

SERFF Tracking Number: GEFA-128529559 State: Arkansas
Filing Company: Genworth Life Insurance Company State Tracking Number:
Company Tracking Number:
TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
Product Name: Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)
Project Name/Number: TLC12 Product Brochures/137988

Filing at a Glance

Company: Genworth Life Insurance Company

Product Name: Total Living Coverage® SERFF Tr Num: GEFA-128529559 State: Arkansas

(Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)

TOI: LTC06 Long Term Care - Other

SERFF Status: Closed-Approved

State Tr Num:

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

Co Tr Num:

State Status: Approved-Closed

Filing Type: Advertisement

Reviewer(s): Donna Lambert

Authors: Andy Zimmerman, Karen Lewis

Disposition Date: 07/02/2012

Date Submitted: 06/29/2012

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: TLC12 Product Brochures

Status of Filing in Domicile: Not Filed

Project Number: 137988

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 07/02/2012

State Status Changed: 07/02/2012

Deemer Date:

Created By: Andy Zimmerman

Submitted By: Andy Zimmerman

Corresponding Filing Tracking Number:

Filing Description:

On behalf of Genworth Life Insurance Company, I submit for your review and approval copies of the above referenced advertising material intended for use in the state of Arkansas. The filing fee of \$100 is being transmitted via EFT on the SERFF filing system.

The Total Living Coverage® Product Brochure,137988 06/19/12 and Total Living Coverage® Brochure,133842 06/20/12 will be distributed in person or via electronic PDF format by licensed independent agents that are appointed with Genworth Life Insurance Company at point of sale, and presented in conjunction with the Long Term Care Insurance Outline of Coverage to provide details of Genworth Life Insurance Company's Total Living Coverage®

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(Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.) The policy combines life insurance with long term care insurance.

The Flexible Premium Adjustable Life Insurance Policy, GL5000AR 0212, was approved by your Department on May 3, 2012 under SERFF Tracking Number GEFA-128257021.

The Guaranteed Minimum Benefit Rider GL500R 0212, Accelerated Benefit Rider for Long Term Care Services GL501RAR 0212, Extension of Benefits Rider for Long Term Care Services GL502R 0212, and Return of Premium Rider GL503R 0212 were approved by your Department on May 3, 2012 under SERFF Tracking Number GEFA-128257021.

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

Also attached is an Explanation of Variables.

It is our intent to have the licensed insurance agent present these two brochures together in conjunction with the outline of coverage.

State Narrative:

Company and Contact

Filing Contact Information

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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: 4011 Company Type: LifeHealth &
Annuity
Richmond, VA 23230 Group Name: State ID Number:
(804) 281-6600 ext. [Phone] FEIN Number: 91-6027719

Filing Fees

SERFF Tracking Number: GEFA-128529559 State: Arkansas
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Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: AR Filing Fee=\$50 per advertisement. Two (2) advertisement submitted=\$100
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Genworth Life Insurance Company	\$100.00	06/29/2012	60559628

SERFF Tracking Number: GEFA-128529559 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	07/02/2012	07/02/2012

SERFF Tracking Number: *GEFA-128529559* *State:* *Arkansas*
Filing Company: *Genworth Life Insurance Company* *State Tracking Number:*
Company Tracking Number:
TOI: *LTC06 Long Term Care - Other* *Sub-TOI:* *LTC06.000 Long Term Care - Other*
Product Name: *Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)*
Project Name/Number: *TLC12 Product Brochures/137988*

Disposition

Disposition Date: 07/02/2012

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Approved	Yes
Supporting Document	Explanation of Variables for 137988	Approved	Yes
Supporting Document	Explanation of Variables for 133842	Approved	Yes
Form	Total Living Coverage® Product Brochure	Approved	Yes
Form	Total Living Coverage® Brochure	Approved	Yes

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Form Schedule

Lead Form Number: 137988 06/19/12

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved 07/02/2012	137988 06/19/12	Advertising	Total Living Coverage® Product Brochure	Initial		0.000	137988_0619 12_nonsecure.pdf
Approved 07/02/2012	133842 06/20/12	Advertising	Total Living Coverage® Brochure	Initial		0.000	133842_0620 12_nonsecure_reordered (3).pdf

Total Living Coverage®

Protect yourself. Preserve your legacy.



Underwritten by
Genworth Life Insurance Company, Richmond, VA
137988 06/19/12

What if I need to access my life insurance to cover long term care expenses?

I want a single policy designed to help cover both my life insurance and long term care needs.

What if I never need long term care?

I still want significant benefits out of my policy.

What if I want a policy with guarantees?

I just want to get it and forget it.

What if I change my mind?

I want a flexible policy that will let me get my money back if I need it.



Protect yourself. Preserve your legacy.

Managing risk is an important part of a sound financial strategy, both in terms of preserving the assets you've accumulated and protecting the legacy you plan to leave to loved ones. In today's world, two important tools for managing risk are long term care and life insurance.

Historically, you had to buy two separate insurance policies to get this essential protection. Now, they're linked in one flexible life insurance policy: **Total Living Coverage[®]** from Genworth Life Insurance Company (Genworth Life).

A powerful combination.

Help preserve your legacy with Life Insurance.

What is life insurance?

Life insurance is a way to help preserve your legacy. It generally pays a **tax free** death benefit to your beneficiaries when you die to help them continue to meet their financial obligations and maintain their lifestyle.

Policies may offer an immediate death benefit that can be significantly greater than the premium you pay. This can help you maximize the assets you wish to leave.

Who needs life insurance?

As we age, our life insurance needs change. Early in life we recognize the need to replace our income and enable our family to maintain their current lifestyle or pay off the mortgage and other debt.

As we get older, however, life insurance can take on a new purpose. It often becomes a way to leave an inheritance to family members or make a gift to a favorite charity.

Life insurance can address needs that last **well beyond** child-rearing and college graduations.



Help protect yourself with Long Term Care Insurance.

What is long term care insurance?

Long term care (LTC) insurance helps reimburse the covered expenses you incur for care at home or in a facility if you are unable to do some of the basic activities of daily living (ADLs), such as bathing, dressing, eating, continence, toileting, and transferring.

In addition, it can help:

- Reduce the possibility of having to dip into money you've set aside to pay for other things.
- Give you a wider range of choices about who provides your care and where you receive it.
- Maintain your independence by offering coverage for care at home.

A long term care need may be the result of an accident, advanced aging, chronic health condition or other event. It might also stem from a severe cognitive impairment such as dementia or Alzheimer's disease.

How much do long term care services cost?

Long term care services are expensive and, generally, traditional health insurance plans do not cover these costs. Nor was Medicare designed to adequately cover these expenses. Medicaid may pay for these services, but generally requires that you spend down your own assets first. If you choose to self-insure, you may have to pay for your care from current income, accumulated savings or both.

LTC insurance can help **protect your savings** and **your family's lifestyle** if you need covered LTC services.

Median annual cost of long term care¹

Type of Long Term Care	National Median Rate
Assisted Living Facility	[\$39,600]
Home Care	[\$43,472]
Nursing Home	[\$81,030]

Median annual rates are calculated based on the following:

Assisted Living Facility One bedroom, single occupancy. Monthly rate × 12 months.

