

SERFF Tracking Number: GEFA-127126333 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number: 48487
Company Tracking Number:
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Insurance
Project Name/Number: PC Flex Celebrate Partnerships Brochure/116160

Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Long Term Care Insurance

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

Filing Type: Advertisement

SERFF Tr Num: GEFA-127126333 State: Arkansas

SERFF Status: Closed-Filed-Closed
State Tr Num: 48487

Co Tr Num:

Author: Andy Zimmerman

Date Submitted: 04/14/2011

State Status: Filed-Closed

Reviewer(s): Harris Shearer,
Stephanie Fowler

Disposition Date: 04/14/2011

Disposition Status: Filed-Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: PC Flex Celebrate Partnerships Brochure

Project Number: 116160

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Andy Zimmerman

Filing Description:

This brochure will be used to help educate consumers on the Long Term Care Partnership Program and to generate interest in various Genworth Life Insurance Company long term care insurance policies.

Genworth Life Insurance Company's Long Term Care Insurance Policy 7052 was filed and approved on November 22, 2010 by your Department under SERFF Tracking Number GEFA-126825424..

Group Long Term Care Insurance Policy form series 7050 was filed and approved on September 11, 2008.

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

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Company and Contact

Filing Contact Information

Andy Zimmerman, Advertising Review Analyst andy.zimmerman@genworth.com
 6620 W. Broad Street 804-484-3949 [Phone]
 Long Term Care 804-281-6334 [FAX]
 Bldg. #4, 2nd Floor
 Richmond, VA 23230-1700

Filing Company Information

Genworth Life Insurance Company CoCode: 70025 State of Domicile: Delaware
 6610 W Broad Street Group Code: 350 Company Type: LifeHealth &
 Annuity
 Richmond, VA 23230 Group Name: State ID Number:
 (804) 281-6600 ext. [Phone] FEIN Number: 91-6027719

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: AR Filing Fee=\$50 per form.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$50.00	04/14/2011	46559182

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	04/14/2011	04/14/2011

SERFF Tracking Number: *GEFA-127126333* *State:* *Arkansas*
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Product Name: *Long Term Care Insurance*
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Disposition

Disposition Date: 04/14/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Filed-Closed	Yes
Form	Celebrate Partnerships Brochure	Filed-Closed	Yes

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Form Schedule

Lead Form Number: 116160 05/20/11

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-	116160	Advertising	Celebrate	Initial			116160_0520
Closed	05/20/11		Partnerships				11_statefile
04/14/2011			Brochure				(2).pdf

Genworth Financial 

Celebrate Partnerships

Long Term Care Insurance



Underwritten by
Genworth Life Insurance
Company, Richmond, VA

116160 05/20/11



With longer life expectancies, rising health care costs and budget-constrained government programs, it is more important than ever to think about your future long term care needs. Most of us understand the need to save for retirement. But many of us ignore an important part of preparing for the years ahead – a way to pay for long term care services.

Preparing for long term care can help you protect your family, your assets and your financial independence. Now is the time to get started.

Fortunately, there may be an answer – the Long Term Care Partnership Program

The Deficit Reduction Act of 2005, which was signed into law in February of 2006, brings together public and private insurance resources in an innovative way to help consumers prepare for potential long term care needs. Long term care insurance purchased under these programs has created a new opportunity for consumers to enjoy the benefits of both long term care insurance coverage and asset protection in the event that Medicaid benefits are required.¹

States participating in a Long Term Care Partnership Program provide a valuable incentive for consumers to purchase this coverage and send a strong message about the importance of preparing for your future.

¹ The information contained in this material describing certain aspects of the Deficit Reduction Act of 2005 is based on our current understanding of the law. It is not intended to provide legal advice and is subject to interpretation. Consult your attorney for information related to your particular situation.

What does the Partnership Program do for me?

Because you live in a state that participates in the Partnership Program, you may be able to qualify for Medicaid in your state while retaining more assets than would otherwise be allowed under your state's Medicaid eligibility requirements. By purchasing Partnership-qualified long term care insurance, for every dollar of benefit you receive for covered care, you receive a dollar of asset protection. This is called dollar-for-dollar asset protection.





Here is an example²

Suppose you purchase Partnership-qualified long term care insurance, and under the terms of your coverage, you receive \$200,000 in benefits. Generally, you will be able to keep an additional \$200,000 in savings or investments, in addition to the assets your state already allows you to keep, and still meet your state's asset test for qualifying for Medicaid.

