

GLIC08-09
February 15, 2008

Maryland: Product Enhancements and Regulatory Changes Effective March 31, 2008

Effective March 31, 2008 our long term care insurance products in Maryland will offer additional features, refreshed pricing and you'll need to use new forms.

Privileged Choice® and Classic SelectSM will now offer:

- Return of Premium riders
- 3% Compound inflation option
- Nonforfeiture option reduced from 5 years to 3 years.

Cornerstone AdvantageSM will now offer:

- Facility and Home Care Waiver rider
It waives premiums if the insured is receiving care in any covered setting and adds 3% to the policy premium.
- Nonforfeiture option reduced from 5 years to 3 years.

Form changes and transition rules

Applications dated on or after March 31, 2008 for these three products must use the new forms that reflect these changes. It requires additional applicant signatures on the Coverage Selection page and on Section H (Protection Against Unintentional Lapse) and Section I (Declarations) of all applications.

When forms and materials will be available

The new applications, forms and marketing materials will be available to download and order through normal fulfillment channels on March 17. Additional forms and deadlines will be communicated over the next few weeks.

Quote tools will be updated with the new rates on March 31.

If you have any questions about the changes, please contact your Genworth LTCI Sales Team.

Long Term Care Insurance underwritten by:

Genworth Life Insurance Company

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