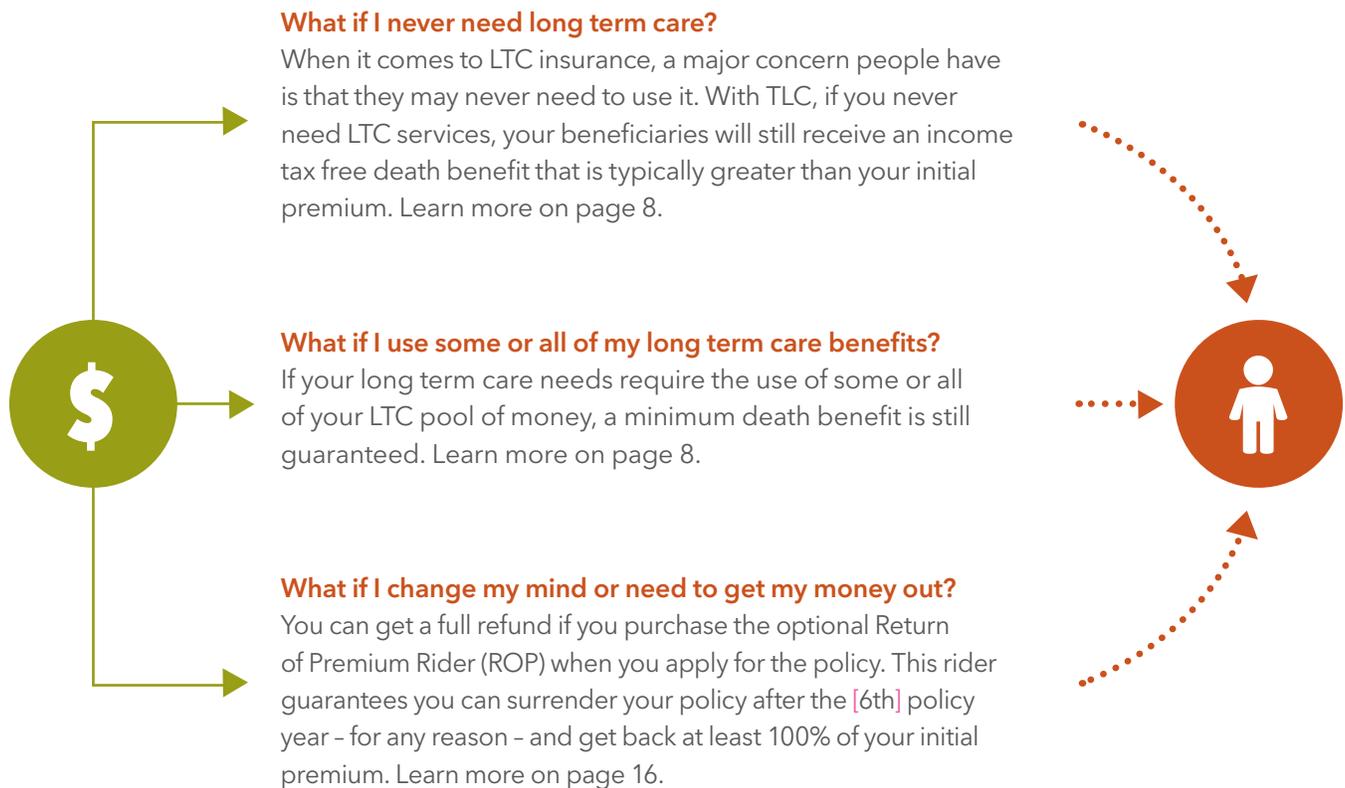
Home Care Licensed Home Health Aide Services. (Hourly rate × [44] hours/week) × 52 weeks.

Nursing Home Private room. Daily rate × 365 days.

¹ Genworth [2012] Cost of Care Survey, conducted by CareScout®, [April 2012]. CareScout is a Genworth company.

We've got you covered.

Total Living Coverage® (TLC) from Genworth Life provides a convenient way for you to purchase both universal life and long term care insurance in a single policy. By paying an initial lump sum premium, you immediately create a death benefit for your beneficiaries and a pool of money to pay for covered long term care needs (Lifetime Maximum).



TLC **guarantees** a minimum level of LTC and death benefits.

More bang for your buck.

TLC will instantly stretch your dollar.

Here's how it works:

Your Initial Specified Amount

We calculate your Initial Specified Amount to determine how much is payable under your policy as a death benefit. Your Initial Specified Amount will be based on: the size of your initial premium, your age, gender, and health status. It will also depend on the rider options chosen, any discounts that are available to you and the current interest rate used to credit your policy. At the time of policy issue, the Initial Specified Amount is the applied for death benefit. This amount can change over time.

The table below illustrates how the Initial Specified Amount is calculated.² The 60-year old female in this example will have an Initial Specified Amount that is [more than twice] the amount of her initial premium.

Initial Specified Amount Leverage Table²

Age	50	55	60	65	70	75
Female	3.0x	2.5x	2.2x	1.8x	1.4x	1.1x
Male	2.7x	2.3x	2.0x	1.7x	1.4x	1.1x

Approximate Leverage Factor

In this example, if the initial premium is [**\$100,000**], the Initial Specified Amount will be [**\$220,000**].

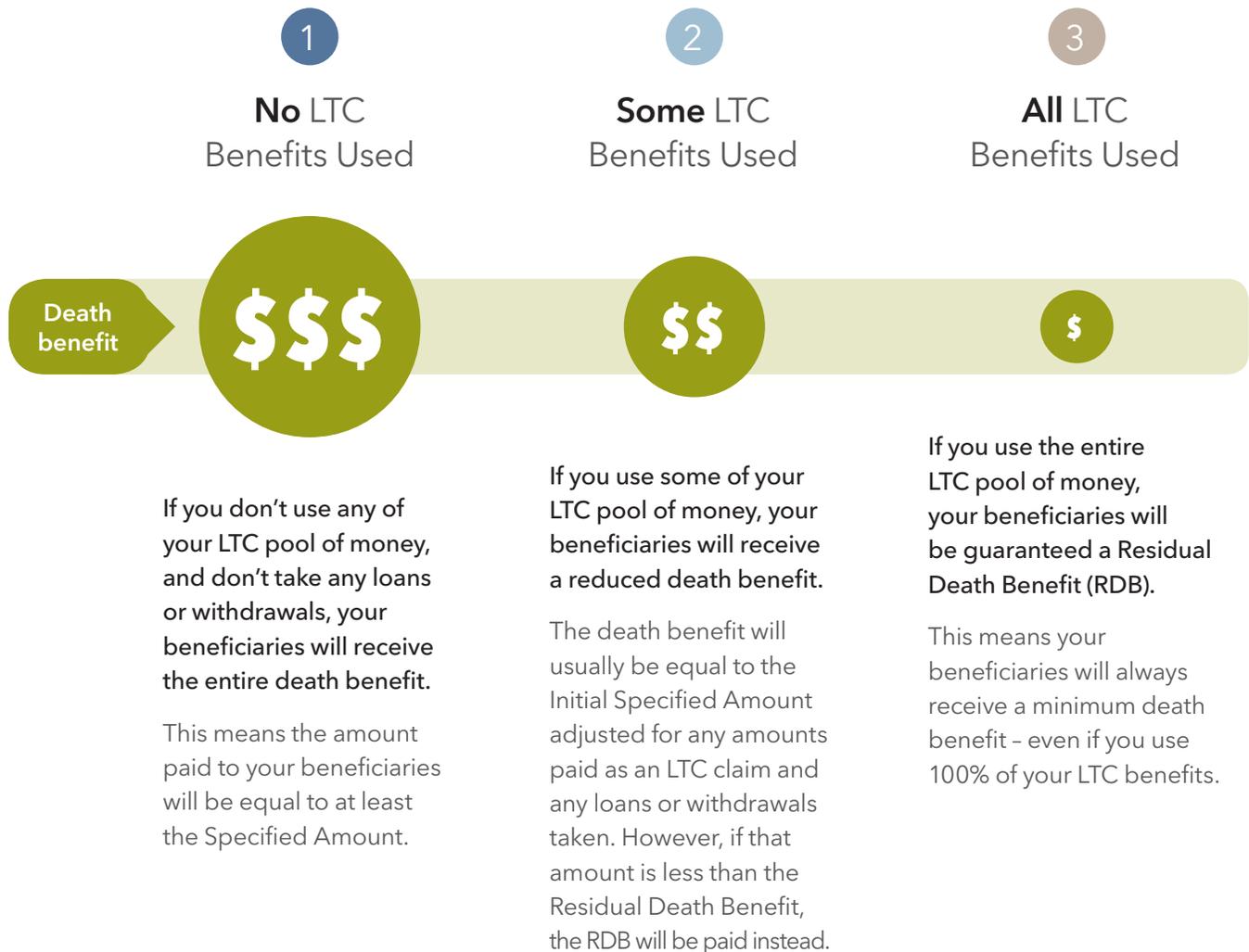
² Leverage factors are calculated based on the current interest rate of [3.50%], [preferred health], [[20%] couple's discount], [2] year Accelerated Benefit Rider, [4]year Extension of Benefits Rider and optional Return of Premium Rider. The current interest rate may change but will never be below [3.00%].

