

State: Arkansas **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/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: TLC iPad App and E-Mail/135476

Filing at a Glance

Company: Genworth Life Insurance Company
Product Name: Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)
State: Arkansas
TOI: LTC06 Long Term Care - Other
Sub-TOI: LTC06.000 Long Term Care - Other
Filing Type: Advertisement
Date Submitted: 01/02/2013
SERFF Tr Num: GEFA-128831188
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num:
Implementation: On Approval
Date Requested:
Author(s): Marcia Chalfant, Andy Zimmerman, Karen Lewis, Pat Carroll
Reviewer(s): Donna Lambert (primary)
Disposition Date: 01/04/2013
Disposition Status: Approved-Closed
Implementation Date:
State Filing Description:

State: Arkansas
TOI/Sub-TOI: LTC06 Long Term Care - Other/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: TLC iPad App and E-Mail/135476

Filing Company: Genworth Life Insurance Company

General Information

Project Name: TLC iPad App and E-Mail
Project Number: 135476
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 01/04/2013
State Status Changed: 01/04/2013
Created By: Andy Zimmerman
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Andy Zimmerman

Filing Description:

The Total Living Coverage® iPad App, 135476 11/13/12 and Total Living Coverage® E-Mail, 135476EM 11/13/12 will be used 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 and approved advertising materials 137988 08/08/12 and 133842 08/08/12 (Approved on 8/15/12 under SERFF Tracking Number GEFA-128640703), 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.

The Total Living Coverage® iPad App, 135476 11/13/12 will be available only to licensed independent agents that are appointed with Genworth Life Insurance Company. It is an application that will be loaded onto their iPad. "Application" is not to be confused with an "application" used to apply for insurance. The Total Living Coverage® iPad App, 135476 11/13/12, is not available to consumers through the Apple App Store. It is only available to agents/producers through Genworth Life Insurance Company.

During the sales process, agents will use the approved product brochure, 137988 08/08/12 to explain how the Total Living Coverage policy works. The agent will use approved brochure 133842 08/08/12 to further explain the policy.

The Total Living Coverage® iPad App, 135476 11/13/12 will be used to provide additional examples, electronically, of how the policy works.

If the client would like a copy of what was presented on the agent's iPad, the agent will e-mail 135476EM 11/13/12. There is a hyperlink in the body of the e-mail, "review a more detailed brochure", that links to the approved product brochure 137988 08/08/12.

Also attached is an Explanation of Variables.

Company and Contact

State: Arkansas **Filing Company:** Genworth Life Insurance Company
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Product Name: Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)
Project Name/Number: TLC iPad App and E-Mail/135476

Filing Contact Information

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

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

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: AR filing fee=\$50 per advertisement. Two advertisements submitted=\$100.00.
 Per Company: No

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	\$100.00	01/02/2013	66174636

SERFF Tracking #:

GEFA-128831188

State Tracking #:

Company Tracking #:

State: Arkansas

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI: LTC06 Long Term Care - Other/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: TLC iPad App and E-Mail/135476

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Donna Lambert	01/04/2013	01/04/2013

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Pending Industry Response	Donna Lambert	01/02/2013	01/02/2013

Response Letters

Responded By	Created On	Date Submitted
Andy Zimmerman	01/04/2013	01/04/2013

SERFF Tracking #:

GEFA-128831188

State Tracking #:

Company Tracking #:

State: Arkansas **Filing Company:** Genworth Life Insurance Company
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Product Name: Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)
Project Name/Number: TLC iPad App and E-Mail/135476

Disposition

Disposition Date: 01/04/2013

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter	Approved	Yes
Supporting Document (revised)	Explanation of Variables	Approved	Yes
Supporting Document	Explanation of Variables	Replaced	Yes
Form (revised)	Total Living Coverage® iPad App	Approved	Yes
Form	Total Living Coverage® iPad App	Replaced	Yes
Form (revised)	Total Living Coverage® E-Mail	Approved	Yes
Form	Total Living Coverage® E-Mail	Replaced	Yes

State: Arkansas **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/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: TLC iPad App and E-Mail/135476

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	01/02/2013
Submitted Date	01/02/2013
Respond By Date	02/04/2013

Dear Andy Zimmerman,

Introduction:

This will acknowledge receipt of the captioned filing.

Objection 1

- Total Living Coverage® E-Mail, 135476EM 11/13/12 (Form)

Comments: Please provide some indication in the Tax Considerations section that your company cannot guarantee benefits will always remain tax free.

Conclusion:

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Donna Lambert

SERFF Tracking #:

GEFA-128831188

State Tracking #:

Company Tracking #:

State: Arkansas **Filing Company:** Genworth Life Insurance Company
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Product Name: Total Living Coverage® (Flexible Premium Adjustable Life Insurance Policy and Benefit Riders for Long Term Care Services.)
Project Name/Number: TLC iPad App and E-Mail/135476

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/04/2013
Submitted Date	01/04/2013

Dear Donna Lambert,

Introduction:

Thank you for reviewing our advertising filing.

Response 1

Comments:

We amended the Tax Considerations language section of the iPad App and the E-Mail to include the following, "It is based on our understanding of current law and the law may change in the future."

Please note we amended the form numbers to 135476AR 01/04/13 and 135476EMAR 01/04/13.

Related Objection 1

Applies To:

- Total Living Coverage® E-Mail, 135476EM 11/13/12 (Form)

Comments: Please provide some indication in the Tax Considerations section that your company cannot guarantee benefits will always remain tax free.

Changed Items:

SERFF Tracking #:

GEFA-128831188

State Tracking #:

Company Tracking #:

State:

Arkansas

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC06 Long Term Care - Other/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:

TLC iPad App and E-Mail/135476

Supporting Document Schedule Item Changes

Satisfied - Item:

Explanation of Variables

Comments:

Attachment(s):

TLC App Email Output EOV.pdf

TLC App_ EOV (6) AR.pdf

Previous Version

Satisfied - Item:

Explanation of Variables

Comments:

Attachment(s):

TLC App Email Output EOV.pdf

TLC App_ EOV.pdf

SERFF Tracking #:

GEFA-128831188

State Tracking #:

Company Tracking #:

State: Arkansas

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Genworth Life Insurance Company

TOI/Sub-TOI: LTC06 Long Term Care - Other/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: TLC iPad App and E-Mail/135476

Form Schedule Item Changes:

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Total Living Coverage® iPad App	135476AR 01/04/13	ADV	Initial		0.000	135476AR_111312_TLC App.pdf	Date Submitted: 01/04/2013 By: Andy Zimmerman
<i>Previous Version</i>								
1	Total Living Coverage® iPad App	135476 11/13/12	ADV	Initial		0.000	135476_111312_TLC App.pdf	Date Submitted: 01/02/2013 By: Andy Zimmerman
2	Total Living Coverage® E-Mail	135476EMAR R 01/04/13	ADV	Initial		0.000	135476EMAR_TLC App Email Output.pdf	Date Submitted: 01/04/2013 By: Andy Zimmerman
<i>Previous Version</i>								
2	Total Living Coverage® E-Mail	135476EM 11/13/12	ADV	Initial		0.000	135476EM_TLC App Email Output.pdf	Date Submitted: 01/02/2013 By: Andy Zimmerman

No Rate/Rule Schedule items changed.

Conclusion:

Thank you.

Sincerely,

Andy Zimmerman

State: Arkansas **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other
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Form Schedule

Lead Form Number: 135476 11/13/12

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 01/04/2013	Total Living Coverage® iPad App	135476AR 01/04/13	ADV	Initial		0.000	135476AR_111312_TLC App.pdf
2	Approved 01/04/2013	Total Living Coverage® E-Mail	135476EMA R 01/04/13	ADV	Initial		0.000	135476EMAR_TLC App Email Output.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



A Powerful Combination

Protect yourself. Preserve your legacy.





Total Living Coverage®

Underwritten by Genworth Life Insurance Company, Richmond, VA

State Select

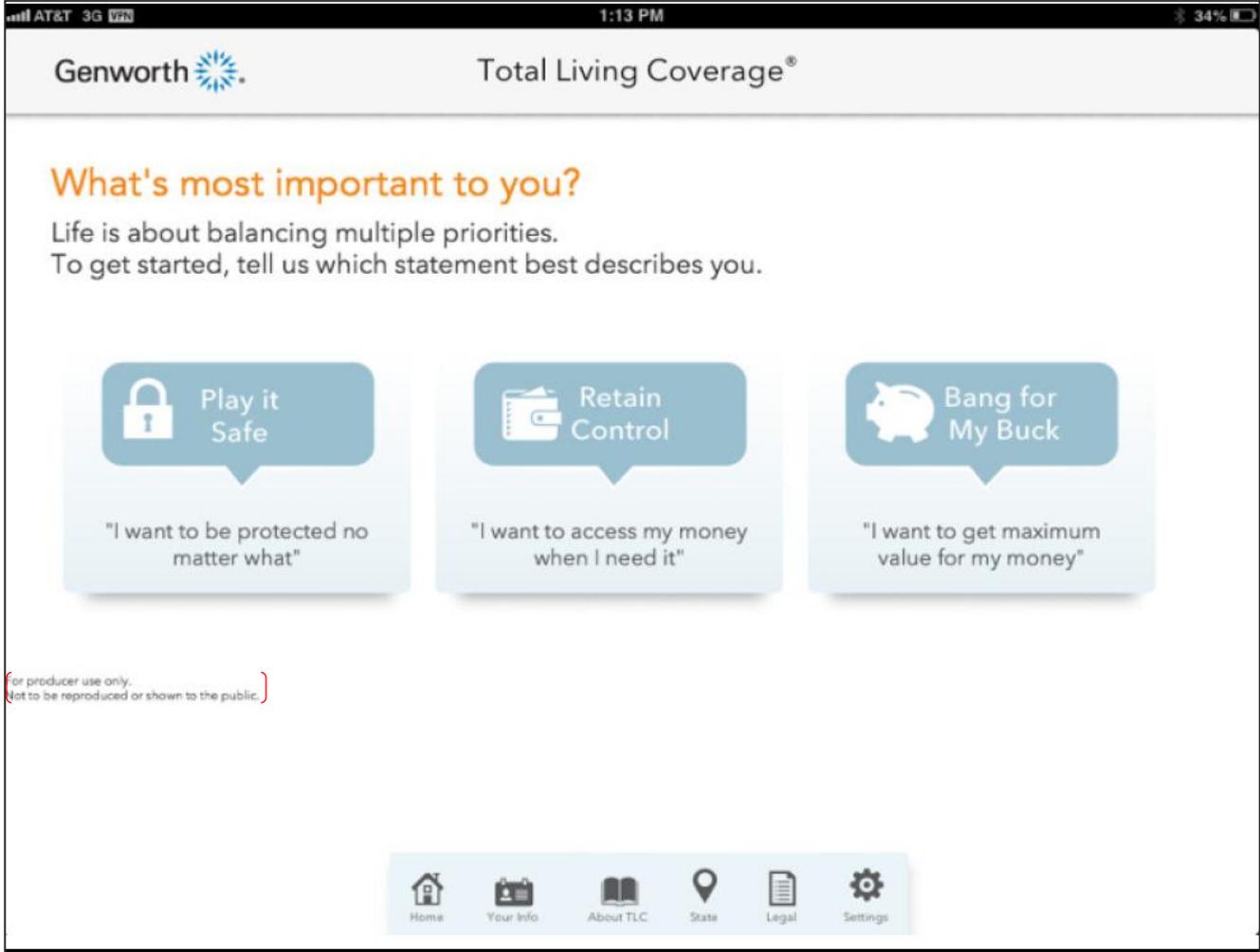
Arkansas

Go

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135476AR 01/04/13



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Genworth

Enter your information

Name
Michele

Age
40

Desired Premium
\$100,000

Couples Discount
Yes

Gender
Female

Continue ▶

Genworth Life Insurance Company (Genworth Life) wrote this to help you understand the ideas discussed. **All examples are hypothetical and used for illustrative purposes only.** They may not reflect your particular circumstances. All values and benefits shown at their original benefit levels. Benefits can never be reduced below guaranteed minimum benefit values.

Home Your Info About TLC State Legal Settings

AT&T 3G VPN 2:27 PM 26%

Genworth  Total Living Coverage[®]

What's most important to you?

Life is about balancing multiple priorities.
To get started, tell us which statement best describes you.

Protect yourself and preserve your legacy with Total Living Coverage[®] from Genworth Life Insurance Company (Genworth Life).

- Protect yourself with long term care (LTC) insurance, which helps reimburse covered expenses should you have an LTC need.
- Preserve your legacy with life insurance, which can provide a tax-free death benefit to your loved ones, or support a favorite cause.

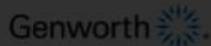
TLC links these two powerful benefits in a single policy.
TLC from Genworth Life. A powerful combination.



IMPORTANT INFORMATION

Return of Premium Rider

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Total Living Coverage®

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What's most important to you?

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Return of Premium Rider

The optional Return of Premium Rider (ROP) demonstrated might return a taxable amount to you if any amounts are in excess of the premiums you've paid minus all long term care rider charges. This amount will be reduced by any LTC benefits paid, any outstanding loan balance on the date of surrender and any withdrawals taken. ROP requires a higher initial premium and is available at the time of application only. Lifetime money back guarantee applies after policy year two.