² Because state and Medicaid eligibility requirements vary, we recommend that you consult with your attorney or tax advisor for more information. For example, the Partnership Program does not affect Medicaid income requirements or other non-asset-related eligibility requirements. You may also learn more about Medicaid from your state Medicaid office or from the federal government's website, www.cms.gov.

Without the Partnership Program, your state may require you to spend your \$200,000 in savings or investments for long term care services prior to becoming eligible for Medicaid. Keep in mind that, generally, both income and assets are included in determining eligibility for Medicaid, and that the Partnership Program protection relates to your assets only. It is important to note that you are not required to use all the benefits of your long term care insurance prior to receiving dollar-for-dollar asset protection. Every benefit dollar qualifies.



Partnership Program Qualifications

The long term care insurance you purchase must meet the following requirements in order to qualify for the benefits of the Partnership Program:

- It must be a federally tax-qualified long term care insurance plan; long term care insurance from Genworth Life Insurance Company meets this qualification.
- It must meet the following inflation protection requirements based on the client's age as of the date of the application:
 - If you are younger than 61, your plan must include compound annual inflation protection.*
 - If you are ages 61 through 75, your plan must include some form of inflation protection.*
 - If you are 76 or older, your plan does not need to include inflation protection. However, you may select an inflation protection option and still qualify.*

Sounds like a great benefit – is there any additional cost?

Once you have purchased the necessary inflation protection option, there is no additional premium required in order to participate in the Partnership Program.

*Individual state requirements may vary. Certain states may require specific levels of inflation protection to qualify. Please consult with your agent for details.

We are a company you can trust to help protect your assets and lifestyle as you grow older.

Now it's up to you

Doesn't it make sense to take care of those things you can control? Your potential long term care needs are among those things you can help to prepare for now. With long term care insurance, you can rest easy knowing your assets and financial independence are better protected. It can be an affordable solution and one of the best decisions you ever make. So why wait?



Genworth Life Insurance Company – when dependability is a must

Selecting a long term care insurance company is an important decision. Genworth Life Insurance Company is a leader in the long term care insurance industry.³ We offer comprehensive benefits and a claims payment record of more than \$6.2 billion since we began operations in 1974.⁴

We helped pioneer long term care insurance more than three decades ago, and over the years we have continued to meet the needs of more than one million insureds.⁴ We believe our experience and expertise set us apart from the rest and make us the right choice to help protect your future.

**We are the company to choose,
with a name you can trust.**

³ LifePlans 2009 Long Term Care Individual and Group Association Top Writers Survey Results. Based on number of individual policies sold and individual annualized premium in force.

⁴ As of 6/30/2010.

Genworth Life Insurance Company

LONG TERM CARE INSURANCE

6620 West Broad Street
Richmond, VA 23230

Insurance and annuity products:

- Are not deposits.
- Are not insured by the FDIC or any other federal government agency.
- May decrease in value.
- Are not guaranteed by a bank or its affiliates.

This is a solicitation of insurance. An insurance agent/producer will contact you. Not all policies are available in all states. Details about the benefits, costs, limitations and exclusions of these long term care insurance policies will be provided to you by a licensed insurance agent/producer.

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Supporting Document Schedules

	Item Status:	Status
Satisfied - Item: Cover Letter	Filed-Closed	Date: 04/14/2011
Comments:		
Attachment:		
AR Filing Letter PC FLEX Celebrate Partnership Brochure 116160MP 052011.pdf		



Long Term Care Insurance

6620 West Broad Street Building 4
Richmond, VA 23230

April 14, 2011

Arkansas Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72204

ATTN: Mr. John Shields

Re: **ADVERTISING FILING ACCIDENT AND HEALTH INSURANCE
GENWORTH LIFE INSURANCE COMPANY NAIC# 70025
Invitation to Inquire Advertising Material
Celebrate Partnerships Brochure-116160 05/20/11**

Dear Mr. Shields:

On behalf of Genworth Life Insurance Company, I submit for your review and approval a copy of the above referenced advertising material intended for use in the state of Arkansas. The filing fee of \$50 is being transmitted via EFT on the SERFF filing system.

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

Sincerely,

Andrew A. Zimmerman

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