Your death benefit

The amount of the death benefit payable is equal to your current Specified Amount adjusted for any LTC claims paid and/or any withdrawals or outstanding loans.

Ultimately, the death benefit payable will be the greater of any remaining death benefit and the Residual Death Benefit (RDB). The RDB is equal to 10% of the Initial Specified Amount less 10% of the sum of any loan balance and withdrawals.

Did you know that long term care benefits and, generally, the death benefit paid under this policy are **tax free**?



Your long term care benefits

1. Choose your minimum benefit period.

TLC includes a rider called the Accelerated Benefit Rider (ABR). This rider allows you to accelerate payment of your death benefit for covered long term care expenses. You may choose to have benefits paid over a minimum of 24, 36 or 48 months.

2. Calculate the maximum amount available each month to reimburse covered LTC expenses.

Your LTC monthly maximum is determined by dividing your Initial Specified Amount by the number of months you selected for the ABR.

Example

[\$220,000] Initial Specified Amount
 ÷ **[24 months]** LTC minimum benefit period (ABR)

[\$9,167.00] LTC monthly maximum benefit

If you don't use the full LTC monthly maximum available, your benefit can last even longer.

3. Extend LTC benefit period and increase your LTC pool of money.

TLC offers a rider called the Extension of Benefits Rider (EBR). This rider guarantees your LTC monthly maximum is available to reimburse expenses over an additional 24 or 48 months. As a result, your total benefit period will be equal to the number of months chosen under both the ABR and EBR combined. Therefore, your total LTC pool of money available could grow substantially.

Shorter ABR Period = Higher Monthly Maximums

ABR	+	EBR	=	Total Benefit Period	LTC Monthly Maximum	Total LTC Pool of Money
24 months		24 months		48 months	[\$9,167]	[\$440,016]
		48 months		72 months		[\$660,024]
36 months		24 months		60 months	[\$6,111]	[\$366,660]
		48 months		84 months		[\$513,324]
48 months		24 months		72 months	[\$4,583]	[\$329,976]
		48 months		96 months		[\$439,968]

Get up to **[6x]** your initial premium!

This example is based on a 60 year old female with a **[\$220,000]** Initial Specified Amount who paid an initial premium of **[\$100,000]**. Assumes a current interest rate of **[3.50%]**, **[preferred health]**, **[[20%] couple's discount]**, **[2] year Accelerated Benefit Rider**, **[4] year Extension of Benefits Rider** and optional Return of Premium Rider. The current interest rate may change but will never be below **[3.00%]**.

Meet Helen*

Helen is in good health, has been married for 30 years and she and her husband have two children. After 25 years as a plastic surgeon, she retired last year with over \$300,000 of available assets. With the coverage and protection of TLC, she is better prepared to confront any of these four situations.

Helen purchased a TLC policy at age 60 and was able to leverage her **[\$100,000]** initial premium [almost] **[6 times]** for a total of **[\$660,024]** in total long term care benefits and a **[\$220,000]** Initial Specified Amount. Helen has up to **[\$9,167]** each month to pay for covered LTC expenses for **[6 years]** (longer, if the monthly maximum is not used every month). Helen did not take loans or withdrawals.



1 What if Helen never had a long term care event?

Because Helen did not need LTC benefits, she was able to leave a **[\$220,000]** tax free death benefit to her husband as her beneficiary.

2 What if Helen used some of her long term care benefits?

Helen had a covered LTC event and used **[\$80,000]** of her LTC pool of money – reducing her death benefit to **[\$140,000]**. Since she had not exhausted her Initial Specified Amount to pay for LTC expenses, this **[\$140,000]** was paid tax free upon her death to her husband as her beneficiary.

3 What if Helen used all of her LTC benefits?

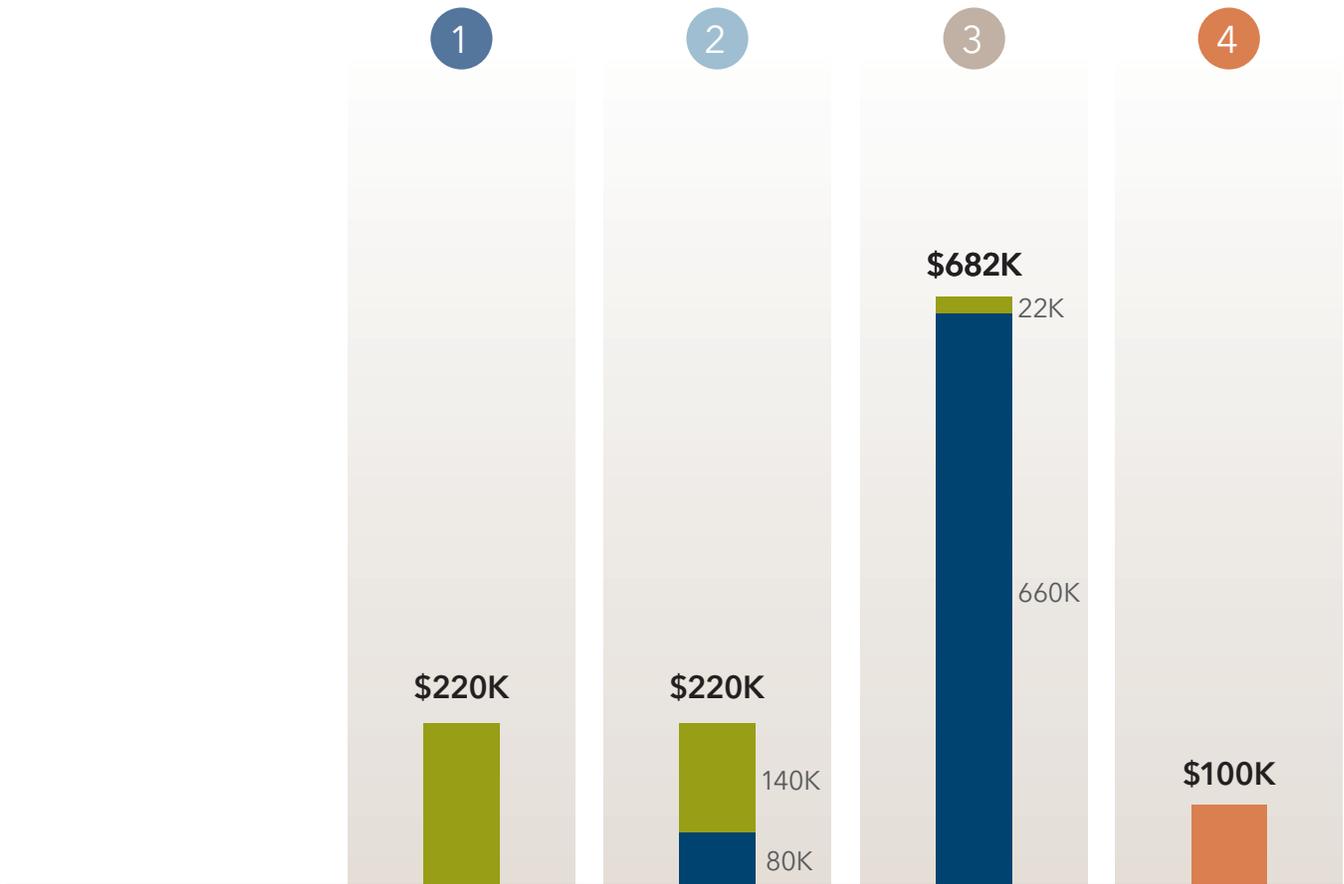
Because Helen used her entire LTC pool of money, her TLC policy paid a Residual Death Benefit of **[\$22,000]** upon her death.

4 What if Helen changed her mind?

Seven years after purchasing TLC, Helen wanted to invest in a new business. She surrendered the TLC policy and used the **[\$100,000]** to get started. Because she selected the optional Return of Premium Rider at purchase and did not file any LTC claims, she received her full initial premium back without penalty. Of course, Helen must pay any taxes that are due.

*This is a hypothetical example.