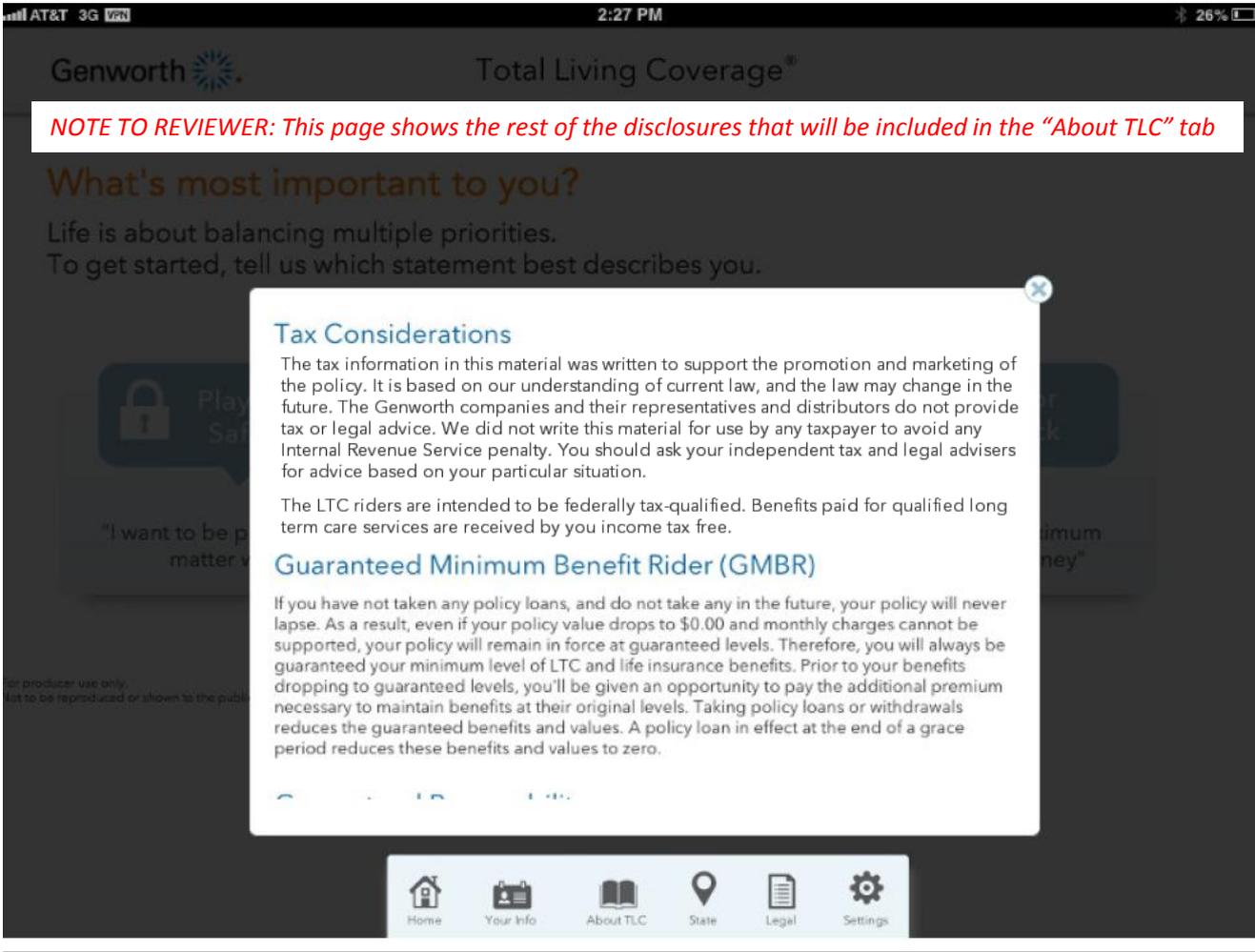
Calculations

Calculations are for demonstration purposes only. Examples assume a current interest rate of 3.25% and 2-year Accelerated Benefit Rider, a 4 year Extension of Benefits Rider, and the optional Return of Premium Rider. Preferred Health and Couples discounts have also been applied. The current interest rate may change but will never be lower than 3.0%. For full information about products' features, benefits and limitations read the policy.

Tax Considerations

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. We did not write this material for use by any taxpayer to avoid any Internal

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Tax Considerations

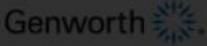
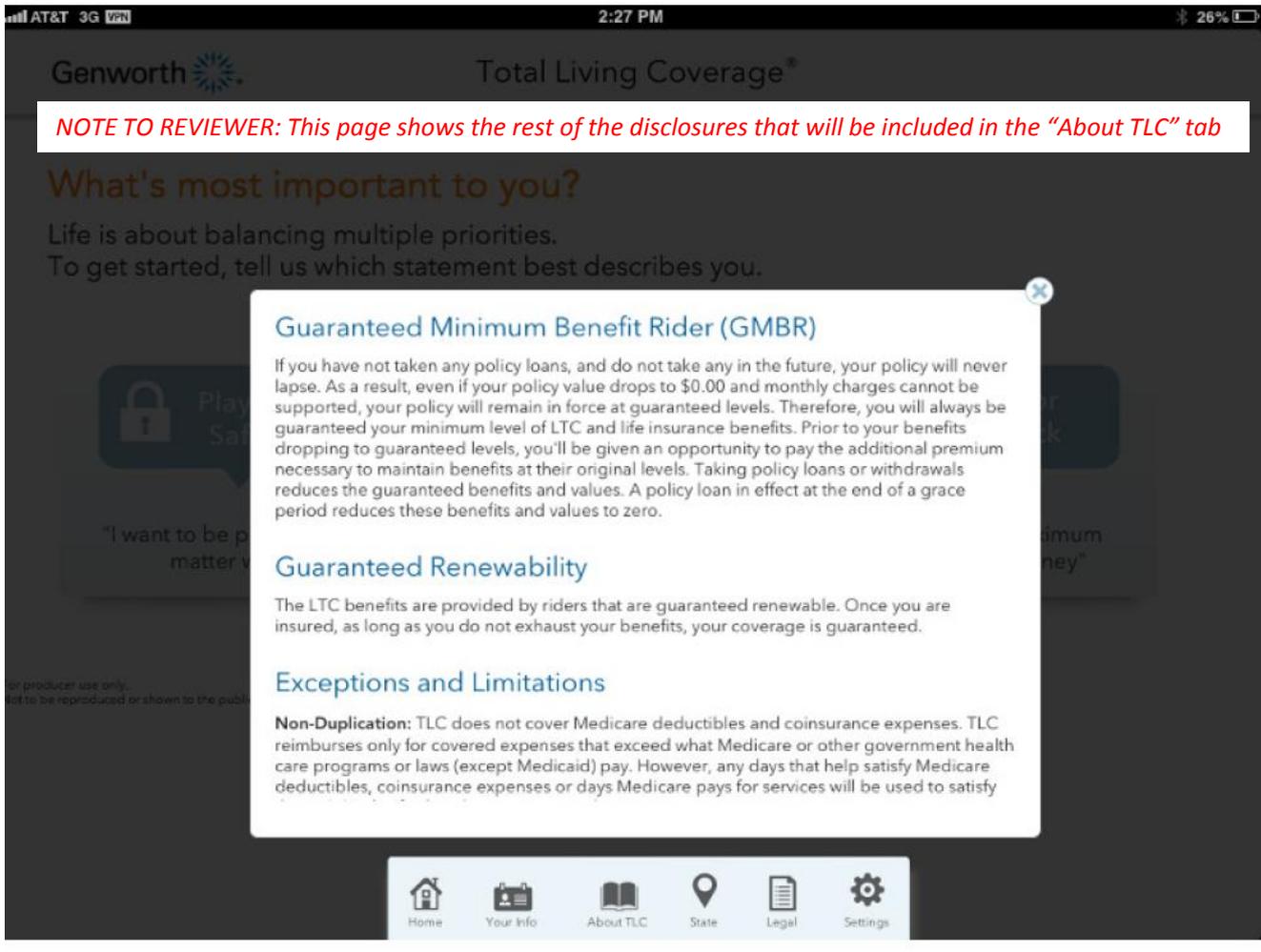
The tax information in this material was written to support the promotion and marketing of the policy. It is based on our understanding of current law, and the law may change in the future. The Genworth companies and their representatives and distributors do not provide tax or legal advice. We did not write this material 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.

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.

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. Taking policy loans or withdrawals reduces the guaranteed benefits and values. A policy loan in effect at the end of a grace period reduces these benefits and values to zero.

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Total Living Coverage®

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Guaranteed Minimum Benefit Rider (GMBR)

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Guaranteed Renewability

The LTC benefits are provided by riders that are guaranteed renewable. Once you are insured, as long as you do not exhaust your benefits, your coverage is guaranteed.

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



Home



Your Info



About TLC



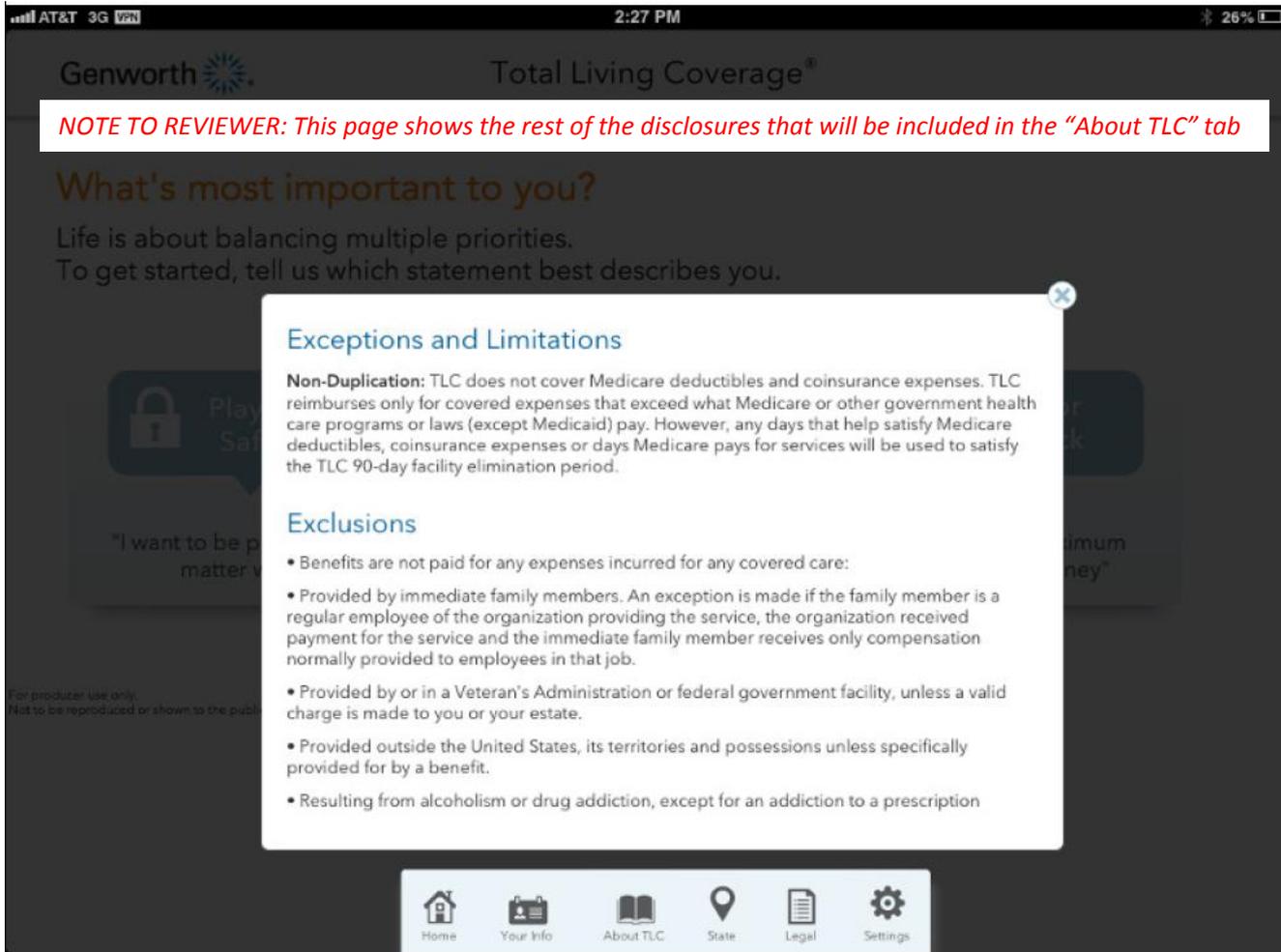
State



Legal



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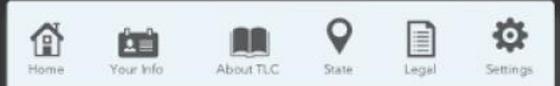
Exceptions and Limitations

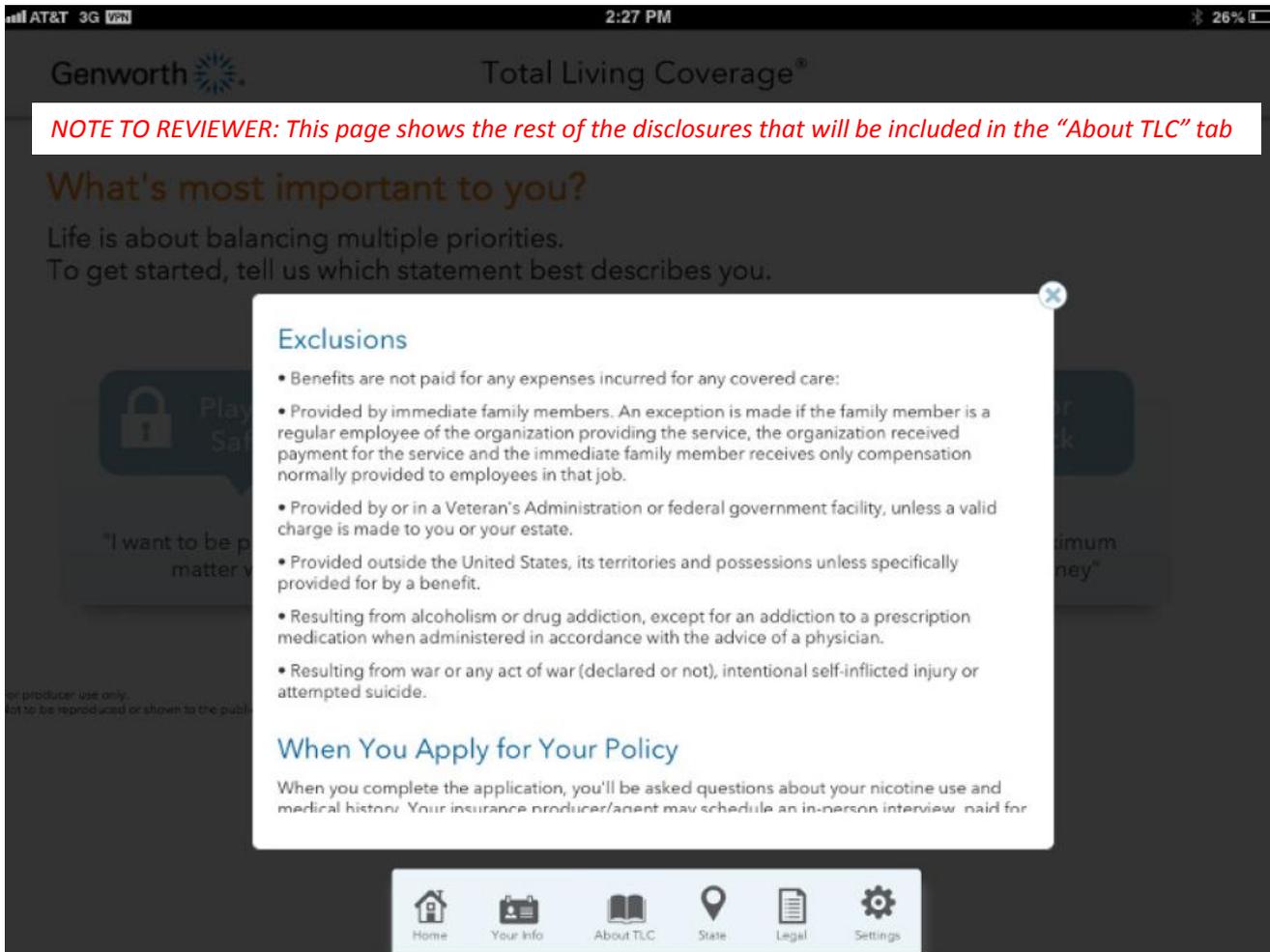
Non-Duplication: TLC does not cover Medicare deductibles and coinsurance expenses. TLC reimburses only for covered expenses that exceed what Medicare or other government health care programs or laws (except Medicaid) pay. However, any days that help satisfy Medicare deductibles, coinsurance expenses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

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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

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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 urine and blood 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.

