

GROUP LONG TERM CARE INSURANCE

TARGET MARKETS

Employee-Paid Coverage

Products and services for cases of **500 plus** eligible employees on a voluntary basis.

Employer-Paid Coverage

Employer-paid Core Plans with optional employee buy-ups available for cases with **150 plus** eligible employees .

EMPLOYER SOLUTIONS

- No minimum participation requirements¹
- No Pre-Existing Condition Clauses
- Flexible solutions to meet every employers' needs
- Guarantee Issue for Employees: Subject to advance approval – not applicable to 6 and 10 Year plans (Other "streamlined" underwriting available during initial enrollment)

EMPLOYEE-PAID COVERAGE OPTIONS

(Employee participation on voluntary basis)

Benefit Periods²

- 2 Years • 3 Years • 4 Years • 5 Years • 6 Years
- 10 Years • 1,000 Days • 2,000 Days • 3,000 Days

Home and Community Care (as a % of Benefit Amount)

- 50% • 60% • 75% • 100%

Informal Care (does not have to be provided by a licensed professional)

- Optional for all plans

Inflation Protection

- Buy More Coverage Over Time / Future Purchase Option
- Automatic 5% Increase for Life - Simple
- Automatic 3% Increase for Life - Compound
- Automatic 5% Increase for Life - Compound
- Automatic Age Adjusted Increase for Life (5% Compound to Age 66, 5% Simple Thereafter)

Benefit Amounts

- Monthly from \$1,500 to \$12,000 in \$750 increments
- Daily from \$50 to \$400 in \$25 increments

EMPLOYER-PAID COVERAGE OPTIONS

(Can be combined with the Employee-Paid Coverage)

Benefit Periods²

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OTHER EMPLOYER CHOICES

- Service or Calendar Day Elimination Period
- Return of Premium Upon Death
- Non-Forfeiture

COMPREHENSIVE BROKER AND EMPLOYER SUPPORT & SERVICES

- Total "Turnkey" installation and enrollment including:
 - Web-technology for all accounts:
 - Long Term Care education
 - Personalized rate calculations
 - Genworth Financial Cost of Care Survey w/ interactive map
 - Online enrollment for employees *and spouses/partners*
- Best-in-Class Claims Operations
- Proven credibility that comes from being the LTCI leader

WEBSITE DEMO

www.genworth.com/groupltc

- ABC Company
- groupltcdemo
- 4.X Version: Colorado
- 3.X Verion: Delaware

This product is underwritten by Genworth Life Insurance Company or Genworth Life Insurance Company of New York, using policy form series 7046POL et al.

¹ Except as required by state regulations.

² Minimum Benefit Period covered by available "pool of money."

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