No matter what, Helen is covered.



Death Benefit or Residual Death Benefit ³	\$220,000	\$140,000	\$22,000	–
Long Term Care Benefit	–	\$80,000	\$660,000	–
Minimum Return of Premium (ROP)	–	–	–	\$100,000

Lifetime Money Back Guarantee after Policy Year [6]

³ The death benefit paid will be the greater of the two.

If you need long term care services

You may choose to receive care in a variety of settings:

TLC will reimburse you for actual expenses incurred for the covered care and services described, up to 100% of your LTC monthly maximum, except as indicated.

Care at home and in the community.

TLC can help reimburse expenses for care and support you receive at home and in the community, including:

- Nurse and therapist visits
- Homemaker services
- Emergency medical response systems
- Training for those who provide care on an unpaid basis
- Adult day care

It may also help reimburse for the cost of services from **informal caregivers** - like friends or neighbors - who provide care to help you stay in your home. Informal caregivers do not have to be from an agency and can be hired independent of other long term care services.

Care in an assisted living facility.

An assisted living facility may be an answer if you prefer a community setting. TLC helps cover expenses for:

- Personal care services associated with ADLs or severe cognitive impairment
- Medication monitoring
- Meals and room charges

Care in a nursing facility.

If you have a condition that requires access to a higher level of care, you may need a nursing facility. TLC helps pay for:

- All levels of care - including skilled, intermediate and custodial care
- Therapist services
- Room and board charges

Here is how to qualify for long term care benefits under the TLC policy:

1. You must be chronically ill, which means a licensed healthcare practitioner (physician, nurse, or licensed social worker) certifies that you need substantial assistance with at least two activities of daily living and will likely need that help for at least 90 days.

Or you may also qualify if you are diagnosed with a severe cognitive impairment that requires substantial supervision. A severe cognitive impairment is a loss or deterioration in intellectual capacity that is comparable to (and includes) Alzheimer's disease and similar forms of irreversible dementia and is measured by clinical evidence and standardized tests that reliably measure impairment in short-term or long-term memory; orientation as to people, places, or time; deductive or abstract reasoning; and judgement as it relates to safety awareness.

2. Genworth Life must receive a Current Eligibility Certification for you; and
3. Genworth Life must receive ongoing proof which demonstrates that the covered care is needed due to you continually being chronically ill. The proof can be based on information from care providers.

Once you qualify, your benefits will begin immediately for coverage provided under the Home and Community care benefit. Benefits are payable after a 90-day elimination period if care is received in an assisted living or nursing facility. Any days reimbursed for covered home care benefits, days paid by Medicare, or days that satisfy Medicare's deductible or coinsurance, will count towards satisfying your facility elimination period.

The activities of daily living are:

- bathing
- dressing
- continence
- eating
- transferring
- toileting

Included features and benefits

Residual Death Benefit (RDB)

This is the death benefit TLC promises to pay in the event you use most or all of your long term care benefits. The death benefit payable is the greater of the remaining death benefit or 10% of your Initial Specified Amount. It will be further reduced if loans or withdrawals are taken.

Guaranteed Minimum Benefit Rider (GMBR)

If you have not taken any policy loans, and do not take any in the future, your policy will never lapse. As a result, even if your policy value drops to \$0.00 and monthly charges cannot be supported, your policy will remain in force at guaranteed levels. Therefore, you will always be guaranteed your minimum level of LTC and life insurance benefits. Prior to your benefits dropping to guaranteed levels, you'll be given an opportunity to pay the additional premium necessary to maintain benefits at their original levels.

Guaranteed Renewability

LTC riders are guaranteed renewable. Once you're insured, as long as you do not exhaust your benefits, your coverage is guaranteed renewable and cannot be cancelled.

30-Day Free Look

You have the opportunity to review your policy and if you're not completely satisfied, return it within 30 days for a full refund.

Privileged Care® Coordination

The Privileged Care Coordination team can assist you in planning your long term care services as soon as you are eligible for benefits and qualify for covered care. The team can:

- Conduct assessments of your functional and cognitive capabilities and personal need for care and services
- Work with you to identify the specific services and care providers in your area
- Develop a personalized plan of care

Whether you choose to use Privileged Care Coordination is up to you. Genworth Life pays for these services and does not reduce your benefits when you engage them.

If you choose to use any other licensed health care practitioner to provide a plan of care, current eligibility certification, or assistance in coordinating services, it is at your own expense.

Caregiver Support Services

CareScout® provides information and referral services that help you find and coordinate high-quality, cost-effective in-home or facility care for your immediate family members even if they do not have long term care coverage.⁴

Care Advocates will help evaluate the situation over the phone then research local providers. They'll gather information regarding the capabilities, availability and rates of providers, which may save you time and money.

With CareScout, you can research options online with a national database of more than 90,000 care providers or you can work over the phone with your own dedicated Care Advocate. An in-person evaluation by a registered nurse is also available for an additional fee.

International Coverage

If you are traveling or plan to reside outside of the United States, your TLC policy will cover a percentage of your LTC costs for a total of four years. TLC will reimburse you for:

- 50% of the monthly maximum benefit for out-of-country nursing facility care
- 25% of the monthly maximum benefit for Home and Community care services abroad for no more than 365 service days.

Assisted living facility coverage and Privileged Care Coordination Services are not available outside the United States.

Caregiver Training

Pays to train a friend or relative to provide care in your home when that person will not be paid for the care provided. This benefit pays a lifetime benefit amount up to 20% of the LTC monthly maximum.

Respite Care

Temporarily pays the cost of care while the primary, unpaid caregiver takes a break. The maximum benefit is 30 days per calendar year.

Supportive Equipment

Purchase and installation of items such as ramps and grab bars. This benefit pays a lifetime benefit amount up to twice the LTC monthly maximum.

Bed Reservation

If you temporarily leave a facility for any reason, the bed reservation benefit will hold your bed for up to 60 days per calendar year.

⁴ CareScout is a Genworth business that provides professional elder care-related support activities.

Dial up your policy

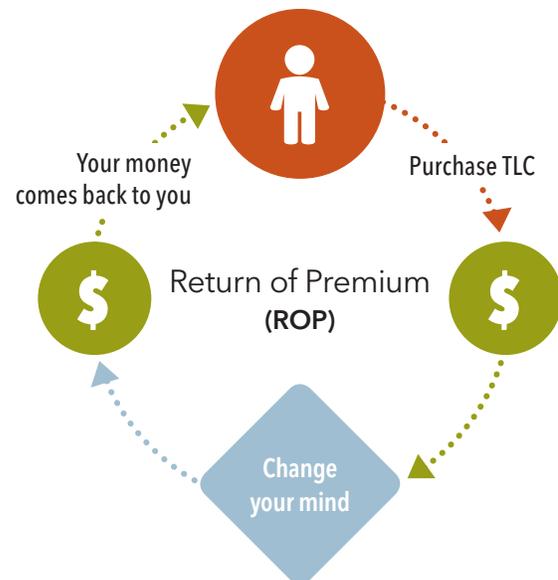
TLC gives you the opportunity to enhance your coverage for an extra charge when you apply. These features cannot be added or changed after the policy is issued. However, you can cancel them at any time.

Inflation Protection

The benefits you choose under TLC may be sufficient today, but long term care expenses, like many other costs, may increase in the future. Adding inflation protection can help your LTC monthly maximum benefit keep pace with the potentially rising costs of care.

There are four options to help your benefits grow over time:

- **3% Compound** Automatically increases your monthly maximum and LTC Lifetime Maximum by 3% compounded every year.
- **5% Compound** Automatically increases your monthly maximum and LTC Lifetime Maximum by 5% compounded every year.
- **3% Simple** Automatically increases your initial monthly maximum and LTC Lifetime Maximum each year by 3% of their initial values.
- **5% Simple** Automatically increases your initial monthly maximum and LTC Lifetime Maximum each year by 5% of their initial values.



Return of Premium Rider (ROP)

This rider guarantees you can surrender the policy for any reason after the [sixth] year, and get at least your initial premium back. A portion of the returned amount may be taxable. This amount will be reduced by any LTC benefits paid, any outstanding loan balance on the date of surrender, and any withdrawals taken.