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.

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.



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Your Info



About TLC



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What's most important to you?

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All applications are subject to the underwriting requirements of Genworth Life.

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

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Home



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About TLC



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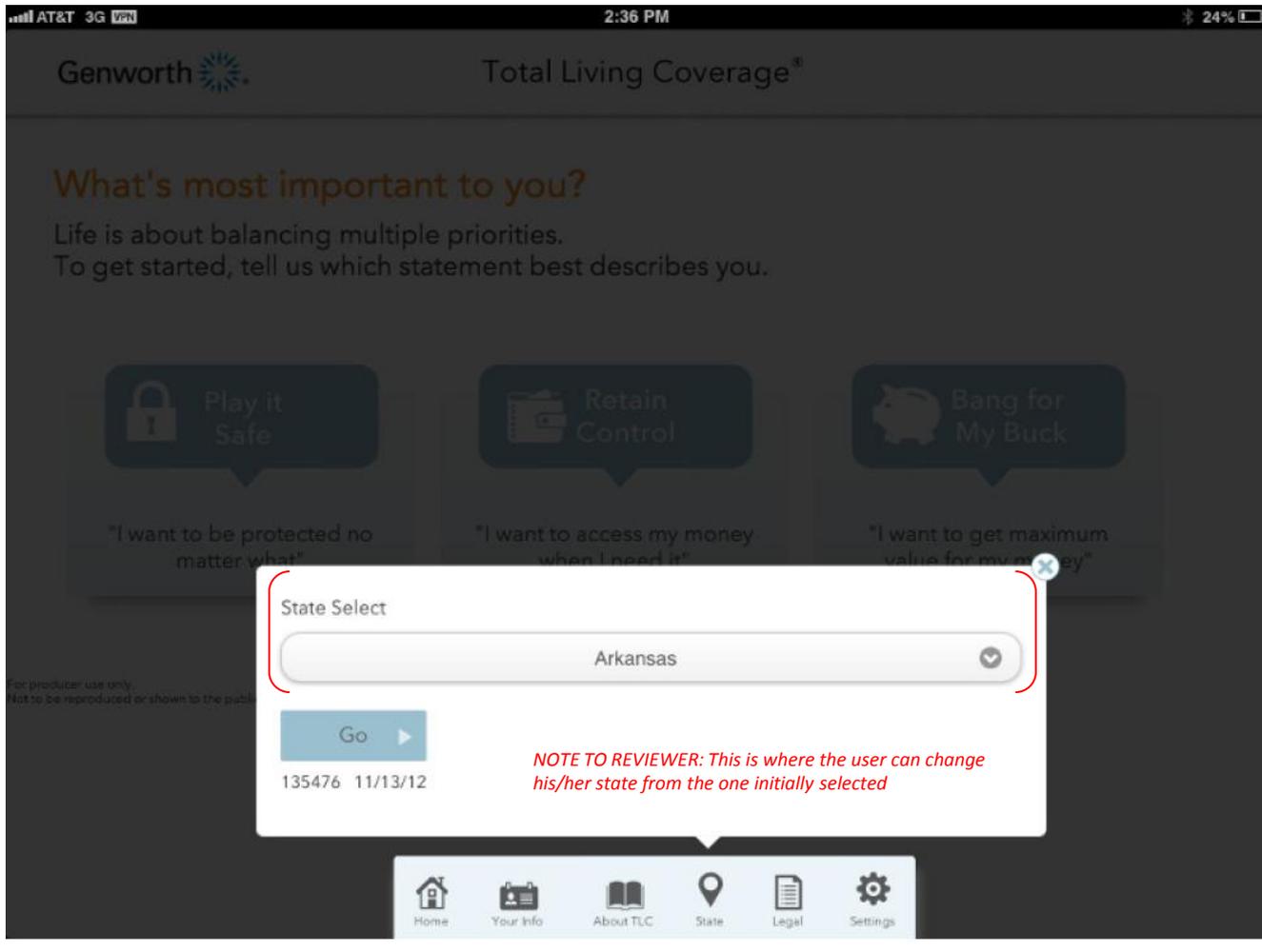


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Genworth  Total Living Coverage®

What's most important to you?

Life is about balancing multiple priorities.
To get started, tell us which statement best describes you.

 **Play it Safe**

"I want to be protected no matter what"

 **Retain Control**

"I want to access my money when I need it"

 **Bang for My Buck**

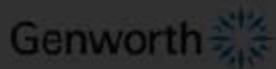
"I want to get maximum value for my money"

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Total Living Coverage® is underwritten by Genworth Life Insurance Company (Genworth Life), Richmond, VA

Please read [Privacy Policy](#) for important privacy disclosures.

Home Your Info About TLC State Legal Settings



Total Living Coverage[®]

What's most

Life is about balance
To get started, take

Settings

Note to reviewer: These are the settings producer chooses

Geolocation

On

Producer information

Producer Name

Firm Address

Phone Number

Email Address

CC on Email

Yes

This web site is optimized for use on iPad® for the following browsers: Chrome, Firefox and Internet Explorer 9 and higher.]

For technical assistance, please contact: 1 800 404.2956

Monday – Thursday 8:30 AM – 8 PM ET and Friday 9AM – 8PM ET

webassist.genworth@genworth.com

Update ▶



Home



Your Info



About TLC



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Settings



- Play it safe
- Retain control
- Bang for my buck

TLC guarantees:

- A pool of money for long term care (Lifetime Maximum)
- A death benefit for your loved ones
- Your money back with the optional Return of Premium Rider

Continue ▶

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Play it safe



Retain control



Bang for my buck

TLC can flex with you as your life and needs evolve

- A death benefit is guaranteed for your beneficiaries - regardless of whether or not you need long term care.
- You'll have a pool of money for covered LTC expenses (Lifetime Maximum).
- The optional Return of Premium Rider allows you to get at least 100% of your money back - for any reason
- You can take loans and make withdrawals if you need access to your money - though they will reduce your benefits. However, loans will not reduce your benefits if they are repaid with interest.

Continue ▶

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Total Living Coverage[®]

TLC delivers value for your money, no matter what



Play it safe



Retain control



Bang for my buck

- Tax-free death and LTC benefits several times greater than your initial premium
- Guaranteed death benefit whether or not you use LTC benefits
- One product that addresses two needs
- Optional Return of Premium Rider provides a money-back guarantee

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TLC Simulator

Genworth Total Living Coverage[®]

 Play it safe

 Retain control

 Bang for my buck



Scenario	Death Benefit
1	\$525,819
2	
3	
4	

Scenario 1: What if I never need long term care?

TLC still delivers on its promise, allowing you to leave your beneficiaries a generally tax-free death benefit of approximately \$525,819.

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Scenario	Death Benefit	LTC Benefit
1		
2	\$405,819	\$120,000
3		
4		

Scenario 2: What if I use some of my long term care benefits?
 If you used \$120,000 of your LTC pool of money, up to a monthly maximum of \$21,909, TLC would still guarantee your beneficiaries a **death benefit of \$405,819**.

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Scenario	Death Benefit	LTC Benefit
1		
2		
3	\$52,582	\$1,577,457
4		

Scenario 3: What if I use all of my long term care benefits?
 Your policy still would deliver.
 Even if you use your entire LTC pool of money, TLC provides your beneficiaries with a guaranteed residual death benefit of \$52,582.

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Scenario	Value
1	Low
2	Low
3	High
4	Low (Minimum ROP: \$150,000)

Play it safe

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Scenario 4: What if I change my mind?

With TLC changing your plans is risk free. The optional Return of Premium Rider allows you to get at least 100% of your initial premium back after two policy years, guaranteed.

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Death Benefit: \$525,819

Scenario 1: What if I never need long term care?

If you never use your long term care benefits, TLC still works for you. It provides your beneficiaries with a **generally tax-free death benefit of approximately \$525,819, or 3.5 times your initial premium.** This benefit is most often tax free.

Plus, you can take loans and withdrawals from your policy to help you cover life's surprises (although this would reduce your available benefits).

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Scenario	Death Benefit	LTC Benefit
1		
2	\$405,819	\$120,000
3		
4		

Scenario 2: What if I use some of my long term care benefits?
 When your needs change, TLC responds.
 For example, if you used \$120,000 of your LTC pool of money, up to a monthly maximum of \$21,909, your policy still would guarantee your beneficiaries a death benefit of \$405,819.

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 Bang for my buck



1 2 3 4

Scenario 3: What if I use all of my long term care benefits?
 No matter what happens in your life, TLC has you covered.
 Even if you use your entire LTC pool of money, your beneficiaries will receive a **guaranteed residual death benefit of (\$52,582).**

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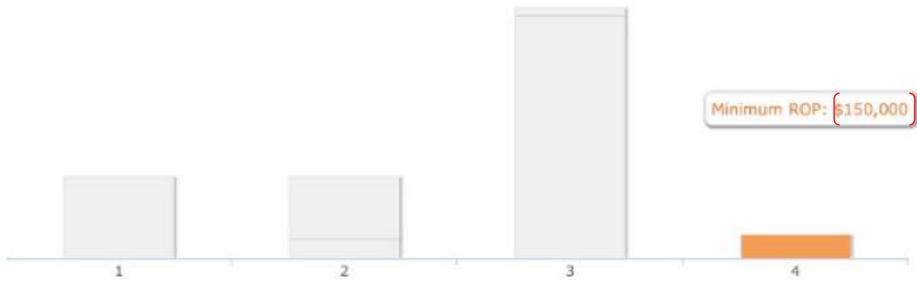
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Genworth  Total Living Coverage[®]

- Play it safe
- Retain control**
- Bang for my buck



1 2 3 4

Scenario 4: What if I change my mind?
Plans change.
If yours do, the optional Return of Premium Rider would allow you to **get at least 100% of your initial premium back** after two years of owning the policy.

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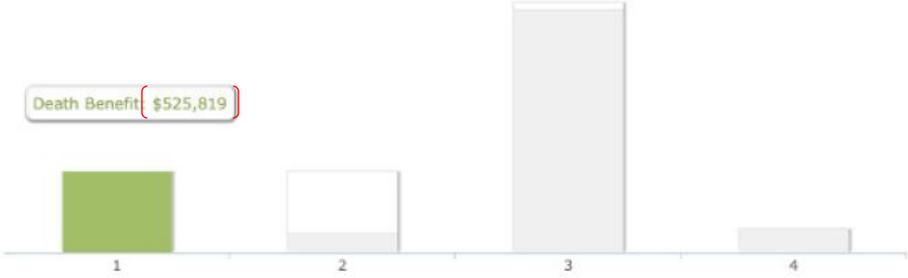
Genworth  Total Living Coverage[®]

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 Retain control

 **Bang for my buck**

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Death Benefit \$525,819

Scenario 1: What if I never need long term care?

If you never use your long term care benefits, TLC still delivers plenty of value. It provides your beneficiaries a **generally tax-free death benefit of approximately \$525,819, or 3.5 times your premium.**

Plus, you can take loans and withdrawals from your policy to help you cover life's surprises (although this would reduce your available benefits).

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 Play it safe

 Retain control

 **Bang for my buck**

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Scenario 2: What if I use some of my long term care benefits?

You'll see the true value of TLC when you use it. You'd have access to **\$1,577,457** for covered LTC expenses - or **10.5** times your initial premium.

And if you used **\$120,000** of this money, up to a monthly maximum of **\$21,900**, your policy still would guarantee your beneficiaries a **death benefit of \$405,819**.

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 Play it safe

 Retain control

 **Bang for my buck**



Scenario	Death Benefit	LTC Benefit
1		
2		
3	\$52,582	\$1,577,457
4		

Scenario 3: What if I use all of my long term care benefits?

Even if you use all **\$1,577,457** of your LTC benefits, your policy will deliver a **Residual Death Benefit of \$52,582**.

That means the total value you get from TLC would be **\$1,630,039** (sum of LTC benefits and a Residual Death Benefit).

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TLC Simulator

Genworth  Total Living Coverage®

-  Play it safe
-  Retain control
-  **Bang for my buck**

Scenario	Value
1	Low
2	Low
3	High
4	Low (Minimum ROP: \$150,000)

Scenario 4: What if I change my mind?

No problem.

If your plans change, the optional Return of Premium Rider allows you to **get at least 100% of your initial premium back** after owning the policy for two years. That means you can use your money however you need to.

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TLC Simulator

Genworth  Total Living Coverage®

 A powerful combination that delivers guarantees

Olga, your initial premium of (\$150,000) could provide:

(3.5k) Life Insurance Benefit	(10.5k) Long Term Care Benefit	100% Return of Premium
Death Benefit (\$525,819)	Total Pool of Money (\$1,577,457)	Initial Premium (\$150,000)
or	Monthly Maximum (\$21,909)	
Residual Death Benefit (\$52,582)	Total Benefit Period (6 Years)	

- A pool of money for long term care (Lifetime Maximum)
- A death benefit for your loved ones
- Your money back with the optional Return of Premium Rider

What's next?

Send Email

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Tap the About TLC icon below to view important product information.

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TLC Simulator

Genworth  Total Living Coverage®

 A powerful combination to flex with your life

Olga, your initial premium of (\$150,000) could provide:

(3.5)x Life Insurance Benefit	(10.5)x Long Term Care Benefit	100% Return of Premium
Death Benefit (\$25,819)	Total Pool of Money (\$1,577,457)	Initial Premium (\$150,000)
or	Monthly Maximum (\$21,909)	
Residual Death Benefit (\$52,582)	Total Benefit Period (6 Years)	

- A death benefit is guaranteed for your beneficiaries - regardless of whether or not you need long term care.
- You'll have a pool of money for covered LTC expenses (Lifetime Maximum).
- The optional Return of Premium Rider allows you to get at least 100% of your money back - for any reason.
- You can take loans and make withdrawals if you need access to your money - though they will reduce your benefits. However, loans will not reduce your benefits if they are repaid with interest.

What's next?

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TLC Simulator

Genworth  Total Living Coverage®

 A powerful combination that delivers value for your money

Olga, your initial premium of (\$150,000) could provide:

3.5x Life Insurance Benefit	10.5x Long Term Care Benefit	100% Return of Premium
Death Benefit (\$525,819)	Total Pool of Money (\$1,577,457)	Initial Premium (\$150,000)
or	Monthly Maximum (\$21,909)	
Residual Death Benefit (\$52,582)	Total Benefit Period (6 Years)	

- Tax-free death and LTC benefits several times greater than your initial premium
- Guaranteed death benefit whether or not you use LTC benefits
- One product that addresses two needs
- Optional Return of Premium Rider provides a money-back guarantee

What's next?

Send Email

Get a quote View brochure

Tap the About TLC icon below to view important product information.

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Home Your Info About TLC State Legal Settings

Dear [Scott],

Below please find a summary of the Total Living Coverage^o(TLC) example I created for you today. You may also [review a more detailed brochure](#).

If you have any questions or if you would like to discuss further, please feel free to call me at [insert producer phone number]. I look forward to talking with you again soon.

