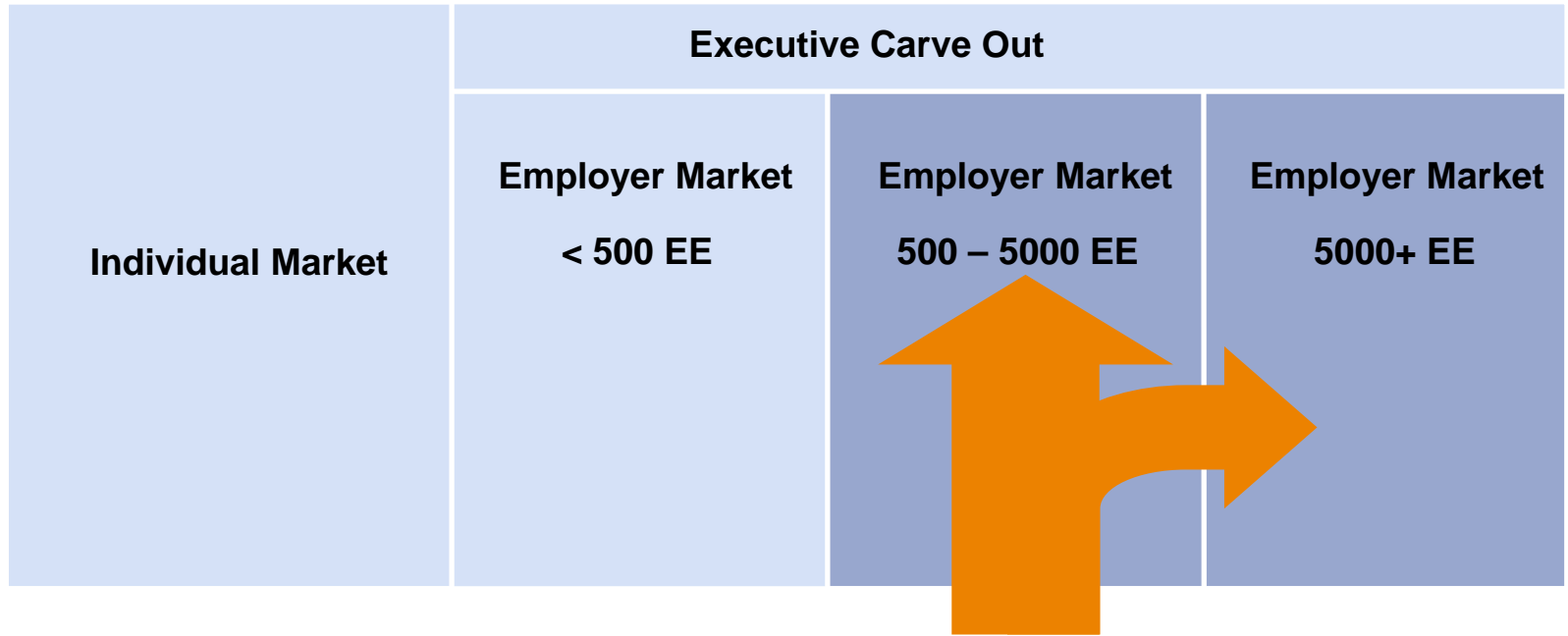


Genworth Group Target Market



Individual LTC product

Group LTC product

Target Employer Group Characteristics

Preferred Profile

- Employer Paid
- Favorable industry
- High average salaries
- Greater than 40% earning over \$40K per year
- More than 30% are aged 40 or older
- Stable workforce

Employer Commitment

- Strong support for LTC benefit
- Strong endorsement for the program
- Allow access to internal communications vehicles
- Promote and actively endorse enrollment meetings
- Designate an employer point of contact
- Facilitate payroll deduction

Key Considerations

- Employer size
- Strong employer affinity
- Stable workforce
- Limited number of locations
- Large number of employees at each location
- Agreement to simplified plan design
- Strong internal communication program
- Sufficient lead time for implementation

Industry Examples

Favorable

- Pharmaceuticals
- Colleges, universities & technical institutes
- Engineering, architectural services
- Communications, advertising and consulting services
- Legal services
- Doctor offices, clinics & specialties
- Computer and office equipment mfg
- Computer software
- Electronic components manufacturing
- Commercial broadcast
- Finance and insurance services
- Insurance companies
- Holding co's. Trust & fiduciary services
- Transportation
- Cable & other pay TV services
- Medical instruments & supplies

Neutral

- Veterinary services
- Hospitals
- Apparel/finished product manufacturing
- Electrical equipment manufacturing
- Transportation equipment manufacturing
- Trucking & warehousing
- Packing, crating, inspection & Other transport services
- Wholesale trade
- Retail trade
- Motor vehicles
- Paper, drugs, apparel, misc. Non-durables
- Food products, farming, petrol & distilled beverages
- Banking & saving institutions
- Credit unions
- Credit report services
- Real estate operators & lessors
- Real estate agents, title offices & land development

Unfavorable

Construction

- Residential
- Non-residential
- General non-building
- Plumbing, heating, electrical

Manufacturing

- Meat/poultry/eggs
- Wood products
- Fertilizers, pesticides, explosives
- Petroleum & coal products

Transportation

- Petroleum & other pipelines
- Travel agencies
- Sanitary services

Retail trade

- Eating & drinking places
- Liquor stores

Services

- Hotels & other lodging places

Based on Risk and Participation

Underwriting Overview

Employer Review	
<p>1. Accept employer?</p> <ul style="list-style-type: none"> • Favorable industry • Exclusivity • > 30% over age 40 • > 40% with income over \$40k • High employer support • Last 12 months < 10% layoffs 	
<div style="background-color: #92d050; padding: 5px; display: inline-block; border: 1px solid black;"> GO </div>	
<p>2. Success Predictors</p> <ul style="list-style-type: none"> • Industry • Age of employees • Salary of employees • Employer support • Other voluntary benefits • Occupation • Premium contribution 	

Application Type *				
		Type of Application		
Who	When	GI/MGI	Short	Long
Active Employee	Initial Enroll/ New Hire	GI/MGI		
	On-Going			Long
Spouse of Active Employee	Initial Enroll		Short	
	On-Going			Long
Others	Anytime			Long

* Specific guidelines apply on a case by case basis

Genworth Group LTC Pricing

Plan Features

X

Deal Factors

=

Employer Specific Pricing

Plan Features

- Base Rate
- Feature Adjustments (i.e.)
 - Benefit Period
 - % HHC
 - Elimination Period
 - Inflation Protection
 - ROP @ death

ER Characteristics

- Group U/W
- Size/Participation
- UW Method
- ER Contribution

Acquisition Expenses

- Commission
- Marketing Cost
- Set-up Cost