Taxes may be due on amounts returned that are in excess of the premiums you've paid minus all LTC rider charges.

Your policy value

Fees and expenses are deducted from your policy value.

A one-time 9% premium expense charge is deducted from premiums paid. Each month, a \$9.30 monthly administrative fee will be deducted from the policy value. Monthly insurance charges for both life and LTC will also be deducted each month until you reach age 100. **While Genworth Life may change future cost of insurance charges, such changes will not impact your minimum guaranteed LTC or death benefit values.**

Your TLC policy value will grow as it is credited with interest.

Each month, your policy will be credited with the current interest rate. The current interest rate can change on any policy anniversary but is guaranteed to be no less than [3.0]%.

Surrender Charges

If you decide to surrender your TLC policy during the first 14 policy years, a surrender charge will be deducted from your remaining policy value (Cash Surrender Value). If you selected the optional Return of Premium Rider, no less than your initial premium will be returned - off-set by any LTC claims, withdrawals or outstanding loan balances.

Policy Year	1-10	11	12	13	14	15
Surrender Charge as a percentage of Policy Value	10	8	6	4	2	0

You may take loans or withdrawals against your policy value.

You can borrow or withdraw money from your policy value at any time. We'll charge interest on any loan you make. If your outstanding loan balance becomes greater than the cash surrender value, your policy will terminate.

It is important to know that loans (if not repaid) and withdrawals will negatively impact your policy value and any amounts paid under the LTC and life insurance benefits.

Additionally, your Residual Death Benefit will be reduced by an amount equal to 10% of any withdrawals or outstanding loan balances.

You may be eligible for couples or health discounts

If you qualify, your policy's LTC monthly insurance charges may be reduced as follows:



$$+ = [20\%] \text{ Couples Discount}$$

Couples Discount Members of a couple who apply together for a TLC policy may each be eligible for a [20%] discount on their LTC monthly charges. The [20%] discount may also be available to one person if the other is already covered by a long term care insurance policy or rider issued by Genworth Life.

If only one member of a couple applies for a TLC policy, a [10%] discount may be available.

Couples' discounts will continue to apply even if their marital status changes in the future due to death, divorce or separation.



$$= [15\%] \text{ Preferred Health Discount}$$

Preferred Health Discount If you are in good health, you may be eligible for a preferred health discount of up to [15%] on your LTC monthly charges.

[It all adds up.] If you qualify for both couples and preferred health discounts, you can receive up to [35%] off your LTC monthly insurance charges.

We want you to know

Exceptions and Limitations

Non-Duplication TLC does not cover Medicare deductibles and coinsurance expenses. TLC reimburses only for covered expenses that exceed what Medicare or other government health care programs or laws (except Medicaid) pay. However, any days that help satisfy Medicare deductibles, coinsurance expenses or days Medicare pays for services will be used to satisfy TLC's 90-day facility elimination period.

Exclusions Benefits are not paid for any expenses incurred for any covered care:

- Provided by immediate family members.
An exception is made if the family member is a regular employee of the organization providing the service, the organization received payment for the service and the immediate family member receives only compensation normally provided to employees in that job.
- Provided by or in a Veteran's Administration or federal government facility, unless a valid charge is made to you or your estate.
- Provided outside the United States, its territories and possessions unless specifically provided for by a benefit.
- Resulting from alcoholism or drug addiction, except for an addiction to a prescription medication when administered in accordance with the advice of a physician.
- Resulting from war or any act of war (declared or not), intentional self-inflicted injury or attempted suicide.

When You Apply for Your Policy

When you complete the application, you'll be asked questions about your nicotine use and medical history. Your insurance producer/agent may schedule an in-person interview, paid for by us. These interviews are conducted by an approved service provider. As part of the interview, medical information will be obtained and you may be asked to provide a blood and urine sample. You may also be asked questions about your daily activities and may be given a brief cognitive (memory) exercise. Some individuals may also receive a phone interview.

This information is used to determine whether you are eligible for insurance, and, if so, the amount of benefits your premium will buy.

Be sure to review the Outline of Coverage that will accompany the application for this policy. The Outline of Coverage contains more definitions and details about the product's features and benefits.

Federal Tax Considerations

Generally, life insurance death benefits are payable to your beneficiary income tax free. In addition, the law provides that cash values that accumulate within a life insurance policy grow on an income tax-deferred basis and are not subject to income tax until withdrawn from the policy or if the policy terminates. Generally, this policy is a Modified Endowment Contract (MEC). However, if you pay for the policy entirely with the cash value proceeds of a non-MEC life insurance policy (under IRC section 1035), and contribute no additional premium, then this policy will not be a MEC. Withdrawals and policy loans taken from a MEC are taxable income under federal income tax law to the extent that there is any gain in the policy. An additional tax of 10% of the taxable amount may be due unless the owner is at least age 59½ or satisfies another exemption.

The LTC riders are intended to be federally tax-qualified. Benefits paid for qualified long term care services are received by you income tax free. Monthly charges to pay for the long term care features of this policy are not included in income, but reduce income tax basis. There is no medical expense income tax deduction.

Why Genworth?

Trust our experience and expertise

Strong history

Our roots go back to 1871 with the founding of The Life Insurance Company of Virginia.

Product innovation

An industry leader in development of universal life insurance and long term care insurance products. Our years of experience have allowed us to design products and services to fit our customers' needs and a range of budgets, and help protect them and their loved ones.

Providing sound financial security

We're dedicated to giving you one thing that is appreciated - the power of choice. By giving you the flexibility to decide what's best for you, you'll find the innovative solutions that can fit your needs.

We'll be here when your family needs us the most

For over 130 years we've built our reputation on life insurance - paying benefits to families at the most critical moments of their lives. That's when they'll know you made the right choice - to rely on Genworth Life to help provide for them when you no longer can.

Important Information

Genworth Life Insurance Company wrote this to help you understand the ideas discussed. Examples are hypothetical and used only to help you understand the ideas. They may not reflect your particular circumstances. Read the policy for full information about product features, benefits and limitations.

The tax information in this material was written to support the promotion and marketing of the policy. The Genworth companies and their representatives and distributors do not provide tax or legal advice. This material was not written for use by any taxpayer to avoid any Internal Revenue Service penalty. You should ask your independent tax and legal advisers for advice based on your particular situation.

This is a solicitation for insurance. An insurance agent/producer will contact you.

Total Living Coverage® is underwritten by Genworth Life Insurance Company, Richmond, VA. Total Living Coverage universal life insurance with long term care benefits is subject to issue limitations and Policy Form No. GL5000 0212 et al. and Rider Form Nos. GL500R 0212 et al., GL501R 0212 et al., GL502R 0212 et al. and GL503R 0212 et al. Policy, benefits and riders may not be available in all states. Terms and conditions may vary by state.

All guarantees are based on the claims-paying ability of Genworth Life Insurance Company.

Total Living Coverage®

Leverage. Protection. Control.



Maximize Your Premium

[6x]

[Approximately] [6] times
your premium [or more]
for long term care

[2x]

[Approximately] [2] times
your premium [or more]
for life insurance



Underwritten by
Genworth Life Insurance Company, Richmond VA

133842 06/20/12

Is this you?

Saver

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

Supporter

You would love to leave a legacy to your beneficiaries.

Investor

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

Unsure

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

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

1 Smart Move, 3 Distinct Options

1

Your care is covered.

[Approximately][6]times[or more]for your premium!

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

2

Your life is covered.

[Approximately][2]times[or more]for your premium!

If you don't need LTC benefits, because TLC is universal life insurance, it generally pays an income tax-free death benefit to your beneficiary, which is usually [two times] your initial premium.¹

3

Your decision is covered.

No-regrets!

If you have a change in plans and decide not to keep the TLC policy, you will get back at least your initial premium (less any benefits already received).²

¹ Initial death benefit can change, but will never fall below the guaranteed minimum values.

² To receive this benefit, you must select the optional Return of Premium Rider (ROP), which requires a higher initial premium and is available only when you are applying for TLC. Lifetime money back guarantee applies after policy year [two.] Because TLC rider charges reduce cost basis (not below zero), it is possible for a portion of your Return of Premium Rider benefits to be taxable.