Sincerely,

[producer name]

[firm address]

[phone number]

[email address]



What is Total Living Coverage?

Protect yourself and preserve your legacy with TLC from Genworth Life Insurance Company (Genworth Life)

Protect yourself with long term care (LTC) insurance, which helps reimburse expenses should you have a LTC need.



Preserve your legacy with life insurance, which can provide a tax-free death benefit to your loved ones, or support a favorite cause.

TLC links these two powerful benefits in a single policy.

TLC from Genworth Life. A powerful combination.

Your initial premium of [\$XX,XXX] could provide:

[X]x Life Insurance Benefit	[X]x Long Term Care Benefit	100% Return of Premium
Death Benefit [\$XX,XXX] or Residual Death Benefit [\$XX,XXX]	Total Pool of Money [\$XX,XXX] Monthly Maximum [\$XX,XXX] Total Benefit Period [X Years]	Initial Premium [\$XX,XXX]

- A death benefit is guaranteed for your beneficiaries – regardless of whether or not you need long term care.
- You'll have a pool of money for covered LTC expenses (Lifetime Maximum).
- The optional Return of Premium Rider allows you to get 100% of your money back - for any reason.
- You can take loans and make withdrawals if you need access to your money. However, loans will not reduce your benefits if they are repaid with interest.

[Scott], [here's how TLC can flex with you as your life and needs evolve.]

Scenario 1:

What if I never need long term care?

If you never use your long term care benefits, TLC still fits your life. It provides your beneficiaries with a **generally tax-free death benefit of approximately [\$XX,XXX], or [X] times your initial premium.**

Plus, you can take loans and withdrawals from your policy to help you cover life's surprises (although this would reduce your available benefits).

Scenario 2:

What if I use some of my long term care benefits?

When your needs change, TLC responds.

For example, if you used [\$XX,XXX] of your LTC pool of money, up to a monthly maximum of [\$XX,XXX], your policy still would guarantee your beneficiaries a **death benefit of [\$XX,XXX].**

Scenario 3:

What if I use all of my long term care benefits?

No matter what happens in your life, TLC has you covered.

Even if you use your entire LTC pool of money, your beneficiaries will **receive a guaranteed residual death benefit of [\$XX,XXX].**

Scenario 4:

What if I change my mind?

Plans change.

If yours do, the optional Return of Premium Rider would allow you to get **at least 100% of your initial premium back** after two years of owning the policy.

What's next?

Contact **[Producer Name]**

Email: [Producer Email]

Phone: [Producer Phone]

[View brochure](#)

Total Living Coverage® is underwritten by Genworth Life Insurance Company, Richmond, VA

Return of Premium Rider

The optional Return of Premium Rider (ROP) demonstrated might return a taxable amount to you if any amounts are in excess of the premiums you've paid minus all long term care rider charges. This amount will be reduced by any LTC benefits paid, any outstanding loan balance on the date of surrender and any withdrawals taken. ROP requires a higher initial premium and is available at the time of application only. Lifetime money back guarantee applies after policy year two.

Calculations

Calculations are for demonstration purposes only. Examples assume a current interest rate of [3.25%], a [2/3] year Accelerated Benefit Rider, a 4 year Extension of Benefits Rider, and the optional Return of Premium Rider. Preferred Health and [Couples discounts] have also been applied. The current interest rate may change but will never be lower than 3.0%.

Tax Considerations

The tax information in this material was written to support the promotion and marketing of the policy. It is based on our understanding of current law and the law may change in the future. The Genworth companies and their representatives and distributors do not provide tax or legal advice. We did not write this material 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.

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.

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. Taking policy loans or withdrawals reduces the guaranteed benefits and values. A policy loan in effect at the end of a grace period reduces these benefits and values to zero.

Guaranteed Renewability

The LTC benefits are provided by riders that are guaranteed renewable. Once you are insured, as long as you do not exhaust your benefits, your coverage is guaranteed.

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 the TLC 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.] [For South Dakota: Provided for the treatment of the insured's alcoholism or drug abuse.]
- 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 urine and blood 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.

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.

[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.]

Please read [Privacy Policy](#) for important privacy disclosures.

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SERFF Tracking #:

GEFA-128831188

State Tracking #:**Company Tracking #:****State:**

Arkansas

Filing Company:

Genworth Life Insurance Company

TOI/Sub-TOI:

LTC06 Long Term Care - Other/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:

TLC iPad App and E-Mail/135476

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Cover Letter	Approved	01/04/2013
Comments:			
Attachment(s):			
AR Cover Letter TLC12 iPad App and Email 135476 111312 et al.doc.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Explanation of Variables	Approved	01/04/2013
Comments:			
Attachment(s):			
TLC App Email Output EOV.pdf TLC App_ EOV (6) AR.pdf			



Long Term Care Insurance

6620 West Broad Street Building 4
Richmond, VA 23230

January 2, 2013

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® iPad App: 135476 11/13/12
Total Living Coverage® E-Mail: 135476EM 11/13/12**

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® iPad App, 135476 11/13/12 and Total Living Coverage® E-Mail, 135476EM 11/13/12 will be used 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 and approved advertising materials 137988 08/08/12 and 133842 08/08/12 (Approved on 8/15/12 under SERFF Tracking Number GEFA-128640703), 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.

The Total Living Coverage® iPad App, 135476 11/13/12 will be available only to licensed independent agents that are appointed with Genworth Life Insurance Company. It is an application that will be loaded onto their iPad. "Application" is not to be confused with an "application" used to apply for insurance. The Total Living Coverage® iPad App, 135476 11/13/12, is not available to consumers through the Apple App Store. It is only available to agents/producers through Genworth Life Insurance Company.

During the sales process, agents will use the approved product brochure, 137988 08/08/12 to explain how the Total Living Coverage policy works. The agent will use approved brochure 133842 08/08/12 to further explain the policy.

The Total Living Coverage® iPad App, 135476 11/13/12 will be used to provide additional examples, electronically, of how the policy works.

If the client would like a copy of what was presented on the agent's iPad, the agent will e-mail 135476EM 11/13/12. There is a hyperlink in the body of the e-mail, "review a more detailed brochure", that links to the approved product brochure 137988 08/08/12.

Also attached is an Explanation of Variables.

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

TLC App Email Output

Explanation of Variability

Form 135476EM-TMP

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

[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 Form No. GL5000 0212 and Rider Form Nos. GL500R 0212, GL501RSD 0212, GL502R 0212 and GL503R 0212]

[Policy Form No. GL5000MT 0212 and Rider Form Nos. GL500R 0212, GL501RMT 0212, GL502RMT 0212, and GL503R 0212]

[Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, GL501R 0212 et al., GL502R 0212 et al., and ICC12-GL503R]

Page	Content	Variability Conditions	Range (where applicable)
1	Dear [Scott]	Client's First Name	
	[producer name] [firm address] [phone number] [email address]	Producer's contact information entered by the producer in the "Settings" tab of the app	
2	Your initial premium of [\$\$\$] could provide:	Initial premium from client's information gathered on "Your Info" tab of the app	
	Left Column [X]x Life Insurance Benefit Death Benefit [\$\$\$] Residual Death Benefit [\$\$\$]	Values depend on client's information gathered on "Your Info" tab of the app	
	Center Column [X]x Life Insurance Benefit Total Pool of Money [\$\$\$] Monthly Maximum [\$\$\$] Total Benefit Period [X Years]	Values depend on client's information gathered on "Your Info" tab of the app	
	Right Column 100% Return of Premium Initial Premium [\$\$\$]	Value depends on the premium level chosen by client on "Your Info" tab of the app	\$50,000; \$100,000; \$150,000 and \$200,000
	[Scott], [here's how TLC can flex with you as your life and needs evolve.] [• A death benefit is guaranteed for your beneficiaries - regardless of whether or not you need long term care. • You'll have a pool of money for covered LTC expenses. • The optional Return of Premium Rider allows you to get at least 100% of your money back - for any reason • You can take loans and make withdrawals if you need access to your money – though they will reduce your benefits. However, loans will not reduce your benefits if they are repaid with interest.]	Based on the option the client chose on the "Home" page	"Retain Control" option
	[Scott], [here's what TLC guarantees.] [• A pool of money for long term care • A death benefit for your loved ones • Your money back with the optional Return of Premium Rider]	Based on the option the client chose on the "Home" page	"Play it Safe" option
	[Scott], [here is how TLC delivers value for your money, no matter what.] [• Tax-free death and LTC benefits several times greater than your initial premium • Guaranteed death benefit whether or not you use LTC benefits • One product that addresses two needs • Optional Return of Premium Rider provides a money-back guarantee]	Based on the option the client chose on the "Home" page	"Bang for my Buck" option
	Scenario 1: What if I never need long term care? [If you never use your long term care benefits, TLC still works for you. It provides your beneficiaries with a death benefit of approximately [\$\$\$] or [X] times your initial premium. This benefit is most often tax free. Plus, you can take loans and withdrawals from your policy to help you cover life's surprises (although this would reduce your available benefits).]	Based on the client info gathered on the "Your Info" tab of the app	
Scenario 2: What if I use some of my long term care benefits? [When your needs change, TLC responds. For example, if you used [\$\$\$] of your LTC pool of money, up to a monthly maximum of [\$\$\$], your policy still would guarantee your beneficiaries a death benefit of [\$\$\$].]	Based on the client info gathered on the "Your Info" tab of the app		

TLC App Email Output			
Explanation of Variability			
Form 135476EM-TMP			
[Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, ICC12-GL501R, ICC12-GL502R and ICC12-GL503R]			
[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 Form No. GL5000 0212 and Rider Form Nos. GL500R 0212, GL501RSD 0212, GL502R 0212 and GL503R 0212]			
[Policy Form No. GL5000MT 0212 and Rider Form Nos. GL500R 0212, GL501RMT 0212, GL502RMT 0212, and GL503R 0212]			
[Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, GL501R 0212 et al., GL502R 0212 et al., and ICC12-GL503R]			
Page	Content	Variability Conditions	Range (where applicable)
	Scenario 3: What if I use all of my long term care benefits? [No matter what happens in your life, TLC has you covered. Even if you use your entire LTC pool of money, your beneficiaries will receive a guaranteed residual death benefit of [\$XX,XXX].]	Based on the client info gathered on the "Your Info" tab of the app	
	Scenario 4: What if I change my mind? [Plans change. If yours do, the optional Return of Premium Rider would allow you to get at least 100% of your initial premium back after two years of owning the policy.]	Based on the option the client chose on the "Home" page	
	What's Next? Contact: [Producer Name] Email: [Producer Email] Phone: [Producer Phone]	Producer's contact information entered by the producer in the "Settings" tab of the app	
	View brochure	Links to the TLC Consumer Brochure. The version will depend on the state chosen on the "State Selector" page on the "State" tab.	ICC12 137988, 137988, 137988MT, 137988SD, 137988HB
	Calculations are for demonstration purposes only. Examples assume a current interest rate of [3.25%], a [2/3] year Accelerated Benefit Rider, a 4 year Extension of Benefits Rider, and the optional Return of Premium Rider. Preferred Health [and Couples] discounts have also been applied. The current interest rate may change but will never be lower than 3.0%.	[3.25%] will be adjusted as current product interest rate changes. [2/3] Either 2 or 3 will display for ABR based on clients initial premium choice and age. [and Couples] will display if couples discount was selected by user.	No less than 3.0% may be displayed for interest rate.
3-5	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. [ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, ICC12-GL501R, ICC12-GL502R and ICC12-GL503R. Policy, benefits and riders may not be available in all states. Terms and conditions may vary]	Based on the state chosen the "State Selector" page or the "State" tab. This text will appear for ICC states only.	AL, AK, CO, GA, ID, IL, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, NC, NE, NH, NM, OH, OK, OR, PA, RI, SC, TN, TX, UT, VT, VA, WA, WV, WI, WY
	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.]	Based on the state chosen the "State Selector" page or the "State" tab. This text will appear for NON ICC states only.	AR, AZ, DC, DE, ND
	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 and Rider Form Nos. GL500R 0212, GL501RSD 0212, GL502R 0212 and GL503R 0212.]	Based on the state chosen the "State Selector" page or the "State" tab. This text will appear for SD only.	SD
	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. [GL5000MT 0212 and Rider Form Nos. GL500R 0212, GL501RMT 0212, GL502RMT 0212, and GL503R 0212.]	Based on the state chosen the "State Selector" page or the "State" tab. This text will appear for MT only.	MT
	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. [ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, GL501R 0212 et al., GL502R 0212 et al., and ICC12-GL503R.]	Based on the state chosen the "State Selector" page or the "State" tab. This text will appear for NV only.	NV

Page	Content	Variability Conditions	Range (where applicable)
TLC App Explanation of Variability Form 135476CTMP [ICC12 135476] [135476] [135476SD] [135476MT] [135476HB] [135476AR] [Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, ICC12-GL501R, ICC12-GL502R and ICC12-GL503R] [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 Form No. GL5000 0212 and Rider Form Nos. GL500R 0212, GL501RSD 0212, GL502R 0212 and GL503R 0212] [Policy Form No. GL5000MT 0212 and Rider Form Nos. GL500R 0212, GL501RMT 0212, GL502RMT 0212, and GL503R 0212] [Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, GL501R 0212 et al., GL502R 0212 et al., and ICC12-GL503R]			
All	[For Producer use only. Not to be distributed or shown to the public]	This statement will appear on the Producer version only. Upon state approval for consumer use, it will no longer appear.	
1 & 12	[Select State]	Client's state of residency	AL, AZ, AR, AK, DC, CO, DE, GA, ID, IL, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MT, MO, NC, ND, NE, NH, NM, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, VA, WA, WV, WI, WY
1	[ICC12 135476] [135476] [135476SD] [135476MT] [135476AR] [135476HB]	Based on the state chosen on p.1 or 7, the correct form number will appear on each page	AL, AK, CO, GA, ID, IL, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, NC, NE, NH, NM, OH, OK, OR, PA, RI, SC, TN, TX, UT, VT, VA, WA, WV, WI, WY AZ, DC, DE, ND SD MT AR NV
3	[Name] [Age] [Desired Premium] [Couples Discount] [Gender]	Client's name Client's age Client's choice Client's choice Client's gender	40-79 \$50,000; \$100,000; \$150,000 and \$200,000 Yes, No Female, Male
4-11	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. [ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, ICC12-GL501R, ICC12-GL502R and ICC12-GL503R. Policy, benefits and riders may not be available in all states. Terms and conditions may vary by state.]	Based on the state chosen on p.1 or 7 This text will appear for ICC states only	AL, AK, CO, GA, ID, IL, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, NC, NE, NH, NM, OH, OK, OR, PA, RI, SC, TN, TX, UT, VT, VA, WA, WV, WI, WY
	[Provided for the treatment of the insured's alcoholism or drug abuse.]	Based on the state chosen on p.1 or 7 This text will appear for SD only	SD
	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.]	Based on the state chosen on p.1 or 7 This text will appear for NON ICC states only	AR, AZ, DC, DE, ND
	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 and Rider Form Nos. GL500R 0212, GL501RSD 0212, GL502R 0212 and GL503R 0212.]	Based on the state chosen on p.1 or 7 This text will appear for SD only	SD
	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. [GL5000MT 0212 and Rider Form Nos. GL500R 0212, GL501RMT 0212, GL502RMT 0212, and GL503R 0212.]	Based on the state chosen on p.1 or 7 This text will appear for MT only	MT
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. [ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, GL501R 0212 et al., GL502R 0212 et al., and ICC12-GL503R.]	Based on the state chosen on p.1 or 7 This text will appear for NV only	NV	
5	Calculations are for demonstration purposes only. Examples assume a current interest rate of [3.25%], a [2/3] year Accelerated Benefit Rider, a 4 year Extension of Benefits Rider, and the optional Return of Premium Rider. Preferred Health [and Couples] discounts have also been applied. The current interest rate may change but will never be lower than 3.0%.	[3.25%] will be adjusted as current product interest rate changes [2/3] Either 2 or 3 will display for ABR based on client's initial premium choice and age [and Couples] will display if couples discount was selected by user	No less than 3.0% may be displayed for interest rate.
14	[Geolocation] [Producer Name] [Firm Address] [Phone Number] [Email address] [CC on email] [iPad® for the following browsers: Chrome, Firefox and Internet Explorer® 9 and higher.]	Producer's choice Producer's contact information Will depend on technical attributes of the site	On, Off Yes, No
18	"Play it safe", Scenario 1 Death Benefit [\$XX,XXX] TLC still delivers on its promise, allowing you to leave your beneficiaries a generally tax-free death benefit of approximately [\$XX,XXX].	Values depend on client's information gathered on p. 3	
19	"Play it safe", Scenario 2 Death Benefit [\$XX,XXX], LTC Benefit [\$XX,XXX] If you used [\$XX,XXX] of your LTC pool of money, TLC would still guarantee your beneficiaries a death benefit of [\$XX,XXXX]	Values depend on client's information gathered on p. 3	Withdrawn amount is hypothetical and will always be 80% of initial premium.

