

September 14, 2007 **Key Changes for Genworth Life Long Term Care Insurance  
Effective October 1, 2007**

A number of important Genworth Life product changes go into effect on October 1, 2007.

- 3% Compound Inflation Protection becomes available and new rates go into effect for new sales of Privileged Choice and Classic Select in the following states: AK, AL, CO, DC, IA, ID, LA, ME, MI, MN, MO, MS, ND, NE, NH, NM, NV, OH, OR, RI, SC, SD, VA, WI, WV, and WY.
  - Privileged Choice and Classic Select Applications are now separate documents in these states so be sure to order both if you need them.
- New Suitability Forms are required for all products and in most states due to the recently announced in-force rate action. Only GA, MA, TX, NY and WA do not yet require Suitability forms. However, these states will require Suitability forms in January 2008.
  - You will need to order new application and forms booklets for use effective 10/1/07. Order only what you need in the next month or so as these forms will be updated quarterly.
  - Old Suitability forms will be accepted until 11/2/07 (not 10/30/07 as previously communicated) as long as the application is signed by 9/30/07. Applications signed 10/1/07 or later require the new Suitability form.
- Many product brochures have been updated during the past year, so be sure you have the latest editions.
- We are changing our internal processes for handling certain coverage changes for policies issued after 10/1/07. In the event that a policyholder requests to drop an inflation protection option, our Customer Service Representatives will provide the policyholder with an acknowledgement letter that must be signed and returned to verify the client's intent to eliminate this important policy feature. When the coverage reduction is processed, the policyholder's daily benefit amount (DBA) will be reset to the original issue amount and the premium due will be adjusted accordingly.

We have included below a detailed table of materials changes for your reference. The table shows, by state, which forms you should be using starting October 1, 2007. Items in **Bold** are new!



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Long Term Care Insurance underwritten by:

**Genworth Life Insurance Company**

**Genworth Life Insurance Company of New York** Administrative Offices: Richmond, Virginia

# Materials Effective October 1, 2007 (Items in **BOLD** are New!)

States	Application Booklet	Forms Booklet	Product Brochure	Suitability Forms	Rate Guide	What is Changing*
<b>Privileged Choice and Classic Select</b>						
AK, AL, CO, DC, IA, ID, LA, ME, MI, MN, MO, MS, ND, NE, NH, NM, NV, OH, OR, RI, SC, SD, VA, WI, WV, and WY	<b>Privileged Choice form 43182 dated 09/2007</b> <b>Classic Select form 43183 dated 09/2007</b>	<b>State-specific Forms 38778XX dated 10/01/07</b>	<b>Privileged Choice 39724, Classic Select 39725 Both dated 8/01/07</b> <b>ND use forms 39724ND &amp; 39725ND dated 10/01/07</b>	<b>Suitability 42422 dated 10/1/07</b>  Potential Rate Increase Disclosure 81945CNF dated 1/01/07	<b>Form 85414 dated 10/01/07</b>  <b>In ND &amp; OR, 85414M dated 10/01/07</b>	Updated rates for new business, 3% compound inflation protection added, new forms, applications and rate guides.
AR, AZ, CT, DE, FL, HI, IL, IN, KS, KY, MD, MT, NC, NJ, OK, PA, TN, UT, VT	37122XX dated 1/31/06	<b>State-specific forms 38778XX dated 10/01/07</b>	Privileged Choice 82155, Classic Select 82156 and State versions dated 6/01/07	<b>82174 &amp; state versions dated 10/01/07</b>	<b>85414-010106 dated 10/01/07</b> <b>In KS, 85422 dated 10/01/07</b>	Suitability forms are changing, rate guides reissued but rates are not changing at this time
GA, MA, TX, NY, WA	37122XX dated 1/31/06	<b>State-specific forms 38778XX dated 10/01/07</b>	Privileged Choice 82155, Classic Select 82156 and State versions dated 6/01/07	Coming in January	<b>85414-010106 dated 10/1/07</b>  For NY use 85414NY dated 11/1/06	Forms booklet being reissued, new Rate Disclosure Notice included for TX only
CA and CA Partnership	37122CA dated 6/1/06 and 37122CAP dated 6/1/06	<b>38778CA dated 10/01/07</b>	85196 dated 6/01/07 and 20283 dated 1/05/07	<b>82174CA dated 10/01/07</b>	85414CA dated 7/31/06	Suitability Form is changing
NYP Partnership Plus	37122 NYP 11/3/06	<b>38778NYP dated 10/01/07</b>	#41161NYP dated 2/01/07	<b>82174NYP dated 10/01/07</b>	85414NY dated 11/1/06	Suitability Form is changing
MN, ND and VA	<b>Return of Premium now available with Classic Select and Privileged Choice</b>					
MO & OR	<b>Limited Pay now available with Classic Select and Privileged Choice</b>					
ID & WI	<b>5% Simple now available with Classic Select and Privileged Choice</b>					
<b>Cornerstone Advantage</b>						
AK, AL, AZ, CO, DC, DE, IA, ID, KY, LA, MD, ME, MI, MN, MS, MT, ND, NE, NH, NM, NV, NY, OH, OK, OR, RI, SC, VA, WV, WY	<b>Cornerstone Advantage combined state-specific application and forms booklet 42135XX 10/1/07</b>		Existing brochure # 41938 3/1/07 & State versions dated 7/1/07	Not available separately	Existing rate guide #42250 dated 3/07/07 & State versions dated 7/31/07	Suitability form is changing

\* Not all product changes are shown. Refer to the State Differences Matrix and the policy for more details.

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