Pay]</b>	<b>[\$111.00]</b>

1 [LEARN MORE](#) • [GET A QUOTE](#) • [\[\[APPLY ONLINE\]\]](#)  
1 [\[www.genworth.com/grouplic\]](#) Group ID: [XXX] Code: [grouplic] 2

45145 10/01/11 16

**2** (Presenter: This slide will only be included if core a plan design is available to the group.)

If having coverage for most of the long term care scenarios you could encounter is your primary concern and you can afford the premiums, not just now but in the future... this may be the right choice for you.

**1** For a monthly premium of [\$111], our example [45]-year old could purchase:

**1** A [\$300] [Daily] Benefit maximum, and

**1/3** [[[\$328,000]] in Total Coverage [– which could provide [8.4] years of homecare, [7.4] years in an assisted living facility, or [4.2] years of care in a nursing home – or some combination of these. (Again, these estimates are based on today’s care costs in [Virginia].)]

**1/3** [The benefits shown will grow [automatically] by [5% compound] [for as long as coverage is in force].]/[With the [Buy More Coverage Over Time] Benefit Increase Option, he’ll have an opportunity to increase his coverage every [3] years by 5% compound... which gives him the flexibility to increase his coverage as his needs and budget allow.]

If you can afford higher premiums, a plan configured like this plan will provide coverage designed to help reimburse most of the long term care costs you are likely to encounter.

SERFF Tracking Number: LTCG-127897198 State: Arkansas  
 Filing Company: Genworth Life Insurance Company State Tracking Number: 50483  
 Company Tracking Number: GW 2011 GROUP LTC EE PRES  
 TOI: LTC03G Group Long Term Care Sub-TOI: LTC03G.001 Qualified  
 Product Name: Genworth Group Long Term Care Insurance  
 Project Name/Number: Genworth Group LTC Employee Presentation Advertising Filing/GW EE PRES ADV

## Supporting Document Schedules

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Explanation of Variability 45145 EOV STD 10/01/11	Filed	12/15/2011

**Comments:**

**Attachment:**

EOV\_45145 FINAL FILE 12.8.11.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Third Party Filer Authorization Letter	Filed	12/15/2011

**Comments:**

**Attachment:**

Univita Filing Auth GNW2011.pdf

		<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b>	Cover Letter	Filed	12/15/2011

**Comments:**

**Attachment:**

AR EE Presentation Filing Cover Letter.pdf

**GENWORTH LIFE INSURANCE COMPANY  
EXPLANATION OF VARIABILITY FOR ADVERTISING  
GROUP LONG TERM CARE INSURANCE EMPLOYEE MEETING PRESENTATION  
FORM NUMBER 45145 10/01/11**

This Explanation of Variability applies to Employee Presentation, form 45145 10/01/11, which will be used to explain the details of a group long term care insurance program to eligible persons under a group policy. Variable material is bracketed. We consider this advertising to be an Invitation to Contract.

The submitted advertising is generic and indicates the broadest offer available under an issued group policy. It includes three types of variability.

- Type 1. Variable information under the Group Policy, such as the specific names related to the issued group policy, and benefit amounts, plan designs, application types, phone numbers, addresses, web addresses, etc., which will be completed with information driven by the specific details of a particular Group Policy.
- Type 2. Inclusive information that may or may not appear for a particular client, such as coverage provisions or plan design elements that may not be part of a particular Group Policy.
- Type 3. Substitute language that will be used to replace a sentence or paragraph driven by the provisions of a specific group program.

The presentation is designed for use with group products approved for Genworth Life Insurance Company on the following policy form series: 7046, 7050, and 7053. Only the appropriate benefit descriptions as approved for the policy form will be used for a specific group policy.

We have listed the variables by Slide Number, indicating variables for both Slide and Notes, in sequential order.

**Generic Variables that Repeat Throughout the Presentation**

**Type 1 Variables:**

- a. Logos, Group Policyholder name, Name/Title of presenter & their title, phone numbers, web addresses and login information, policy numbers, and form numbers will be based on group specific requirements.
- b. All specifics re: eligible classes, plan design and underwriting will be based on group specific requirements.
- c. Rates provided in examples will be based on the rates available to the group for the plan designs being demonstrated.
- d. All references to "Employer" and "Employee" may be replaced with terminology used by the group policyholder. This may include (but is not limited to) terms such as "Company" and "Associate"; "Association" and "Member".
- e. Dates for initial enrollment as well as for the effective date will be based on group specific requirements.
- f. Cost of Care data presented may be tailored to where the group receiving the presentation is located. National data may be presented if local data is unavailable or if the group is geographically dispersed.