TLC App

Explanation of Variability

Form 135476CTMP [ICC12 135476] [135476S] [135476MT] [135476HB] [135476AR]
 [Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, ICC12-GL501R, ICC12-GL502R and ICC12-GL503R]
 [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 Form No. GL5000 0212 and Rider Form Nos. GL500R 0212, GL501RSD 0212, GL502R 0212 and GL503R 0212]
 [Policy Form No. GL5000MT 0212 and Rider Form Nos. GL500R 0212, GL501RMT 0212, GL502RMT 0212, and GL503R 0212]
 [Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, GL501R 0212 et al., GL502R 0212 et al., and ICC12-GL503R]

Page	Content	Variability Conditions	Range (where applicable)
20	<p>"Play it safe", Scenario 3</p> <p>Death Benefit $[\\$XX,XXX]$, LTC Benefit $[\\$XX,XXX]$</p> <p>Even if you use your entire LTC pool of money, TLC provides your beneficiaries with a guaranteed residual death benefit of $[\\$XX,XXX]$.</p>	<p>Values depend on client's information gathered on p. 3</p>	
21	<p>"Play it safe", Scenario 4</p> <p>Minimum RO: $[\\$XX,XXX]$</p>	<p>Value depends on the premium level chosen by client on p. 3</p>	<p>\$50,000; \$100,000; \$150,000 and \$200,000</p>
22	<p>"Retain control", Scenario 1</p> <p>Death Benefit $[\\$XX,XXX]$</p> <p>If you never use your long term care benefits, TLC still works for you. It provides your beneficiaries with a generally tax-free death benefit of approximately $[\\$XX,XXX]$, or $[X]$ times your initial premium.</p>	<p>Values depend on client's information gathered on p. 3</p>	
23	<p>"Retain Control", Scenario 2</p> <p>Death Benefit $[\\$XX,XXX]$, LTC Benefit $[\\$XX,XXX]$</p> <p>For example, if you used $[\\$XX,XXX]$ of your LTC pool of money, up to a monthly maximum of $[\\$XX,XXX]$, your policy still would guarantee your beneficiaries a death benefit of $[\\$XX,XXX]$.</p>	<p>Values depend on client's information gathered on p. 3</p>	<p>Long term care claim amount is hypothetical and will always be 80% of the client's LTC pool.</p>
24	<p>"Retain control", Scenario 3</p> <p>Death Benefit $[\\$XX,XXX]$, LTC Benefit $[\\$XX,XXX]$</p> <p>Even if you use your entire LTC pool of money, your beneficiaries will receive a guaranteed residual death benefit of $[\\$XX,XXX]$.</p>	<p>Values depend on client's information gathered on p. 3</p>	
25	<p>"Retain control", Scenario 3</p> <p>Minimum ROP: $[\\$XX,XXX]$</p>	<p>Value depends on the premium level chosen by client on p. 3</p>	<p>\$50,000; \$100,000; \$150,000 and \$200,000</p>
26	<p>"Bang for my buck", Scenario 1</p> <p>Death Benefit $[\\$XX,XXX]$</p> <p>If you never use your long term care benefits, TLC still delivers plenty of value. It provides your beneficiaries with a generally tax-free death benefit of approximately $[\\$XX,XXX]$, or $[X]$ times your initial premium.</p>	<p>Values depend on client's information gathered on p. 3</p>	
27	<p>"Bang for my buck", Scenario 2</p> <p>Death Benefit $[\\$XX,XXX]$, LTC Benefit $[\\$XX,XXX]$</p> <p>You'll see the true value of TLC when you use it. You'd have access to $[\\$XX,XXX]$ for covered LTC expenses—or $[X]$ times your initial premium.</p> <p>And if you used $[\\$XX,XXX]$ of this money, your policy still would guarantee your beneficiaries a death benefit of $[\\$XX,XXX]$.</p>	<p>Values depend on client's information gathered on p. 3</p>	<p>Long term care claim amount is hypothetical and will always be 80% of the client's LTC pool.</p>
28	<p>"Bang for my buck", Scenario 3</p> <p>Death Benefit $[\\$XX,XXX]$, LTC Benefit $[\\$XX,XXX]$</p> <p>Even if you use all $[\\$XX,XXX]$ of your LTC benefits, your policy will deliver a Residual Death Benefit of $[\\$XX,XXX]$.</p> <p>That means the total value you get from TLC would be $[\\$XX,XXX]$ (sum of LTC benefits and a Residual Death Benefit).</p>	<p>Values depend on client's information gathered on p. 3</p>	
29	<p>"Play it safe", Scenario 4</p> <p>Minimum ROP: $[\\$XX,XXX]$</p>	<p>Value depends on the premium level chosen by client on p. 3</p>	<p>\$50,000; \$100,000; \$150,000 and \$200,000</p>
	<p>Left Column</p> <p>$[X]$x Life Insurance Benefit Death Benefit $[\\$XX,XXX]$ Residual Death Benefit $[\\$XX,XXX]$</p>	<p>Client name and initial premium from client's information gathered on p. 3</p> <p>Values depend on client's information gathered on p. 3</p>	

TLC App

Explanation of Variability

Form 135476CTMP [ICC12 135476] [135476] [135476SD] [135476MT] [135476HB] [135476AR]

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

[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 Form No. GL5000 0212 and Rider Form Nos. GL500R 0212, GL501RSD 0212, GL502R 0212 and GL503R 0212]

[Policy Form No. GL5000MT 0212 and Rider Form Nos. GL500R 0212, GL501RMT 0212, GL502RMT 0212, and GL503R 0212]

[Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, GL501R 0212 et al., GL502R 0212 et al., and ICC12-GL503R]

Page	Content	Variability Conditions	Range (where applicable)
30-32	Center Column <input checked="" type="checkbox"/> Life Insurance Benefit Total Pool of Money [\$XX,XXX] Monthly Maximum [\$XX,XXX] Total Benefit Period [X] Years	Values depend on client's information gathered on p. 3	
	Righ Column 100% Return of Premium Initial Premium [\$XX,XXX]	Value depends on the premium level chosen by client on p. 3	\$50,000; \$100,000; \$150,000 and \$200,000
	[Send Email]	Will generate an email output to be sent to the client that will summarize all the data generated by the app. Values will depend on client's information gathered on p. 3. Will apply to the consumer version only.	
	Get a quote	Will link to Genworth's internal quoting tool.	
	View Brochure	Will generate a pdf of the TLC Consumer Brochure that has already been approved.	ICC12 137988, 137988, 137988MT, 137988SD, 137988HB

State: Arkansas **Filing Company:** Genworth Life Insurance Company
TOI/Sub-TOI: LTC06 Long Term Care - Other/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: TLC iPad App and E-Mail/135476

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/02/2013	Replaced 01/04/2013	Form	Total Living Coverage® iPad App	01/04/2013	135476_111312_TLC App.pdf (Superseded)
01/02/2013	Replaced 01/04/2013	Form	Total Living Coverage® E-Mail	01/04/2013	135476EM_TLC App Email Output.pdf (Superseded)
01/02/2013	Replaced 01/04/2013	Supporting Document	Explanation of Variables	01/04/2013	TLC App Email Output EOV.pdf TLC App_ EOV.pdf (Superseded)



A Powerful Combination
Protect yourself. Preserve your legacy.





Total Living Coverage®

Underwritten by Genworth Life Insurance Company, Richmond, VA

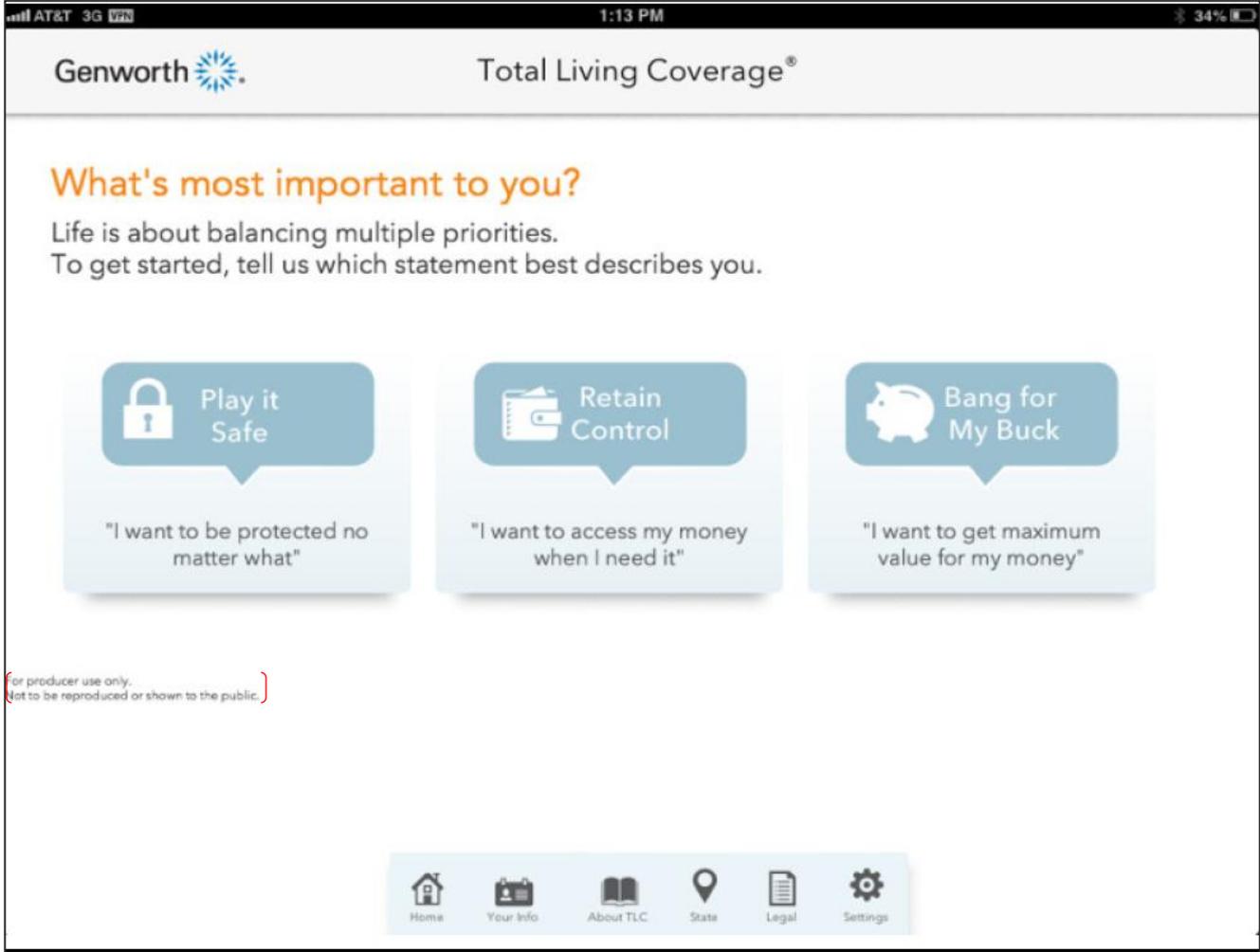
State Select

Arkansas

Go

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NOTE TO REVIEWER: Page numbers are for reference only and will not show up on the final version.



AT&T 3G VPN 1:13 PM 34%

Genworth

Enter your information

Name
Michele

Age
40

Desired Premium
\$100,000

Couples Discount
Yes

Gender
Female

Continue ▶

Genworth Life Insurance Company (Genworth Life) wrote this to help you understand the ideas discussed. **All examples are hypothetical and used for illustrative purposes only.** They may not reflect your particular circumstances. All values and benefits shown at their original benefit levels. Benefits can never be reduced below guaranteed minimum benefit values.

Home Your Info About TLC State Legal Settings

AT&T 3G VPN 2:27 PM 26%

Genworth  Total Living Coverage[®]

What's most important to you?

Life is about balancing multiple priorities.
To get started, tell us which statement best describes you.

Protect yourself and preserve your legacy with Total Living Coverage[®] from Genworth Life Insurance Company (Genworth Life).

Protect yourself with long term care (LTC) insurance, which helps reimburse covered expenses should you have an LTC need.

Preserve your legacy with life insurance, which can provide a tax-free death benefit to your loved ones, or support a favorite cause.

TLC links these two powerful benefits in a single policy.

TLC from Genworth Life. A powerful combination.



IMPORTANT INFORMATION

Return of Premium Rider

Home Your Info About TLC State Legal Settings



Total Living Coverage®

NOTE TO REVIEWER: This page shows the rest of the disclosures that will be included in the "About TLC" tab

What's most important to you?

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Return of Premium Rider

The optional Return of Premium Rider (ROP) demonstrated might return a taxable amount to you if any amounts are in excess of the premiums you've paid minus all long term care rider charges. This amount will be reduced by any LTC benefits paid, any outstanding loan balance on the date of surrender and any withdrawals taken. ROP requires a higher initial premium and is available at the time of application only. Lifetime money back guarantee applies after policy year two.

