



Genworth®
Financial



YOUR CHOICE IN GROUP LONG TERM CARE PROTECTION

LONG TERM CARE INSURANCE

Underwritten by
Genworth Life Insurance Company

YOUR SOLUTION OF CHOICE

When seeking a provider for your client's group long term care insurance program, you need to be confident that your recommendation will meet your clients' needs and gain their approval. Employers are becoming more and more demanding. They are looking for a company they can trust for a seamless implementation today – and tomorrow, when their employees and their families may have a claim.

There are four important reasons why you should consider Genworth Life Insurance Company (Genworth Life) for your client's next group long term care insurance program:

- **The credibility that comes from being a leading long term care insurer¹**
- **A product with broad appeal to group audiences**
- **A total service and support program for you, your clients and their employees**
- **A flexible and competitive compensation program**

These pillars are the foundation of a Group Long Term Care insurance program that makes Genworth Life the solution of choice.



¹ LifePlans 2004 Long Term Care Individual and Group Association Top Writer Survey Results. Based on number of policies sold and annualized premium in-force.

CREDIBILITY – IT COMES FROM BEING A LEADER

We're strengthening our presence with a range of new solutions to address consumers' long term care needs.

Trust and credibility are especially important in long term care insurance, not just today, but in the future should your clients and their employees need us. Genworth Life stands out in this area for three reasons:

- Financial strength and commitment
- Long term care experience and leadership
- Best in class claims operations

Financial strength and commitment

Genworth Financial is one of the nation's largest insurance holding companies, serving the protection, retirement, and insurance needs of more than 15 million customers around the world. With more than \$105 billion in assets², a presence in 24 countries, more than 6,900 employees, and market-leading positions in key segments including long term care insurance, we are a company you can trust.

As a Genworth Financial company, Genworth Life, is a company your clients can depend on. Genworth Life is rated A+ (Superior) by A.M. Best, an independent industry analyst that rates insurance companies for financial stability and operating performance³.

At a time when other insurers are no longer offering the product, we are strengthening our commitment and expanding our presence in long term care with a range of new solutions to address consumers' needs.

Long term care experience and leadership

With more than 30 years of experience, almost one million policyholders², and nearly \$1.6 billion of in-force premium², we are a long term care insurance industry leader⁴. In fact, today we insure one out of every five consumers who own an individual long term care insurance policy.⁴

Our commitment to and leadership in the industry is also evident through our multi-million dollar partnership with the Alzheimer's Association, including our sponsorship of its annual Memory Walks; our annual Cost of Care Survey, the results of which are shared with the public to create further awareness of the need for long term care planning; and our thought leadership which creates heightened awareness by federal and state governments of the issues related to long term care.

Best in class claims operations

As a market leader in long term care insurance, we have processed more claims and paid more claim dollars than any of our competitors.² To date, we have paid out more than \$2.8 billion in claims to more than 66,000 claimants.² At Genworth Life we are proud of our claims operation, that provides best in class service to our claimants. Our customers tell us that our value of "heart" comes through in the positive way we treat policyholders who are on claim, making sure that we do everything we can to help at a very difficult time in their lives.

Our claims practices include using registered nurses at claim initiation; access to a nationwide network of care coordinators who are local experts familiar with long term care services in the claimant's community; care coordinators who will help develop a plan of care; and availability of a provider discount program.

Your clients and their employees will also benefit from our knowledge of risk assessment and management. That knowledge means product features, underwriting processes and pricing stability your clients can count on.

To date, we have paid out more than \$2.6 billion in claims.

² As of 12/31/05.

³ A.M. Best Ratings, 2nd highest of 16 ratings as of 3/31/06. These ratings are not a recommendation of a specific policy provision, rates or practices of the insurance company.

⁴ LifePlans 2004 Long Term Care Individual and Group Association Top Writer Survey Results. Based on number of policies sold and annualized premium in-force.

A PRODUCT WITH BROAD APPEAL



Obtaining strong participation among eligible employees is one of the key challenges facing group long term care insurance. With that in mind, Genworth Life has designed its product offerings for the broadest possible appeal. The key elements of that appeal are:

- Affordable plans
- Simplicity in product and marketing
- Customer-friendly features

Affordable plans

Several elements of our product help make it more affordable:

- **Inflation options** – Inflation protection is a critically important element of any long term care insurance plan. One of the most common types of inflation protection in the individual market is compound that is automatically built into the premium for the life of the policy. (ABI-Lifetime). It is also the most expensive form of inflation protection, and as such may not be right for everyone.
- For that reason, in addition to ABI Lifetime, Genworth Life offers two additional inflation options that help make the product more accessible to larger numbers of people:
 - Automatic benefit increase to age 70 (ABI-70) offers the advantage of level premiums while the lifetime benefit increases by 5% compound each year until age 70. The premiums are between 40% and 50% less than the premiums for ABI-Lifetime at most ages.
 - A second option is the Future Purchase Option (FPO). Every three years Genworth Life offers the chance to buy additional insurance at the purchaser’s new attained age. This option costs significantly less than ABI-Lifetime at age of issue, however the premiums will increase when benefit offers are accepted.

Genworth Life offers three inflation options.

- **Couples Discount** – Genworth Life provides a 10% premium discount for both members of a couple when both apply for coverage. This may differ from other carriers who either may not offer a discount, or offer it only if both applicants are accepted.

Along with simplified plan designs, and less costly inflation choices, the couples discount helps bring long term care insurance within reach for working age consumers and their families.

