KNOW YOUR OPTIONS

PLAIN TALK ABOUT LONG TERM CARE INSURANCE

Underwritten by
Genworth Life Insurance Company
STEPS TO GETTING LONG TERM CARE INSURANCE:

STEP 1  Get Educated

STEP 2  Compare Plans

STEP 3  Apply for Coverage
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THE PLAIN TALK...
So many things in life are beyond our control. Yet, you want to do your best to prepare for the future. You have probably worked hard and invested your savings to make sure you have financial security and independence during your retirement.

Something you may not have considered is the potential expense of long term care. Long Term Care Insurance can be an affordable way to help protect your nest egg from the high cost of long term care. In addition, Long Term Care Insurance can give you added flexibility in the type of care you receive and help you stay at home as long as possible.

It’s important to know your options. This booklet gives you the “plain talk” about long term care and Long Term Care Insurance. It is designed to help you plan for the future — so that you can continue to maintain control of your lifestyle and financial independence.
WHAT IS LONG TERM CARE?

Long term care includes care, support and other services provided to a person who requires help with daily activities or supervision for a long time (a period expected to last at least 90 days or more). It includes the assistance needed with the Activities of Daily Living (ADLs) such as bathing, eating, dressing, continence, toileting or moving from a bed to a chair. It also refers to the substantial supervision that may be needed with a severe cognitive impairment, such as Alzheimer’s Disease.

Depending on the condition, these everyday activities may only be possible with assistance provided by caregivers or family members and friends who are generally not paid to provide care.
WHAT ARE THE CHANCES I’LL NEED LONG TERM CARE?
We all think it won’t happen to us. We’re a nation raised to value independence. Yet, you may already know of friends or family members who have needed long term care. A sudden illness, injury or impairment can happen at any age.

It’s estimated that:
• 60% of Americans who reach age 65 are expected to need long term care services at some point.¹

• 40% of those receiving long term care services now are ages 18 to 64.¹

• An estimated 5.1 million Americans suffer from Alzheimer’s. The number of people age 65 and over with Alzheimer’s disease is estimated to reach 13.5 million in 2050.²

HOW MUCH DOES LONG TERM CARE COST?
The national median cost of a private room in a nursing home is $75,190, an increase of 5.1% over 2009. Assuming the average stay in a nursing home is three years, costs can easily surpass $225,000 for the entire long term care event.

Home care can also add up with in-home assistance. The national median cost is $19 per hour or nearly $43,472 per year for 44 hours of help a week.³
WHO PAYS FOR CARE?

Few long term care services are fully covered by other types of coverage.

• Most major medical insurance plans do not cover long term care.

• Generally, Medicare may cover some long term care services, but only for a limited time.

• Disability insurance only replaces lost income, and does not pay for long term care or services.

• Generally, Medicaid was designed to pay for nursing home care after an individual has spent down most of his or her assets.

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Estimated Future Costs of Nursing Home Care

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*Yearly nursing home costs are based on 2010 national median with an assumed 5% annual inflation and will vary by state.
That’s why many Americans are looking to private companies — like Genworth Life Insurance Company — for Long Term Care Insurance.

You can count on us to be here today, tomorrow and in the years to come.

WHY SHOULD I CONSIDER LONG TERM CARE INSURANCE?

Paying for long term care services out of your pocket could put a strain on your savings and retirement funds. Preparing for long term care requires planning.

With long term care insurance, you’ll have the confidence that comes from knowing you have made important decisions about your future care.
Long Term Care Insurance can help you:

• Retain your financial independence.
• Preserve your quality of life.
• Stay in your home as long as possible.
• Enjoy the flexibility to choose how and where you receive care.
• Protect your savings and other assets.
• Relieve the burden of care from loved ones.
WHAT DOES LONG TERM CARE INSURANCE COVER?

Long term care insurance plans typically reimburse for long term care services you might need at any age. They can also help reimburse for equipment needed to increase mobility and safety in your home.