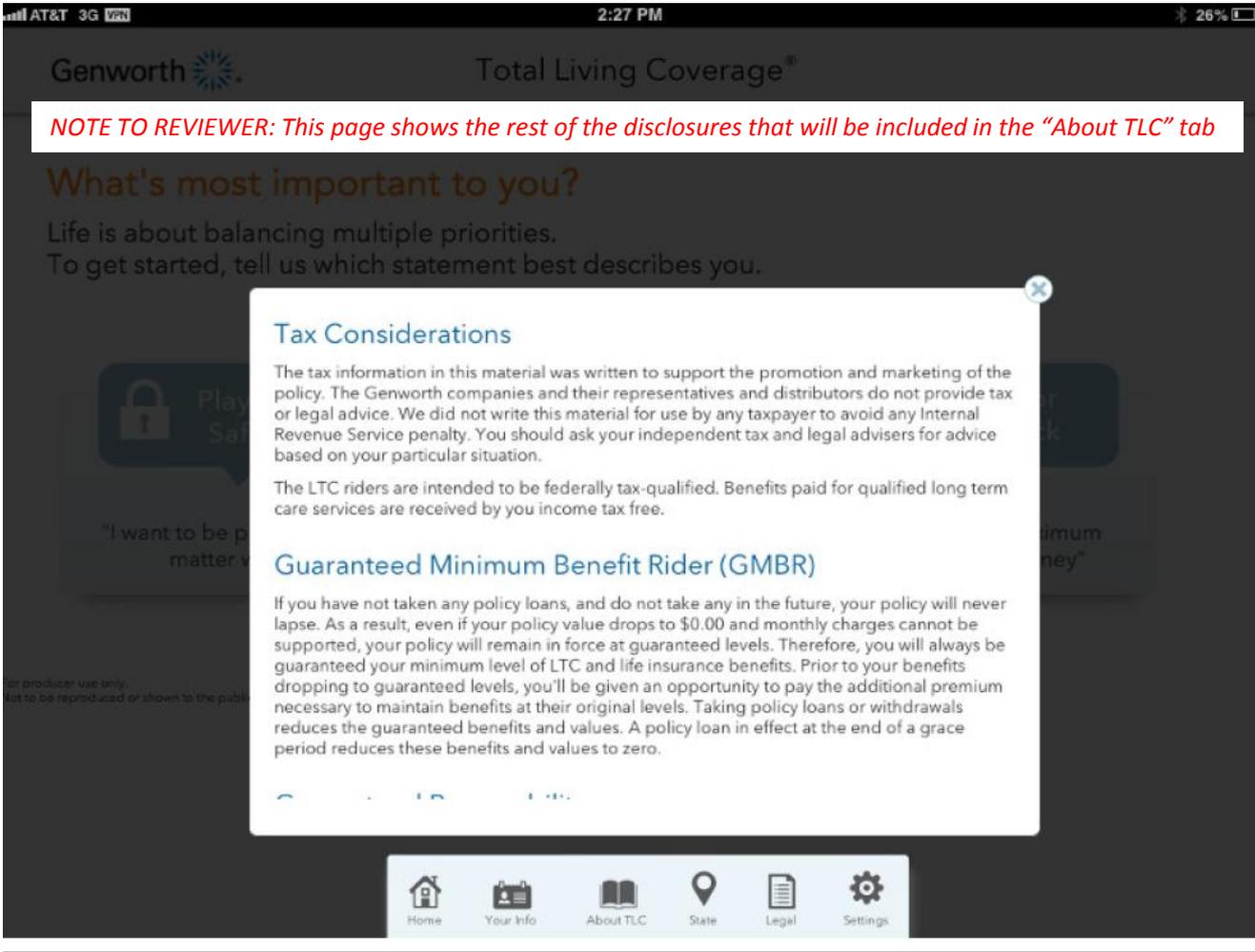
Calculations

Calculations are for demonstration purposes only. Examples assume a current interest rate of 3.25% and 2-year Accelerated Benefit Rider, a 4 year Extension of Benefits Rider, and the optional Return of Premium Rider. Preferred Health and Couples discounts have also been applied. The current interest rate may change but will never be lower than 3.0%. For full information about products' features, benefits and limitations read the policy.

Tax Considerations

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. We did not write this material for use by any taxpayer to avoid any Internal

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Tax Considerations

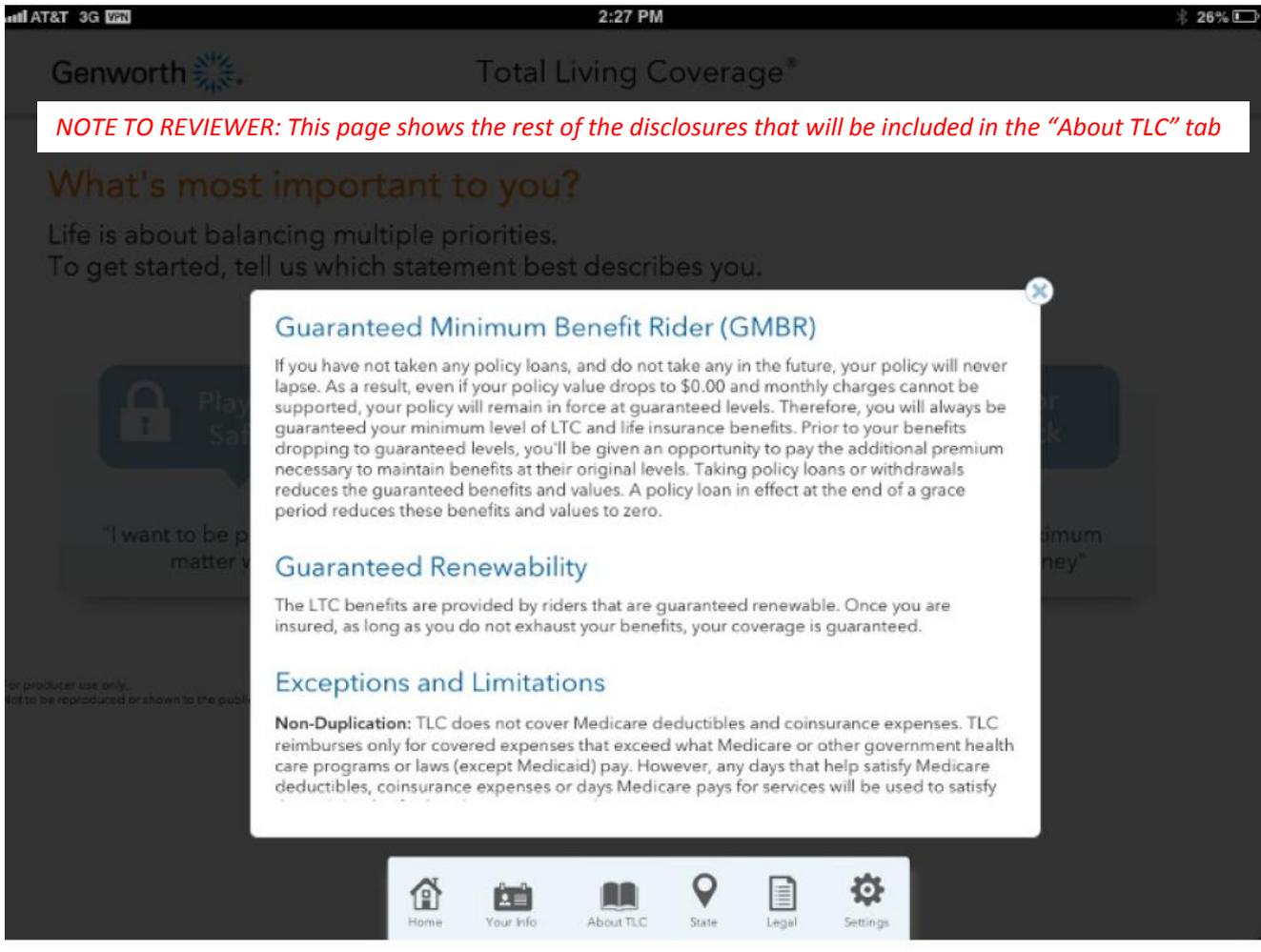
The tax information in this material was written to support the promotion and marketing of the policy. The Genworth companies and their representatives and distributors do not provide tax or legal advice. We did not write this material for use by any taxpayer to avoid any Internal Revenue Service penalty.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

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.

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. Taking policy loans or withdrawals reduces the guaranteed benefits and values. A policy loan in effect at the end of a grace period reduces these benefits and values to zero.

- Home
- Your Info
- About TLC
- State
- Legal
- Settings



NOTE TO REVIEWER: This page shows the rest of the disclosures that will be included in the "About TLC" tab

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Guaranteed Renewability

The LTC benefits are provided by riders that are guaranteed renewable. Once you are insured, as long as you do not exhaust your benefits, your coverage is guaranteed.

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



Home



Your Info



About TLC



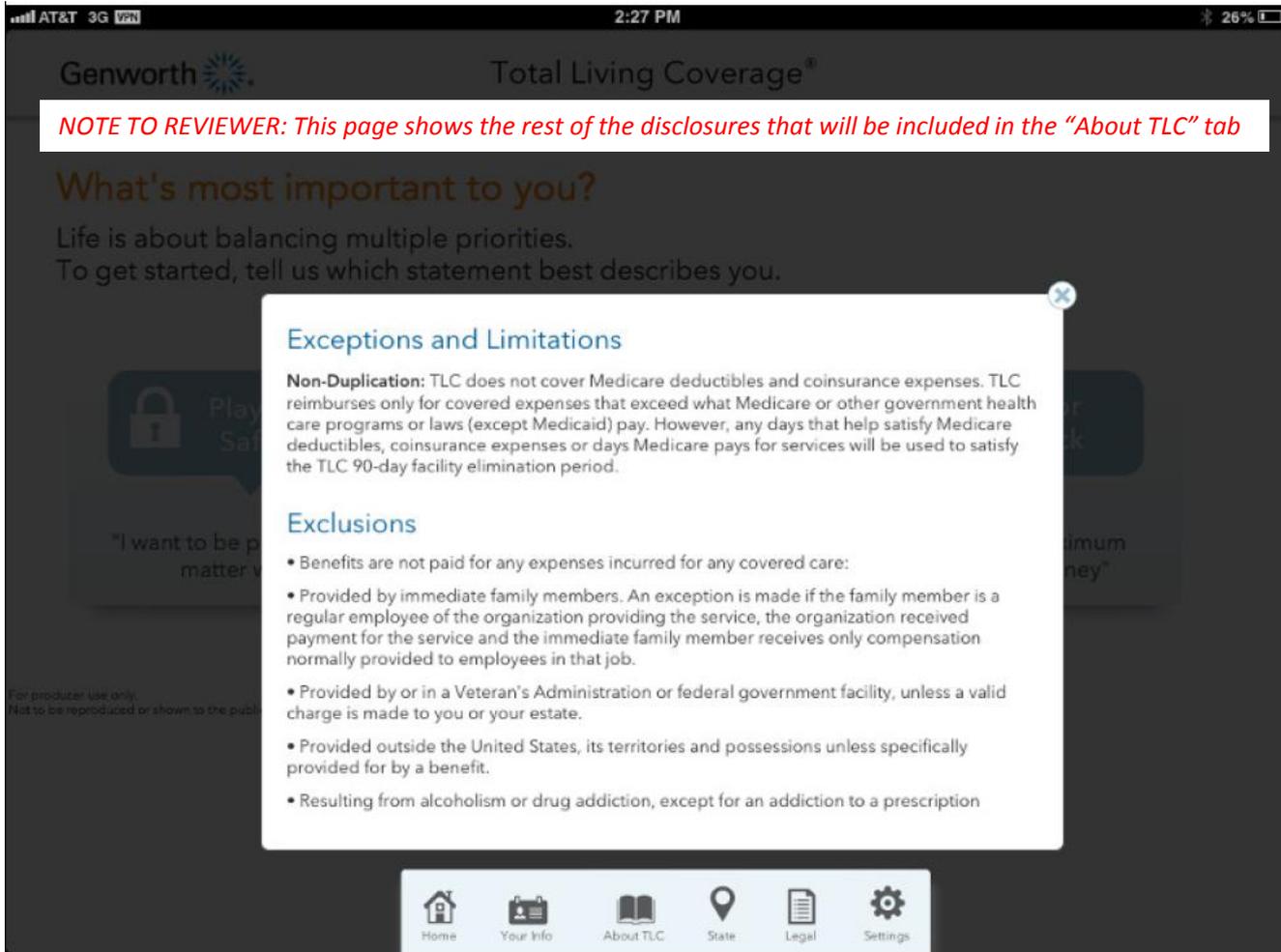
State



Legal



Settings



NOTE TO REVIEWER: This page shows the rest of the disclosures that will be included in the "About TLC" tab

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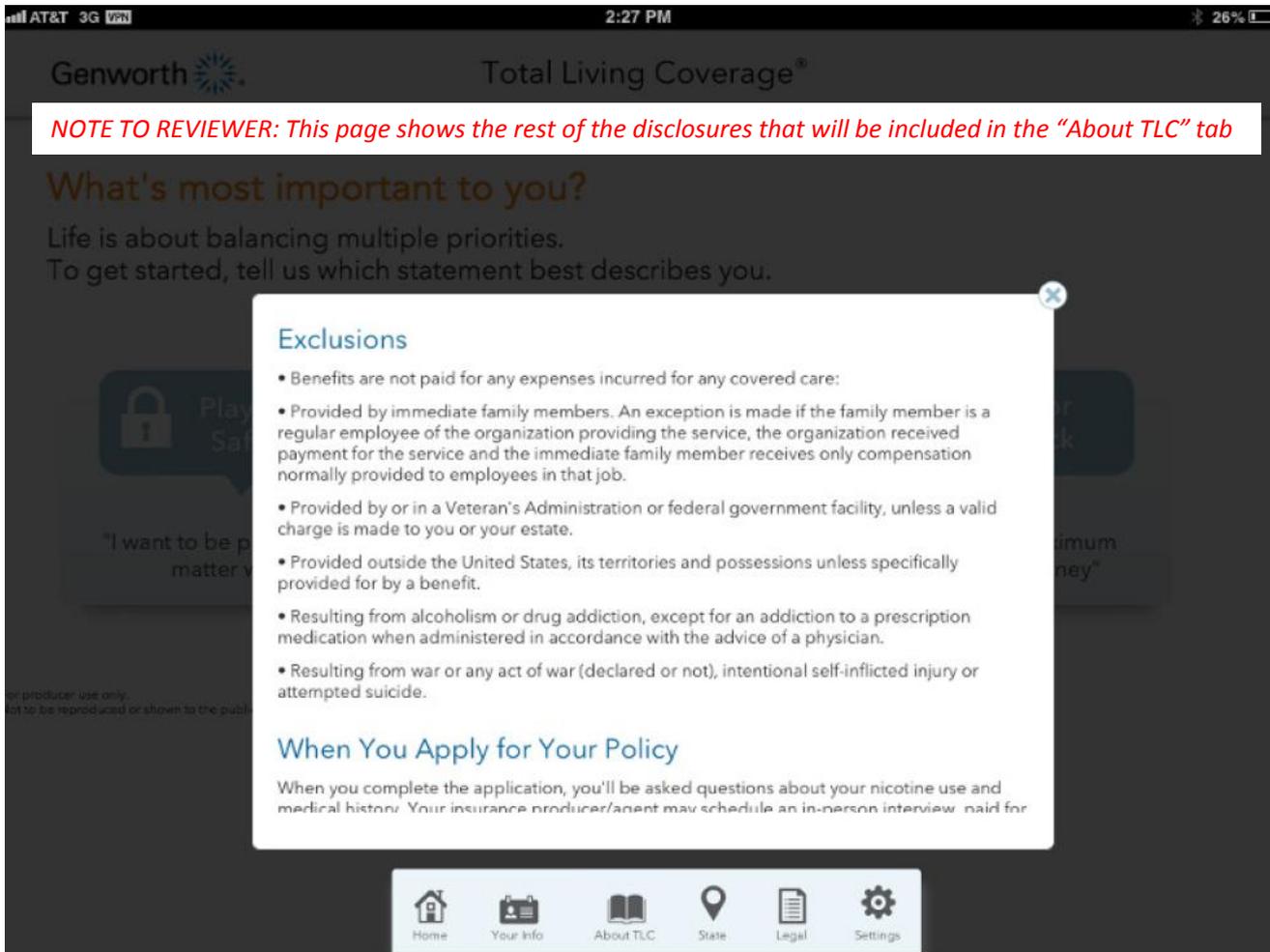
Exceptions and Limitations

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 the TLC 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





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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

- Home
- Your Info
- About TLC
- State
- Legal
- Settings

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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 urine and blood 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.