Simplicity

Employees and even some employers can easily become confused by the wide array of features and options frequently offered in long term care insurance. Unfortunately, when confused, buyers may avoid making a decision altogether.

Genworth Life’s approach is to simplify its product offering. We educate and prepare consumers, helping them focus on the features that are fundamental to the long term care insurance decision.

Our comprehensive, pre-packaged plans make it easy to select the right long term care insurance solution. Pre-packaged plans help consumers focus on the most important decisions and avoid the confusion that often comes with buying long term care insurance.

Genworth Life provides each employer a dedicated website regardless of company size.

Customer-friendly features

Genworth Life is committed to providing buyers with easy-to-use information in whatever form they prefer. We extensively use web technology for product education, cost of care, premium calculations and on-line enrollment for employees and spouses. However, we also offer user-friendly print and telephone capabilities for consumers who prefer those modes.

Our customer-friendly approach extends beyond clear communication and easy enrollment. We offer employers the choice of daily or monthly benefits. We also offer coverage for informal

care, in some cases paying for family members to provide care. And, we make available to employers and their employees a wellness program that can help them in maintaining their good health.

These features along with periodic re-enrollments and our best in class claims operations mean we take care of our customers. What it really means for your clients is from the moment they become a certificate holder, to the moment they go on claim – Genworth Life is committed to them every step of the way.

COMPREHENSIVE PLANS – SIMPLIFIED CHOICES*

Plan Choices	Essential	Select	Preferred	Premium
Benefit Period	3 year	5 year	5 year	10 year
HHC%	50%	60%	75%	100%
Benefit Amount Choices	Range from \$100-\$400 (daily) or \$3,000-\$12,000 (monthly)			
Inflation Protection Choices	Future Purchase Options; Compound to Age 70; Compound for Life			

Employer Choices

Which Plans to Offer	Which Benefit Amounts to Offer
Choice of Daily or Monthly Benefit	Service or Calendar Day Elimination Periods
Non Forfeiture Option	Return of Premium at Death Option

*Other options available. Please discuss with your group sales representative.

TOTAL SERVICE AND SUPPORT

Success in group long term care insurance is synonymous with service. That's why our Group Long Term Care Insurance product comes with comprehensive service and support for all of our customers.

- Producer support during sale and implementation
- Employer support for a hassle-free implementation
- Employee support through clear communication and easy enrollment

Producer support

We help you market Group Long Term Care insurance to your clients by providing:

- Guidance on what types of accounts are the best prospects for Group programs
- Presentation support to help you in your sales calls
- On site sales support provided upon request
- Fast and flexible turnaround on your requests for proposal responses and rate quotes

Employer support

We offer employers a complete turnkey implementation and enrollment package. We strive to provide your clients a hassle-free implementation, including optimized enrollment and error-free billing and administration. Genworth Life also provides each employer a dedicated website regardless of company size. To ensure maximum participation, we utilize our best in class communications and full on-line capabilities including:

- Long term care and product information
- Personalized rate calculation
- On-line enrollment for employees and spouses

Employee support

Genworth Life helps educate employees on the need for long term care insurance. We provide guidance that can help them decide whether long term care insurance is right for them, and if so, what options they should select.

We make long term care insurance understandable by:

- Creating clarity
- Providing simplified plan designs
- Focusing on the important decisions
- Making enrollment and payment options flexible and easy

Our approach includes re-marketing campaigns to keep long term care insurance "top-of-mind" with employees and their families.



MAXIMIZING YOUR RELATIONSHIP WITH GENWORTH LIFE

Our compensation program is flexible, based on the prospective employer and the role of the producer.

We know how hard you work to acquire and retain your group clients. To support that, Genworth Life offers:

- Competitive and flexible compensation programs
- Vested commissions in select situations for qualified producers
- Home office support to maximize participation

Our compensation program is flexible, based on the specifics of the prospective employer and the role of the producer. Genworth Life is fully prepared to undertake all installation and enrollment activities. We are also open to a producer taking a more active role and would consider an appropriate level of compensation for such activities.

Unlike many group carriers, we offer a commission vesting program to qualified

producers. This means a producer can continue to be compensated for the premiums they were responsible for delivering. For more details, contact your Genworth Life Group Sales Representative.

In the final analysis, the most important factor in producer compensation is the participation and resulting premiums delivered by the case. Genworth Life is committed to maximizing participation for each case, and that commitment extends from case selection through appropriate plan design to clear communications and simplified enrollment.

Our efforts don't stop after the initial enrollment period, and you can count on Genworth Life to maximize participation by continuously improving our techniques and expanding our focus to help you earn more.

COUNT ON US – YOUR SOLUTION OF CHOICE

The next time you are seeking a provider for your client's Group Long Term Care Insurance program, look to Genworth Life Insurance Company as the solution. You will be helping your clients by recommending a provider with:

- The proven credibility that comes from being a leading long term care insurer
- A product offering that will have broad appeal for their employees and their families
- A total service and support program they can trust from beginning to end

For more information or to submit a Request for Proposal or rate quote, contact our sales organization by calling 866.469.4582 or by e-mail at GLTCInfo@genworth.com.

Genworth Financial is a proud sponsor of

alzheimer's  **association®**

the compassion to care, the leadership to conquer

Long Term Care Insurance is underwritten
by Genworth Life Insurance Company
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Insurance described in this material is on policy form series 7046POL and 7046CERT.

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