Case study: How TLC Works

Meet Helen

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

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



What if...

Helen had a long term care (LTC) event.

Helen purchased a TLC policy at age 60 and was able to leverage her [\$100,000] initial premium more than [6] times for a total of [\$636,987] in total long term care benefits. Helen has up to [\$8,847] each month to pay for covered LTC expenses for [6] years (longer if monthly maximum is not used up). Because Helen used all of her LTC benefits, her TLC policy paid a residual death benefit of [\$21,233] upon her death.

Helen never had a long term care event.

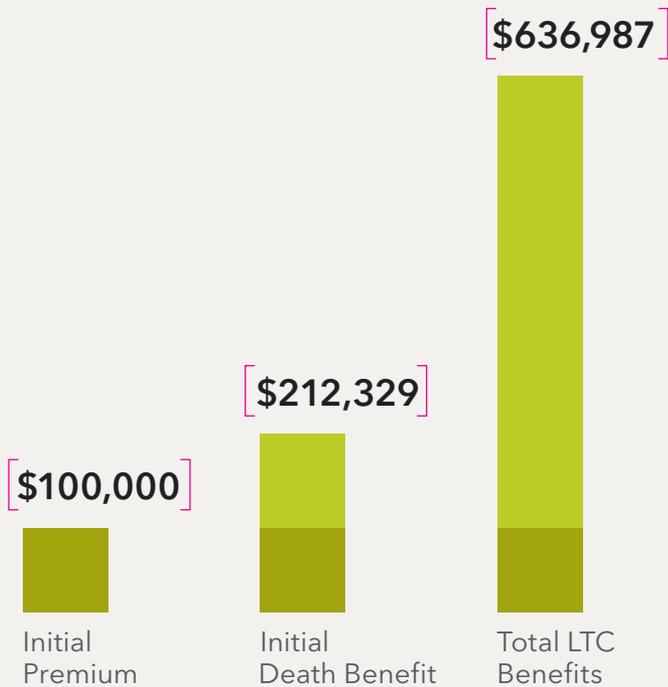
Because Helen did not need LTC benefits, she was able to leave a [\$212,329] death benefit to her husband as her beneficiary.

Helen changed her mind.

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

Helen used some of her long term care benefit.

Helen had an LTC event and used [\$100,000] of her benefit reducing her specified amount to [\$112,329]. Since she had not exhausted her specified amount to pay for LTC expenses, [\$112,329] was left to her husband as her beneficiary.



Maximizing Helen's Premium

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

This is how TLC looks for Helen, based on her individual factors: 60 year-old female in good health, with a couples discount on LTC charges. Her policy values have been calculated on a 3.5% interest crediting rate.

TLC Leverage Table

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

This table illustrates the amount of leverage you would have for total long term care benefits based on your age when you purchase the policy. The leverage amount in the table above is calculated using a 3.5% interest crediting rate and includes a couples discount. These levels are based on clients with preferred health.

Total Living Coverage

Total Living Coverage® is underwritten by Genworth Life Insurance Company, Richmond, VA. Total Living Coverage universal life insurance with long term care benefits is subject to issue limitations and Policy Form No. GL5000 0212 et al. and Rider Form Nos. GL500R 0212 et al., GL501R 0212 et al., GL502R 0212 et al., and GL503R 0212 et al.

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

All guarantees are based on the claims-paying ability of Genworth Life Insurance Company.

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

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

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

Genworth, Genworth Financial and the Genworth logo are registered service marks of Genworth Financial, Inc.

SERFF Tracking Number: GEFA-128529559 State: Arkansas
 Filing Company: Genworth Life Insurance Company State Tracking Number:
 Company Tracking Number:
 TOI: LTC06 Long Term Care - Other Sub-TOI: LTC06.000 Long Term Care - Other
 Product Name: Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)
 Project Name/Number: TLC12 Product Brochures/137988

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Approved	07/02/2012
Comments:			
Attachment:	AR Cover Letter TLC12 Product Brochures 137988 061912 and 133842 062012.doc.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Explanation of Variables for 137988	Approved	07/02/2012
Comments:			
Attachment:	ICC12 137988 137988 Explanation of Variability.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Explanation of Variables for 133842	Approved	07/02/2012
Comments:			
Attachment:	ICC12 133842 133842 Explanation of Variability .pdf		



Long Term Care Insurance

6620 West Broad Street Building 4
Richmond, VA 23230

June 29, 2012

Arkansas Department of Insurance
1200 West Third Street
Little Rock, Arkansas 72204
ATTN: Mr. John Shields

Re: **ADVERTISING FILING ACCIDENT AND HEALTH INSURANCE
GENWORTH LIFE INSURANCE COMPANY NAIC# 70025**

Invitation to Contract (Point of Sale)

Total Living Coverage® Product Brochure: 137988 06/19/12

Total Living Coverage® Brochure: 133842 06/20/12

Dear Mr. Shields:

On behalf of Genworth Life Insurance Company, I submit for your review and approval copies of the above referenced advertising material intended for use in the state of Arkansas. The filing fee of \$100 is being transmitted via EFT on the SERFF filing system.

The Total Living Coverage® Product Brochure, 137988 06/19/12 and Total Living Coverage® Brochure, 133842 06/20/12 will be distributed in person or via electronic PDF format by licensed independent agents that are appointed with Genworth Life Insurance Company at point of sale, and presented in conjunction with the Long Term Care Insurance Outline of Coverage to provide details of Genworth Life Insurance Company's Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.) The policy combines life insurance with long term care insurance.

The Flexible Premium Adjustable Life Insurance Policy, GL5000AR 0212, was approved by your Department on May 3, 2012 under SERFF Tracking Number GEFA-128257021.

The Guaranteed Minimum Benefit Rider GL500R 0212, Accelerated Benefit Rider for Long Term Care Services GL501RAR 0212, Extension of Benefits Rider for Long Term Care Services GL502R 0212, and Return of Premium Rider GL503R 0212 were approved by your Department on May 3, 2012 under SERFF Tracking Number GEFA-128257021.

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

Also attached is an Explanation of Variables.

It is our intent to have the licensed insurance agent present these two brochures together in conjunction with the outline of coverage.

If you should have any questions, please call me at our toll free phone number, 1-800-284-5568, extension 813-3949, 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

Explanation of Variability

TLC Consumer Brochure - Protect yourself. Preserve your legacy

[Policy form series: GL5000 0212 et al. and Rider Form Nos. GL500R 0212 et al., GL501R 0212 et al., GL502R 0212 et al., and GL503R 0212 et al]

[Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, ICC12-GL501R, ICC12-GL502R and ICC12-GL503R.]