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.

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.



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Your Info



About TLC



State



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Ge **NOTE TO REVIEWER: This page shows the rest of the disclosures that will be included in the "About TLC" tab**

What's most important to you?

Life is about balancing multiple priorities.
To get started, tell us which statement best describes you.

All applications are subject to the underwriting requirements of Genworth Life.

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

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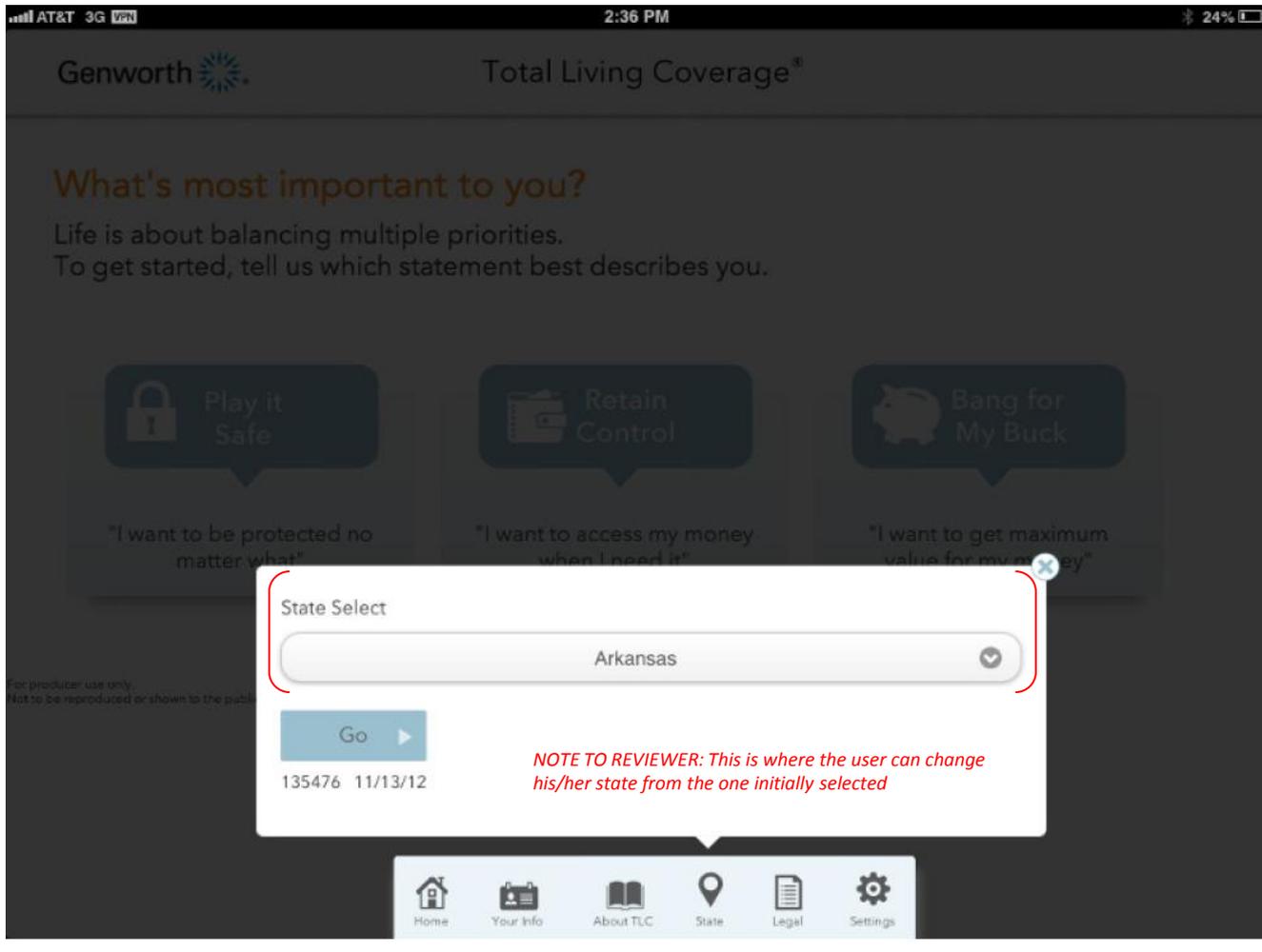


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Genworth  Total Living Coverage®

What's most important to you?

Life is about balancing multiple priorities.
To get started, tell us which statement best describes you.



Play it Safe

"I want to be protected no matter what"



Retain Control

"I want to access my money when I need it"



Bang for My Buck

"I want to get maximum value for my money"

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Total Living Coverage[®]

What's most

Life is about balance
To get started, take

Settings

Note to reviewer: These are the settings producer chooses

Geolocation

On

Producer information

Producer Name

Firm Address

Phone Number

Email Address

CC on Email

Yes

This web site is optimized for use on iPad® for the following browsers: Chrome, Firefox and Internet Explorer 9 and higher.]

For technical assistance, please contact: 1 800 404.2956

Monday – Thursday 8:30 AM – 8 PM ET and Friday 9AM – 8PM ET

webassist.genworth@genworth.com

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About TLC



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- Play it safe
- Retain control
- Bang for my buck

TLC guarantees:

- A pool of money for long term care (Lifetime Maximum)
- A death benefit for your loved ones
- Your money back with the optional Return of Premium Rider

Continue ▶

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- Play it safe
- Retain control**
- Bang for my buck

TLC can flex with you as your life and needs evolve

- A death benefit is guaranteed for your beneficiaries - regardless of whether or not you need long term care.
- You'll have a pool of money for covered LTC expenses (Lifetime Maximum).
- The optional Return of Premium Rider allows you to get at least 100% of your money back – for any reason
- You can take loans and make withdrawals if you need access to your money – though they will reduce your benefits. However, loans will not reduce your benefits if they are repaid with interest.

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- Play it safe
- Retain control
- Bang for my buck**

TLC delivers value for your money, no matter what

- Tax-free death and LTC benefits several times greater than your initial premium
- Guaranteed death benefit whether or not you use LTC benefits
- One product that addresses two needs
- Optional Return of Premium Rider provides a money-back guarantee

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TLC Simulator

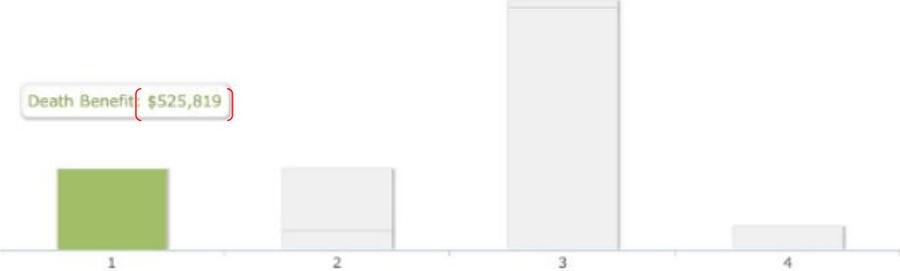
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 Play it safe

 Retain control

 Bang for my buck

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Scenario	Death Benefit
1	\$525,819
2	
3	
4	

Scenario 1: What if I never need long term care?

TLC still delivers on its promise, allowing you to leave your beneficiaries a generally tax-free death benefit of approximately \$525,819.

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Scenario	Death Benefit	LTC Benefit
1		
2	\$405,819	\$120,000
3		
4		

Scenario 2: What if I use some of my long term care benefits?
 If you used \$120,000 of your LTC pool of money, up to a monthly maximum of \$21,909, TLC would still guarantee your beneficiaries a **death benefit of \$405,819**.

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Scenario	Death Benefit	LTC Benefit
1		
2		
3	\$52,582	\$1,577,457
4		

Scenario 3: What if I use all of my long term care benefits?
 Your policy still would deliver.
 Even if you use your entire LTC pool of money, TLC provides your beneficiaries with a guaranteed residual death benefit of \$52,582.

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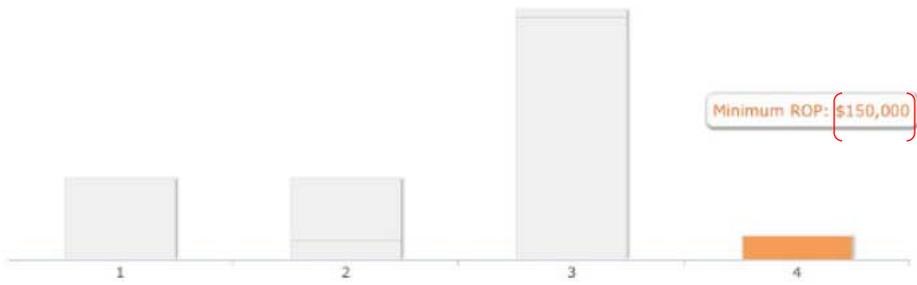
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Scenario	Value
1	Low
2	Low
3	High
4	Low (Minimum ROP: \$150,000)

Scenario 4: What if I change my mind?

With TLC changing your plans is risk free. The optional Return of Premium Rider allows you to get at least 100% of your initial premium back after two policy years, guaranteed.

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Death Benefit: \$525,819

Scenario 1: What if I never need long term care?

If you never use your long term care benefits, TLC still works for you. It provides your beneficiaries with a **generally tax-free death benefit of approximately \$525,819, or 3.5 times your initial premium.** This benefit is most often tax free.

Plus, you can take loans and withdrawals from your policy to help you cover life's surprises (although this would reduce your available benefits).

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Scenario	Death Benefit	LTC Benefit
1		
2	\$405,819	\$120,000
3		
4		

Scenario 2: What if I use some of my long term care benefits?
 When your needs change, TLC responds.
 For example, if you used **\$120,000** of your LTC pool of money, up to a monthly maximum of **\$21,909**, your policy still would guarantee your beneficiaries a **death benefit of \$405,819**.

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1 2 3 4

Scenario 3: What if I use all of my long term care benefits?
 No matter what happens in your life, TLC has you covered.
 Even if you use your entire LTC pool of money, your beneficiaries will receive a **guaranteed residual death benefit of (\$52,582).**

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Scenario	Value
1	Low
2	Low
3	High
4	Low (Minimum ROP: \$150,000)

Scenario 4: What if I change my mind?

Plans change.

If yours do, the optional Return of Premium Rider would allow you to **get at least 100% of your initial premium back** after two years of owning the policy.

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 **Bang for my buck**

Death Benefit \$525,819

1 2 3 4

Scenario 1: What if I never need long term care?

If you never use your long term care benefits, TLC still delivers plenty of value. It provides your beneficiaries a **generally tax-free death benefit of approximately \$525,819, or 3.5 times your premium.**

Plus, you can take loans and withdrawals from your policy to help you cover life's surprises (although this would reduce your available benefits).

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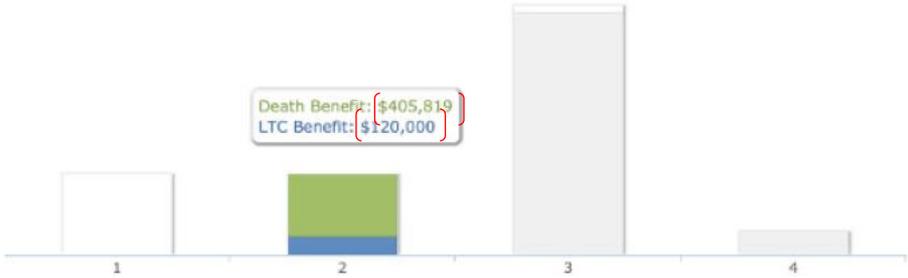
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 Play it safe

 Retain control

 **Bang for my buck**



Scenario	Death Benefit	LTC Benefit
1		
2	\$405,819	\$120,000
3		
4		

Scenario 2: What if I use some of my long term care benefits?

You'll see the true value of TLC when you use it. You'd have access to **\$1,577,457** for covered LTC expenses - or **10.5** times your initial premium.

And if you used **\$120,000** of this money, up to a monthly maximum of **\$21,900**, your policy still would guarantee your beneficiaries a **death benefit of \$405,819**.

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 **Bang for my buck**

Scenario	Death Benefit	LTC Benefit
1		
2		
3	\$52,582	\$1,577,457
4		

Scenario 3: What if I use all of my long term care benefits?

Even if you use all **\$1,577,457** of your LTC benefits, your policy will deliver a **Residual Death Benefit of \$52,582**.

That means the total value you get from TLC would be **\$1,630,039** (sum of LTC benefits and a Residual Death Benefit).

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-  **Bang for my buck**

Scenario	Value
1	Low
2	Low
3	High
4	Low (Minimum ROP: \$150,000)

Scenario 4: What if I change my mind?

No problem.

If your plans change, the optional Return of Premium Rider allows you to **get at least 100% of your initial premium back** after owning the policy for two years. That means you can use your money however you need to.

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TLC Simulator

Genworth  Total Living Coverage®

 A powerful combination that delivers guarantees

Olga, your initial premium of (\$150,000) could provide:

(3.5k) Life Insurance Benefit	(10.5k) Long Term Care Benefit	100% Return of Premium
Death Benefit (\$525,819)	Total Pool of Money (\$1,577,457)	Initial Premium (\$150,000)
or	Monthly Maximum (\$21,909)	
Residual Death Benefit (\$52,582)	Total Benefit Period (6 Years)	

- A pool of money for long term care (Lifetime Maximum)
- A death benefit for your loved ones
- Your money back with the optional Return of Premium Rider

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Genworth  Total Living Coverage®

 A powerful combination to flex with your life

Olga, your initial premium of (\$150,000) could provide:

(3.5)x Life Insurance Benefit	(10.5)x Long Term Care Benefit	100% Return of Premium
Death Benefit (\$25,819)	Total Pool of Money (\$1,577,457)	Initial Premium (\$150,000)
or	Monthly Maximum (\$21,909)	
Residual Death Benefit (\$52,582)	Total Benefit Period (6 Years)	

- A death benefit is guaranteed for your beneficiaries - regardless of whether or not you need long term care.
- You'll have a pool of money for covered LTC expenses (Lifetime Maximum).
- The optional Return of Premium Rider allows you to get at least 100% of your money back - for any reason.
- You can take loans and make withdrawals if you need access to your money - though they will reduce your benefits. However, loans will not reduce your benefits if they are repaid with interest.