Long term care services may be provided by a health care professional (such as a nurse), a home health aide or other personal care providers.

Long term care can take place in a variety of locations, depending on your preferences and needs. Care might begin with assistance in your home for a few hours a day. Or at some point, you might require around-the-clock attention at home, in an assisted living facility or in a nursing facility.
Consider Long Term Care Insurance if you meet the following criteria:

• You have significant assets and income.
• You want to help protect some of your assets and income.
• You can pay premiums, including possible premium increases, without financial difficulty.

HOW DO I KNOW IF I NEED IT?

Your Lifestyle:
If you answer “Yes” to ANY of these three questions, you should take a closer look at Long Term Care Insurance to help you maintain your freedom and ability to choose.

| _Yes _No | Is it important that you remain at home as long as possible? |
|__________|__________________________________________________________|
| _Yes _No | Do you want the flexibility to choose your care options? |
|__________|__________________________________________________________|
| _Yes _No | Do you want to help relieve your family from caring for you later in life? |

Your Finances:

Consider Long Term Care Insurance if you meet the following criteria:

• You have significant assets and income.
• You want to help protect some of your assets and income.
• You can pay premiums, including possible premium increases, without financial difficulty.
WHAT DO POLICIES COST?
The cost of long term care insurance varies widely depending on your age at the time you purchase and the options you choose. However, you may find the premiums to be more affordable than expected.

The younger you are when you get coverage, generally the lower your premiums will be.

For instance, a policy for a couple age 45 costs significantly less than a policy for a 65-year-old couple.

Certain assumptions have been made in calculating the hypothetical illustration.

*Annual premiums are based on a Genworth Life Insurance Company Classic SelectSM policy form 7042 Rev in Illinois with $150 daily benefit, plan duration of 36 months, 90-day elimination period, 5% compound inflation protection. Policy features, benefits and costs vary by state. This assumes level premiums for the life of the policy, which is not guaranteed.
Generally, the younger you are when you first buy a policy, the lower your annual premiums will be. It’s also important to apply when you’re healthy, so you can have coverage when you need it. Once you actually need care services, it may be too late to apply for long term care insurance coverage.

WHO CAN I TRUST?
Selecting a long term care insurance company is an important decision. You want a company you can trust to help protect your financial independence as you grow older.

Since our Long Term Care Insurance Division was a pioneer in the industry in 1974, we have established and maintained a solid track record of service to our policyholders.

• Over 35 years of long term care insurance experience.4

• Over 1,000,000 policyholders.4

• Paid over $5.7 billion in long term care insurance claims.4

You can count on Genworth Life Insurance Company to be here today, tomorrow and in the years to come.
WHAT’S THE NEXT STEP?
Now that you’re more educated about long term care insurance, it’s time to go to the next step and compare plans. You need to learn more about how to best protect your assets and how to best preserve your ability to choose. Talk to a licensed insurance agent/producer about the policies offered by Genworth Life Insurance Company. You can discuss the plan features and benefits that are important to you and get a quote based on your needs.

It’s important to have coverage in place before you need it. Act now to help protect your ability to choose. Then you’ll have the sense of security that comes from knowing you’ve taken the next step toward a more secure future.

4. As of 12/31/09.
Details about the benefits, costs, limitations and exclusions of these valuable long term care insurance policies will be provided by a Genworth Life Insurance Company insurance agent/producer.

This solicitation of insurance is for individual policy form series 7042 Rev, 7044 Rev and 7048, 7042ID Rev, 7044ID Rev & 7048ID, 7042NC Rev & 7044NC Rev, 7042NJ Rev & 7044NJ Rev, 7042OK Rev & 7044OK Rev, 7048OK, 7042PA Rev & 7044PA Rev, 7042WA Rev, 7044WA Rev and 7048WA) and group policy form 7050. An insurance agent/producer will contact you. Not all policies are available in all states. Coverage offered may be group or individual insurance.