Page	Content	Variability Conditions	Range (where applicable)
4	(Picture) [Bother], [Granddaughter], [Daughter], [Spouse], [Grandson], [Son]	Labels may be removed	
5	Assisted Living Facility [\$39,600]	Update with new cost of care annually	As per Genworth Cost of Care Survey
5	Home Care [\$43,472]	Update with new cost of care annually	As per Genworth Cost of Care Survey
5	Nursing Home [\$81,030]	Update with new cost of care annually	As per Genworth Cost of Care Survey
5	Home Care Licensed Home Health Aide Services. (Hourly rate x [44] hours/week x 52 weeks.	Reserve right to change number of hours portrayed for home care each week.	
5	Genworth [2012] Cost of Care Survey, conducted by CareScout®, [April 2012]	Update with new date annually	As per Genworth Cost of Care Survey
6	This rider guarantees you can surrender your policy after the [6th] policy year.	Reserve the right to change the number	2nd, 3rd, 4th or 5th
7	In this case, a 60-year old female will have an Initial Specified Amount equal to [more than twice] the amount of her initial premium.	Reserve right to change example and numbers based on assumptions used.	
7	If the initial premium was [\$100,000] the Initial Specified Amount will be [\$220,000] .	Reserve right to change example and numbers based on assumptions used.	Initial premium - \$50,000; Initial Specified Amount will change based on premium and interest rate variables.
7	Leverage factors based on current interest rate of 3.50% Female [3.0x] [2.5x] [2.2x] [1.8x] [1.4x] [1.1x] Male [2.7x] [2.3x] [2.0x] [1.7x] [1.4x] [1.1x]	Reserve right to change example and numbers based on assumptions used.	Pref/Pref Couple 2 \$100,000 Premium, 2+4, No Nicotine, 3.50%/3.00% Current/Guar Crediting Rate; ROP Yrs 3+; No Inflation
7	Leverage factors based on current interest rate of 3.25% Female [2.7x] [2.3x] [2.1x] [1.7x] [1.4x] Male [2.5x] [2.2x] [1.9x] [1.6x] [1.3x]	Reserve right to change example and numbers based on assumptions used.	Pref/Pref Couple 2 \$100,000 Premium, 2+4, No Nicotine, 3.25%/3.00% Current/Guar Crediting Rate; ROP Yrs 3+; No Inflation
7	Leverage factors based on current interest rate of 3.00% Female [2.5x] [2.2x] [1.9x] [1.6x] [1.3x] Male [2.3x] [2.0x] [1.8x] [1.5x] [1.3x]	Reserve right to change example and numbers based on assumptions used.	Pref/Pref Couple 2 \$100,000 Premium, 2+4, No Nicotine, 3.00%/3.00% Current/Guar Crediting Rate; ROP Yrs 3+; No Inflation
7	Leverage factors are calculated based on interest rate of [3.5%] .	Reserve right to change interest rate used in example to 3.25% or 3.00%	Minimum rate per policy will be 3.0%.
	[preferred health] - (all references)	Reserve right to lower or remove preferred health discount from example.	Include or remove

Explanation of Variability

TLC Consumer Brochure - Protect yourself. Preserve your legacy

[Policy form series: GL5000 0212 et al. and Rider Form Nos. GL500R 0212 et al., GL501R 0212 et al., GL502R 0212 et al., and GL503R 0212 et al]

[Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, ICC12-GL501R, ICC12-GL502R and ICC12-GL503R.]

Page	Content	Variability Conditions	Range (where applicable)
7	[[20%] couple's discount] - (all references)	Reserve right to lower or remove couples discount from example.	5%, 10%, 15%, & 20%
7	[2 year] Accelerated Benefit Rider	Reserve right to change example	2, 3 or 4 years
7	[4 year] Extension of Benefits Rider	Reserve right to change example	2 or 4 years
7	The current interest rate may change but will never be below [3.00%].	Reserve the right to change interest rate	3.25% or 3.00%
9	(Example) [\$220,000] Initial Specified Amount ÷ [24 months] LTC minimum benefit period (ABR) [\$9,167.00] LTC monthly maximum benefit	Reserve right to change example. Calculations will be adjusted based on leverage factors listed on p.7	
9	(Chart) [ABR] + [EBR] = [Total Benefit Period] [LTC Monthly Maximum] [Total LTC Pool of Money]	Example ABR numbers may vary	May display 24, 36 or 48 months
9	(Chart) [ABR] + [EBR] = [Total Benefit Period] [LTC Monthly Maximum] [Total LTC Pool of Money]	Example EBR numbers may vary	May display 0, 24, or 48 months
9	(Chart) [ABR] + [EBR] = [Total Benefit Period] [LTC Monthly Maximum] [Total LTC Pool of Money]	Total Benefit period will be based on [ABR] and [EBR] presented.	The sum of ABR and EBR will be no less than 0 and no more than 96 months.
9	(Chart) [ABR] + [EBR] = [Total Benefit Period] [LTC Monthly Maximum] [Total LTC Pool of Money]	LTC monthly maximum will be based on [ABR] and initial specified amount used in the example. <i>Initial Specified Amount ÷ [ABR]</i>	ABR will be 24, 36, or 48 months.
9	(Chart) [ABR] + [EBR] = [Total Benefit Period] [LTC Monthly Maximum] [Total LTC Pool of Money]	Total LTC Pool of Money will be based on [LTC monthly maximum] and [Total Benefit Period] used in the example. <i>[LTC Monthly Maximum] x [Total Benefit Period]</i>	

Explanation of Variability

TLC Consumer Brochure - Protect yourself. Preserve your legacy

[Policy form series: GL5000 0212 et al. and Rider Form Nos. GL500R 0212 et al., GL501R 0212 et al., GL502R 0212 et al., and GL503R 0212 et al]

[Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, ICC12-GL501R, ICC12-GL502R and ICC12-GL503R.]

Page	Content	Variability Conditions	Range (where applicable)
9	Get up to [6x] you initial premium!	Reserve right to change example. Calculations will be adjusted based on leverage factors listed on p.7	
9	This example is based on a 60 year old female with a [\$220,000] Initial Specified Amount who paid an initial premium of [\$100,000]. Assumes a current interest rate of [3.50%], [preferred heath], [[20% couple's discount], [2] year Accelerated Benefit Rider, [4] year Extension of Benefits Rider and [optional Return of Premium Rider]. The current interest rate may change but will never be below [3.00%].	Reserve right to change example and numbers based on assumptions used above.	
10	Helen purchased a TLC policy at age 60 and was able to leverage her [\$100,000] initial premium [almost] [6 times] for a total of [\$660,024] in total long term care benefits and a [\$220,000] Initial Specified Amount. Helen has up to [\$9,167] each month to pay for covered LTC expenses for [6 years]...	Reserve right to change example. Calculations will be adjusted based on leverage factors listed on p.7	almost can be replaced with: approximately, equal to or on average
10	Because Helen did not need LTC benefits, she was able to leave a [\$220,000] tax free death benefit to her husband as her beneficiary.	Reserve right to change example. Calculations will be adjusted based on leverage factors listed on p.7	
10	Helen had a covered LTC event and used [\$80,000] of her LTC pool of money - reducing her death benefit to [\$140,000]. Since she had not exhausted her Initial Specified Amount to pay for LTC expenses, this [\$140,000] went tax free to her husband as her beneficiary.	Reserve right to change example. Calculations will be adjusted based on leverage factors listed on p.7	
10	Because Helen used her entire LTC pool of money, her TLC policy paid a Residual Death Benefit of [\$22,000] upon her death.	Reserve right to change example. Calculations will be adjusted based on leverage factors listed on p.7	

Explanation of Variability

TLC Consumer Brochure - Protect yourself. Preserve your legacy

[Policy form series: GL5000 0212 et al. and Rider Form Nos. GL500R 0212 et al., GL501R 0212 et al., GL502R 0212 et al., and GL503R 0212 et al.]

[Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, ICC12-GL501R, ICC12-GL502R and ICC12-GL503R.]

Page	Content	Variability Conditions	Range (where applicable)
10	Seven years after purchasing TLC, Helen wanted to invest in a new business. She surrendered the TLC policy and used the [\$100,000] to get started.	Reserve right to change example and numbers based on assumptions used. Follows example presented on previous page.	
11	<i>(Chart Column 1)</i> [\$220K] [\$220,000] Death Benefit	Reserve right to change example. Calculations will be adjusted based on leverage factors listed on p.7	
11	<i>(Chart Column 2)</i> [\$220K] [\$140,000] Death Benefit or Residual Death Benefit [\$80,000] Long Term Care	Reserve right to change example. Calculations will be adjusted based on leverage factors listed on p.7	
11	<i>(Chart Column 3)</i> [\$682K] [\$22,000] Residual Death Benefit [\$660,000] Long Term Care	Reserve right to change example. Calculations will be adjusted based on leverage factors listed on p.7	
11	<i>(Chart Column 4)</i> [\$100K] [\$100,000] Minimum Return of Premium (ROP)	Reserve right to change example and numbers based on assumptions used. Follows example presented on previous page.	
16	This rider guarantees you can surrender the policy for any reason after the [sixth] year, and get at least your initial premium back.	Will reflect the ROP in the policy	second, third, fourth or fifth
17	[20%] Couples Discount <i>(all references)</i>	Reserve right to lower or remove couples discount from example.	5%, 10%, 15%, & 20%
17	If only one member of a couple applies for a TLC policy, a [10%] discount may be available.	Reserve right to lower or remove couples discount from example.	5%
17	[15%] Preferred Health Discount <i>(all references)</i>	Reserve right to lower or remove preferred health discount from example.	5%, 10%
17	It all adds up. If you qualify for both couples and preferred health discounts, you can receive up to [35%] off your LTC monthly insurance charges.	Will reflect maximum available under discounts allowed by policy	5%, 10%, 15%, 20%, 25%, 30%

TLC Companion Consumer Brochure - How it works

[Policy form series GL5000 0212 et al. and Rider Form Nos. GL500R 0212 et al., GL501R 0212 et al., GL502R 0212 et al., and GL503R 0212 et al]

[Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, ICC12-GL501R, ICC12-GL502R and ICC12-GL503R.]