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TLC Simulator

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 A powerful combination that delivers value for your money

Olga, your initial premium of (\$150,000) could provide:

3.5x Life Insurance Benefit	10.5x Long Term Care Benefit	100% Return of Premium
Death Benefit (\$525,819)	Total Pool of Money (\$1,577,457)	Initial Premium (\$150,000)
or	Monthly Maximum (\$21,909)	
Residual Death Benefit (\$52,582)	Total Benefit Period (6 Years)	

- Tax-free death and LTC benefits several times greater than your initial premium
- Guaranteed death benefit whether or not you use LTC benefits
- One product that addresses two needs
- Optional Return of Premium Rider provides a money-back guarantee

What's next?

Send Email

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Dear [Scott],

Below please find a summary of the Total Living Coverage^o(TLC) example I created for you today. You may also [review a more detailed brochure](#).

If you have any questions or if you would like to discuss further, please feel free to call me at [insert producer phone number]. I look forward to talking with you again soon.

Sincerely,

[producer name]

[firm address]

[phone number]

[email address]



What is Total Living Coverage?

Protect yourself and preserve your legacy with TLC from Genworth Life Insurance Company (Genworth Life)

Protect yourself with long term care (LTC) insurance, which helps reimburse expenses should you have a LTC need.



Preserve your legacy with life insurance, which can provide a tax-free death benefit to your loved ones, or support a favorite cause.

TLC links these two powerful benefits in a single policy.

TLC from Genworth Life. A powerful combination.

Your initial premium of [\$XX,XXX] could provide:

[X]x Life Insurance Benefit	[X]x Long Term Care Benefit	100% Return of Premium
Death Benefit [\$XX,XXX] or Residual Death Benefit [\$XX,XXX]	Total Pool of Money [\$XX,XXX] Monthly Maximum [\$XX,XXX] Total Benefit Period [X Years]	Initial Premium [\$XX,XXX]

- A death benefit is guaranteed for your beneficiaries – regardless of whether or not you need long term care.
- You'll have a pool of money for covered LTC expenses (Lifetime Maximum).
- The optional Return of Premium Rider allows you to get 100% of your money back - for any reason.
- You can take loans and make withdrawals if you need access to your money. However, loans will not reduce your benefits if they are repaid with interest.

[Scott], [here's how TLC can flex with you as your life and needs evolve.]

Scenario 1:

What if I never need long term care?

If you never use your long term care benefits, TLC still fits your life. It provides your beneficiaries with a **generally tax-free death benefit of approximately [\$XX,XXX], or [X] times your initial premium.**

Plus, you can take loans and withdrawals from your policy to help you cover life's surprises (although this would reduce your available benefits).

Scenario 2:

What if I use some of my long term care benefits?

When your needs change, TLC responds.

For example, if you used [\$XX,XXX] of your LTC pool of money, up to a monthly maximum of [\$XX,XXX], your policy still would guarantee your beneficiaries a **death benefit of [\$XX,XXX].**

Scenario 3:

What if I use all of my long term care benefits?

No matter what happens in your life, TLC has you covered.

Even if you use your entire LTC pool of money, your beneficiaries will **receive a guaranteed residual death benefit of [\$XX,XXX].**

Scenario 4:

What if I change my mind?

Plans change.

If yours do, the optional Return of Premium Rider would allow you to get **at least 100% of your initial premium back** after two years of owning the policy.

What's next?

Contact **[Producer Name]**

Email: [Producer Email]

Phone: [Producer Phone]

[View brochure](#)

Total Living Coverage® is underwritten by Genworth Life Insurance Company, Richmond, VA

Return of Premium Rider

The optional Return of Premium Rider (ROP) demonstrated might return a taxable amount to you if any amounts are in excess of the premiums you've paid minus all long term care rider charges. This amount will be reduced by any LTC benefits paid, any outstanding loan balance on the date of surrender and any withdrawals taken. ROP requires a higher initial premium and is available at the time of application only. Lifetime money back guarantee applies after policy year two.

Calculations

Calculations are for demonstration purposes only. Examples assume a current interest rate of [3.25%], a [2/3] year Accelerated Benefit Rider, a 4 year Extension of Benefits Rider, and the optional Return of Premium Rider. Preferred Health and [Couples discounts] have also been applied. The current interest rate may change but will never be lower than 3.0%.

Tax Considerations

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. We did not write this material 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.

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.

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. Taking policy loans or withdrawals reduces the guaranteed benefits and values. A policy loan in effect at the end of a grace period reduces these benefits and values to zero.

Guaranteed Renewability

The LTC benefits are provided by riders that are guaranteed renewable. Once you are insured, as long as you do not exhaust your benefits, your coverage is guaranteed.

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 the TLC 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.] [For South Dakota: Provided for the treatment of the insured's alcoholism or drug abuse.]
- 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 urine and blood 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.

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.

[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.]

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TLC App			
Explanation of Variability			
Form 135476CTMP [ICC12 135476] [135476] [135476SD] [135476MT] [135476HB]			
[Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, ICC12-GL501R, ICC12-GL502R and ICC12-GL503R]			
[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 Form No. GL5000 0212 and Rider Form Nos. GL500R 0212, GL501RSD 0212, GL502R 0212 and GL503R 0212]			
[Policy Form No. GL5000MT 0212 and Rider Form Nos. GL500R 0212, GL501RMT 0212, GL502RMT 0212, and GL503R 0212]			
[Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, GL501R 0212 et al., GL502R 0212 et al., and ICC12-GL503R]			
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1	[ICC12 135476] [135476] [135476SD] [135476MT] [135476HB]	Based on the state chosen on p.1 or 7, the correct form number will appear on each page	AL, AK, CO, GA, ID, IL, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, NC, NE, NH, NM, OH, OK, OR, PA, RI, SC, TN, TX, UT, VT, VA, WA, WV, WI, WY AR, AZ, DC, DE, ND SD MT NV
3	[Name] [Age] [Desired Premium] [Couples Discount] [Gender]	Client's name Client's age Client's choice Client's choice Client's gender	40-79 \$50,000; \$100,000; \$150,000 and \$200,000 Yes, No Female, Male
4-11	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. [ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, ICC12-GL501R, ICC12-GL502R and ICC12-GL503R. Policy, benefits and riders may not be available in all states. Terms and conditions may vary by state.]	Based on the state chosen on p.1 or 7 This text will appear for ICC states only	AL, AK, CO, GA, ID, IL, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, NC, NE, NH, NM, OH, OK, OR, PA, RI, SC, TN, TX, UT, VT, VA, WA, WV, WI, WY
	[Provided for the treatment of the insured's alcoholism or drug abuse.]	Based on the state chosen on p.1 or 7 This text will appear for SD only	SD
	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.]	Based on the state chosen on p.1 or 7 This text will appear for NON ICC states only	AR, AZ, DC, DE, ND
	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 and Rider Form Nos. GL500R 0212, GL501RSD 0212, GL502R 0212 and GL503R 0212.]	Based on the state chosen on p.1 or 7 This text will appear for SD only	SD
	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. [GL5000MT 0212 and Rider Form Nos. GL500R 0212, GL501RMT 0212, GL502RMT 0212, and GL503R 0212.]	Based on the state chosen on p.1 or 7 This text will appear for MT only	MT
5	Calculations are for demonstration purposes only. Examples assume a current interest rate of [3.25%], a [2/3] year Accelerated Benefit Rider, a 4 year Extension of Benefits Rider, and the optional Return of Premium Rider. Preferred Health [and Couples] discounts have also been applied. The current interest rate may change but will never be lower than 3.0%.	[3.25%] will be adjusted as current product interest rate changes [2/3] Either 2 or 3 will display for ABR based on client's initial premium choice and age [and Couples] will display if couples discount was selected by user	No less than 3.0% may be displayed for interest rate.
14	[Geolocation] [Producer Name] [Firm Address] [Phone Number] [Email address] [CC on email] [iPad® for the following browsers: Chrome, Firefox and Internet Explorer® 9 and higher.]	Producer's choice Producer's contact information Will depend on technical attributes of the site	On, Off Yes, No
18	"Play it safe", Scenario 1 Death Benefit [\$XX,XXX] TLC still delivers on its promise, allowing you to leave your beneficiaries a generally tax-free death benefit of approximately [\$XX,XXX].	Values depend on client's information gathered on p. 3	
19	"Play it safe", Scenario 2 Death Benefit [\$XX,XXX], LTC Benefit [\$XX,XXX] If you used [\$XX,XXX] of your LTC pool of money, TLC would still guarantee your beneficiaries a death benefit of [\$XX,XXX].	Values depend on client's information gathered on p. 3	Withdrawn amount is hypothetical and will always be 80% of initial premium.

TLC App

Explanation of Variability

Form 135476CTMP [ICC12 135476] [135476] [135476SD] [135476MT] [135476HB]

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

[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 Form No. GL5000 0212 and Rider Form Nos. GL500R 0212, GL501RSD 0212, GL502R 0212 and GL503R 0212]

[Policy Form No. GL5000MT 0212 and Rider Form Nos. GL500R 0212, GL501RMT 0212, GL502RMT 0212, and GL503R 0212]

[Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, GL501R 0212 et al., GL502R 0212 et al., and ICC12-GL503R]

Page	Content	Variability Conditions	Range (where applicable)
20	<p>"Play it safe", Scenario 3</p> <p>Death Benefit [\$XX,XXX], LTC Benefit [\$XX,XXX]</p> <p>Even if you use your entire LTC pool of money, TLC provides your beneficiaries with a guaranteed residual death benefit of [\$XX,XXX].</p>	Values depend on client's information gathered on p. 3	
21	<p>"Play it safe", Scenario 4</p> <p>Minimum RO: [\$XX,XXX]</p>	Value depends on the premium level chosen by client on p. 3	\$50,000; \$100,000; \$150,000 and \$200,000
22	<p>"Retain control", Scenario 1</p> <p>Death Benefit [\$XX,XXX]</p> <p>If you never use your long term care benefits, TLC still works for you. It provides your beneficiaries with a generally tax-free death benefit of approximately [\$XX,XXX], or [X] times your initial premium.</p>	Values depend on client's information gathered on p. 3	
23	<p>"Retain Control", Scenario 2</p> <p>Death Benefit [\$XX,XXX], LTC Benefit [\$XX,XXX]</p> <p>For example, if you used [\$XX,XXX] of your LTC pool of money, up to a monthly maximum of [\$XX,XXX], your policy still would guarantee your beneficiaries a death benefit of [\$XX,XXX].</p>	Values depend on client's information gathered on p. 3	Long term care claim amount is hypothetical and will always be 80% of the client's LTC pool.
24	<p>"Retain control", Scenario 3</p> <p>Death Benefit [\$XX,XXX], LTC Benefit [\$XX,XXX]</p> <p>Even if you use your entire LTC pool of money, your beneficiaries will receive a guaranteed residual death benefit of [\$XX,XXX].</p>	Values depend on client's information gathered on p. 3	
25	<p>"Retain control", Scenario 3</p> <p>Minimum ROP: [\$XX,XXX]</p>	Value depends on the premium level chosen by client on p. 3	\$50,000; \$100,000; \$150,000 and \$200,000
26	<p>"Bang for my buck", Scenario 1</p> <p>Death Benefit [\$XX,XXX]</p> <p>If you never use your long term care benefits, TLC still delivers plenty of value. It provides your beneficiaries with a generally tax-free death benefit of approximately [\$XX,XXX], or [X] times your initial premium.</p>	Values depend on client's information gathered on p. 3	
27	<p>"Bang for my buck", Scenario 2</p> <p>Death Benefit [\$XX,XXX], LTC Benefit [\$XX,XXX]</p> <p>You'll see the true value of TLC when you use it. You'd have access to [\$XX,XXX] for covered LTC expenses—or [X] times your initial premium.</p> <p>And if you used [\$XX,XXX] of this money, your policy still would guarantee your beneficiaries a death benefit of [\$XX,XXX].</p>	Values depend on client's information gathered on p. 3	Long term care claim amount is hypothetical and will always be 80% of the client's LTC pool.
28	<p>"Bang for my buck", Scenario 3</p> <p>Death Benefit [\$XX,XXX], LTC Benefit [\$XX,XXX]</p> <p>Even if you use all [\$XX,XXX] of your LTC benefits, your policy will deliver a Residual Death Benefit of [\$XX,XXX].</p> <p>That means the total value you get from TLC would be [\$XX,XXX] (sum of LTC benefits and a Residual Death Benefit).</p>	Values depend on client's information gathered on p. 3	
29	<p>"Play it safe", Scenario 4</p> <p>Minimum ROP: [\$XX,XXX]</p>	Value depends on the premium level chosen by client on p. 3	\$50,000; \$100,000; \$150,000 and \$200,000
	<p>[Client], your initial premium of [\$XX,XXX] could provide:</p>	Client name and initial premium from client's information gathered on p. 3	
	<p>Left Column</p> <p>[X]x Life Insurance Benefit Death Benefit [\$XX,XXX] Residual Death Benefit [\$XX,XXX]</p>	Values depend on client's information gathered on p. 3	

TLC App

Explanation of Variability

Form 135476CTMP [ICC12 135476] [135476] [135476SD] [135476MT] [135476HB]

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

[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 Form No. GL5000 0212 and Rider Form Nos. GL500R 0212, GL501RSD 0212, GL502R 0212 and GL503R 0212]

[Policy Form No. GL5000MT 0212 and Rider Form Nos. GL500R 0212, GL501RMT 0212, GL502RMT 0212, and GL503R 0212]

[Policy Form No. ICC12-GL5000 and Rider Form Nos. ICC12-GL500R, GL501R 0212 et al., GL502R 0212 et al., and ICC12-GL503R]

Page	Content	Variability Conditions	Range (where applicable)
30-32	Center Column [X]x Life Insurance Benefit Total Pool of Money [\$XX,XXX] Monthly Maximum [\$XX,XXX] Total Benefit Period [X] Years	Values depend on client's information gathered on p. 3	
	Righ Column 100% Return of Premium Initial Premium [\$XX,XXX]	Value depends on the premium level chosen by client on p. 3	\$50,000; \$100,000; \$150,000 and \$200,000
	[Send Email]	Will generate an email output to be sent to the client that will summarize all the data generated by the app. Values will depend on client's information gathered on p. 3. Will apply to the consumer version only.	
	Get a quote	Will link to Genworth's internal quoting tool.	
	View Brochure	Will generate a pdf of the TLC Consumer Brochure that has already been approved.	ICC12 137988, 137988, 137988MT, 137988SD, 137988HB