**Type 2 Variables:**

- a. Use of the term "Voluntary" is based on group policyholder's preference.
- b. Reference to website, information kit, or available phone number is based on availability for the specific group.
- c. Slides 12 – 27 will appear if the group is voluntary only. If the group has a core component, these slides will be deleted and replaced with the Core Plan slides.
- d. Only the options available to the group's eligible classes will appear.
- e. Limited underwriting parameters will appear based on group specific requirements.

**Type 3 Variables:**

- a. Examples provided will be based on the group's demographics and the plan designs available to the group. The examples contained throughout consistently display options available for a [45]-year old but may be changed to reflect an older or younger person – depending on the eligible population of the group.
- b. Additional assumptions used in the examples provided will reflect realistic growth rates and periods – based on the age of the person in the example and interest rates available in the marketplace at that time.
- c. The number of options for an eligible to consider will vary depending on the offer being made to the group.
- d. Cost of care data is updated with information from then current Genworth Annual Cost of Care Survey.

**GENWORTH LIFE INSURANCE COMPANY  
EXPLANATION OF VARIABILITY FOR ADVERTISING  
GROUP LONG TERM CARE INSURANCE EMPLOYEE MEETING PRESENTATION  
FORM NUMBER 45145 10/01/11**

**Additional Unique Variables (presented in slide/notes order). Other variables are addressed under Generic Variables that appear throughout the Presentation.**

Slide 1 – Slide:

**Type 2 Variables:**

Reference to Enrollment Period and dates may be deleted  
[Employee] Presentation [for Enrollment Period] [Begin Date to End Date]

Slide 1 – Notes:

**Type 2 Variables:**

Highlighted text will be in or out depending on the facts of the specific group presentation:  
It should take about [30 minutes] to go through this presentation[, and we'll leave some time for questions at the end]. [I'm not a licensed agent of Genworth, so I cannot make comparisons or recommendations regarding individual coverage; however,] [i/If there are questions we don't cover, [Name], [who is a licensed representative/agent]] from Genworth Life Insurance Company, will be here after the meeting to answer them.]

**Type 3 Variables:**

Bracketed text will be tailored to group requirements if this is a new offer or reintroduction of plan currently in place.

"We're here to discuss a [new and] important benefit being [[re-] introduced/offered], [Voluntary] Group Long Term Care Insurance."

Bracketed text will be tailored to group requirements depending on presenter's expected time to present.

"It should take about [30 minutes] [, and we'll leave some time for questions at the end]"

Slide 4 – Notes:

**Type 3 Variables:**

Bracketed text will be updated with current annual numbers at time of the presentation.

"Since 1975, more than [XXX,XXXX] people have relied on Genworth Life for long term care insurance plans that fit into their financial strategy... and the company has helped more than [XXX,XXX] through an actual long term care event."

Slide 15 and similar Core Plan – Slide:

**Type 3 Variables:**

The state cost of care data shown will be based on the group's situs state or other location relevant to where the presentation is being delivered.

Slide 17 and similar Core Plan – Slide:

**Type 3 Variables:**

"Have enough coverage to last ~ [3] years": The # of years displayed will be adjusted if our most current business operations data (Source: Genworth Life Insurance Company, Business operations information; 12/74 – [03/11]) reveals this number has changed significantly.

Slides 30 & 31:

**Type 1 Variables – Slide and Notes:**

If features are "built in" to the plan design (based on what was selected by the group policyholder) these options will appear as "Additional Benefits Included in Your Plan" (slide 44).

If they are options the eligible person may select they will appear as "Additional Benefits You May Select" (slide 45).

Slide 33 – Slide:

**Type 1 Variables:**

Eligibility will be based on group requirements. Additional group specific information may be included in bullet two if there are additional unique requirements to be eligible.

**GENWORTH LIFE INSURANCE COMPANY  
EXPLANATION OF VARIABILITY FOR ADVERTISING  
GROUP LONG TERM CARE INSURANCE EMPLOYEE MEETING PRESENTATION  
FORM NUMBER 45145 10/01/11**

Slide 36 – Slide:

**Type 1 Variables:**

Applications presented and ages defined will be based on the agreed upon terms for the group policyholder and is driven by the dynamics of the coverage parameters for the Group Policy.

Slide 37 – Slide/ Notes:

**Type 2 Variables:**

If relationship with AARP or Alzheimer's Association ends, reference to the organization will be deleted.