Page	Content	Variability Conditions	Range (where applicable)
1	<i>(Maximize Your Premium)</i> [6x] [Approximately][6] times your premium [or more] for long term care	Reserve right to change example and numbers. Calculations are based on leverage factors that are based on the interest rate of 3.50%, 2 yr ABR, 4 yr EBR, preferred health, couple's 20% discount. For details on leverage factors see page 5.	Interest rate of 3.25% or 3.00% ABR: 2, 3 or 4 years EBR: 2 or 4 years Approximately can be replaced with: almost; equal to; or on average
1	<i>(Maximize Your Premium)</i> [2x] [Approximately] [2] times your premium [or more] for life insurance	Reserve right to change example and numbers. Calculations are based on leverage factors that are based on the interest rate of 3.50%, 2 yr ABR, 4 yr EBR, preferred health, couple's 20% discount.	Interest rate of 3.25% or 3.00% Death benefit leverage can be 1.0X - 2.0X Death benefit leverage can be 1.0 times - 2.0 times ABR: 2, 3 or 4 years EBR: 2 or 4 years Approximately can be replaced with: almost; equal to; or on average
3	<i>(You care is covered)</i> [Approximately] [6] times [or more] for your premium! If you have a long term care (LTC) event, TLC leverages your initial premium up to [six times] [or more]...	Reserve right to change example and numbers. Calculations are based on leverage factors that are based on the interest rate of 3.50%, 2 yr ABR, 4 yr EBR, preferred health, couple's 20% discount. For details on leverage factors see page 5.	Interest rate of 3.25% or 3.00% ABR: 2, 3 or 4 years EBR: 2 or 4 years Approximately can be replaced with: almost; equal to; or on average
3	<i>(Your life is covered)</i> [Approximately] [2] times [or more] for your premium! If you don't need LTC benefits...which is usually [two times] your initial premium.	Reserve right to change example and numbers. Calculations are based on leverage factors that are based on the interest rate of 3.50%, 2 yr ABR, 4 yr EBR, preferred health, couple's 20% discount.	Interest rate of 3.25% or 3.00% 2 can change from 1.0 - 2.0 two times can change from 1.0 times to 2.0 times ABR: 2, 3 or 4 years EBR: 2 or 4 years Approximately can be replaced with: almost; equal to; or on average
3	<i>(Footnote 2)</i> Lifetime money back guarantee applies after policy year [two]	Reserve right to change to the number allowed by policy	1, 2, 3, 4, 5, or 6
4	<i>(Helen had a long term care (LTC) event)</i> Helen purchased a TLC policy at age 60 and was able to leverage her [\$100,000] initial premium more than [6] times for a total of [\$636,987] in total long term care benefits.	Reserve right to change example and numbers. Calculations are based on leverage factors that are based on the interest rate of 3.50%, 2 yr ABR, 4 yr EBR, preferred health, couple's 20% discount.	Initial premium can be \$50,000 Interest rate of 3.25% or 3.00% ABR: 2, 3 or 4 years EBR: 2 or 4 years
4	Helen has up to [\$8,847] each month to pay for covered LTC expense for [6] years...	Reserve right to change example and numbers. Calculations are based on leverage factors that are based on the interest rate of 3.50%, 2 yr ABR, 4 yr EBR, preferred health, couple's 20% discount.	Interest rate of 3.25% or 3.00% ABR: 2, 3 or 4 years EBR: 2 or 4 years
4	Because Helen used all of her LTC benefits, her TLC policy paid a residual death benefit of [\$21, 233] upon her death.	Reserve right to change example and numbers. Pref/Pref Couple 2 \$100,000 Premium, 2+4, No Nicotine, 3.50%/3.00% Current/Guar Crediting Rate; ROP Yrs 3+; No Inflation	Interest rate of 3.25% or 3.00% ABR: 2, 3 or 4 years EBR: 2 or 4 years
4	<i>(Helen never had a long term care event)</i> Because Helen did not need LTC benefits, she was able to leave a [\$212,329] death benefit to her husband...	Reserve right to change example and numbers. Pref/Pref Couple 2 \$100,000 Premium, 2+4, No Nicotine, 3.50%/3.00% Current/Guar Crediting Rate; ROP Yrs 3+; No Inflation	Interest rate of 3.25% or 3.00% ABR: 2, 3 or 4 years EBR: 2 or 4 years
4	<i>(Helen changed her mind)</i> She discontinued the TLC policy and used the [\$100,000] to get started	Reserve the right to change withdrawal example	Will never be more than initial premium used in example.
4	<i>(Helen used some of her long term care benefit)</i> Helen had an LTC event and used [\$100,000]...	Reserve the right to change withdrawal example	Will never be more than initial premium used in example.

TLC Companion Consumer Brochure - How it works

[Policy form series GL5000 0212 et al. and Rider Form Nos. GL500R 0212 et al., GL501R 0212 et al., GL502R 0212 et al., and GL503R 0212 et al]

[Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, ICC12-GL501R, ICC12-GL502R and ICC12-GL503R.]

Page	Content	Variability Conditions	Range (where applicable)
4	...reducing her specified amount to [\$112,329] ... to pay for LTC expenses [\$112,329] was left...	Reserve right to change example and numbers. Pref/Pref Couple 2 \$100,000 Premium, 2+4, No Nicotine, 3.50%/3.00% Current/Guar Crediting Rate; ROP Yrs 3+; No Inflation	Interest rate of 3.25% or 3.00% ABR: 2, 3 or 4 years EBR: 2 or 4 years
5	<i>(Bar Chart)</i> Initial Premium Column: [\$100,000] Initial Death Benefit Column: [\$212,329] Total LTC Benefits Column: [\$636,987]	Reserve right to change example and numbers. Pref/Pref Couple 2 \$100,000 Premium, 2+4, No Nicotine, 3.50%/3.00% Current/Guar Crediting Rate; ROP Yrs 3+; No Inflation	Initial premium can be \$50,000 Interest rate of 3.25% or 3.00% ABR: 2, 3 or 4 years EBR: 2 or 4 years
5	<i>(Below Bar Chart)</i> Her policy values have been calculated on a [3.5%] interest crediting rate.	Reserve right to change to the example, and the interest rate number allowed by policy	3.25%, 3.00%
5	<i>(TLC Leverage Table)</i> LTC Pool Leverage [50] [55] [60] [65] [70] Female [9x] [8x] [7x] [5x] [4x] Male [8x] [7x] [6x] [5x] [4x]	Reserve right to change example and numbers. Pref/Pref Couple 2 \$100,000 Premium, 2+4, No Nicotine, 3.50%/3.00% Current/Guar Crediting Rate; ROP Yrs 3+; No Inflation	Interest rate of 3.25% or 3.00% ABR: 2, 3 or 4 years EBR: 2 or 4 years For 3.25%/3.00% Current/Guar Crediting Rate - the following changes would be made to the table: LTC Pool Leverage 50 55 60 65 70 Female 8.2 7.0 6.2 5.1 4.1 Male 7.6 6.6 5.7 4.8 4.0 For 3.00%/3.00% Current/Guar Crediting Rate - the following changes would be made to the table: LTC Pool Leverage 50 55 60 65 70 Female 7.5 6.5 5.7 4.8 3.9 Male 7.0 6.1 5.4 4.6 3.8
5	<i>(Below Leverage Table)</i> The leverage amount on the table above is calculated using a [3.5%] interest crediting rate...	Reserve right to change to the interest rate number allowed by policy	3.25%, 3.00%