Slide 38 & 39 – Slide/ Notes:

**Type 1 Variables:**

References to the state will be based on the situs state or the audience's resident state.

**Type 2 Variables:**

Reference to state partnership requirements may be deleted in its entirety if neither the group's situs nor resident state for audience recognizes this Program as partnership qualified. If state does recognize as partnership, the appropriate resident state will be named and the appropriate Benefit Increase Option riders will be shown.



6620 West Broad Street  
Building 4  
Richmond, VA 23230  
genworth.com

Dear Commissioner:

Genworth Life Insurance Company and, in New York, Genworth Life Insurance Company of New York hereby authorize Univita to submit Group Long Term Care insurance filings to state insurance departments on our behalf.

Sincerely,

A handwritten signature in cursive script that reads "Paul J. Loveland".

**Paul J. Loveland**  
Vice President  
Genworth Life Insurance Company  
Genworth Life Insurance Company of New York

May 5, 2011  
Date



Timothy P. Cassidy  
Director, Compliance Services  
Univita Health, Inc.  
5 Commonwealth Rd  
Suite 2B  
Natick MA 01760

Tel: 952.516.6195  
Fax: 952.983.5128

[www.univitahealth.com](http://www.univitahealth.com)

December 13, 2011

Arkansas Department of Insurance  
ATTN: Advertising Review Unit

**Re: ADVERTISING FILING: ACCIDENT AND HEALTH INSURANCE  
GENWORTH LIFE INSURANCE COMPANY: NAIC# 70025  
Group Long Term Care Insurance Advertising Material  
Form Number 45145 10/01/11 Employee Presentation**

***Submitted via SERFF***

Dear Sir or Madam,

On behalf of Genworth Life Insurance Company (Genworth Life), we at Univita Health (Univita) submit, for the Department's approval, an Employee Presentation, form number 45145 10/01/11. This advertising material is new and does not replace any advertisements previously filed by Genworth Life Insurance Company.

A letter from Genworth Life authorizing Univita to file on its behalf is included in the filing.

This Employee Presentation will be used for group contracts issued under Genworth Life's approved group long term care insurance products. The contracts may be issued under different, approved policy form series – 7046, 7050, and 7053. The Arkansas Department of Insurance approved the product series:

- 7046: September 13, 2005, and subsequently, most recent SERFF Filing ID Number GEFA-125368281
- 7050: September 11, 2008 under Filing ID Number GEFA-125754849
- 7053: June 20, 2011 under Filing ID Number GEFA-127125383

The presentation is intended for use in employee/member meetings under Genworth's issued group contracts, including employer, union and association groups. The presentation may be made by trained human resource personnel or Genworth Life representatives. Variables in the material account for case specific information and plan design, and are bracketed, as well as details on the cost of care and company data. The Explanation of Variability describes the intent of the variable material. Please note that text for particular benefits, exclusions or limitations will only appear as appropriate to the particular policy form series on which the group policy is issued. The types of variables are indicated based on Genworth Life's standard protocol for variability as follows:

- o Type 1 is case/client specific information.
- o Type 2 is material that is in or out depending on the case specific requirements.
- o Type 3 has substitute language, depending on the case specific requirements.

In addition, certain slides or items may not be included if the time permitted for the presentation is shortened by the group policyholder. These are indicated as type 2 variables, and if the slide can be omitted, a 2 is shown in the upper right of the slide.

For purposes of this submission, the presentation was split into three parts due to the size of the files. Part 1 is the presentation that can be used for voluntary plans. Part 1A contains the slides for eligibility and other plan details which are used with both voluntary and core plans. Part 2 contains the slides that replace slides 12 through 27 if a core plan is provided under the group policy. "Core" plan indicates that the group policyholder is providing a base plan of coverage.

We hope you find this submission satisfactory and look forward to your response. If helpful to the Department's review, Kathy Hamby, Genworth Life's Group Compliance Leader, is available to you to address any issues as they are identified. Thank you for your time and consideration of our request.

We trust that you will find our filing to be in order and hope that you will grant your Department's approval to this submission. If you should have any questions, please dial me directly at (952) 516-6195 or toll free at (888) 312-5824. You may also send me an email at [tcassidy@univitahealth.com](mailto:tcassidy@univitahealth.com).

Sincerely,

A handwritten signature in black ink, appearing to read "Timothy P. Cassidy". The signature is fluid and cursive, with the first name being the most prominent.

Timothy P. Cassidy