



GLIC07-47
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Genworth Life's Virginia Partnership Program Exchange Process Explained

The Commonwealth of Virginia is making final preparations to launch its Partnership Program on September 1, 2007. In conjunction with the launch of Partnership policies, Genworth Life Insurance Company (Genworth Life) is pleased to provide an opportunity for existing policyholders to obtain Partnership status. This process of exchange to Partnership is limited and time-sensitive due to state requirements.

Which policies are eligible? Only those policies with policy effective dates between January 1 and August 31, 2007 will be eligible. Only those producers who have met Virginia's Partnership training requirements will be able to submit an application for internal replacement. Additionally, in order for the policy to be eligible for this process the following conditions must be met:

- Must have the age-appropriate inflation protection
- Policyholder cannot currently be on claim
- New application must be signed by policyholder between September 1 and October 31, 2007
- Genworth Life will waive underwriting and save-age back to original date of application

Genworth will provide a list of eligible policyholders to producers.

A Reminder about Virginia Training Requirements for Partnership Sales Effective September 1, 2007

Virginia is requiring all licensed agents who wish to sell Partnership Program-certified policies to complete 8 hours of CE training in LTC, 2 of which must be Partnership Program-specific. This training must be completed prior to soliciting your first Partnership or non-Partnership policy on or after 9/1/07. In order to avoid any delays in your new business application processing, we strongly suggest that you fulfill this training requirement by 9/1/07.

You May Have Satisfied Six Credits Already!

While you have to take this training before you can sell any LTCI policies on or after 9/1/2007, Virginia has indicated it will accept approved pre-existing LTCI CE training under the following conditions:

1. If you take 2 hours of approved Partnership Program specific credits between 9/1/07-12/31/07, Virginia will allow you to count up to 6 hours of pre-existing LTCI credits taken between 1/1/05 and 9/1/07.
2. If you wait to complete the 2-hour Partnership Program specific credits and take the course on or after 1/1/08, Virginia will still allow you to count up to 6 hours of pre-existing LTCI credits, but only back to 1/1/07.

The list of [pre-approved courses](#) is attached to this newsflash. Remember, even if you have taken other LTCI-specific CE credits, you must complete the two Partnership Program specific credits before you can sell any Genworth LTCI policies on or after 9/1/2007.

Genworth Wants to Help You Meet the Training Requirement

Genworth is working with several CE providers to provide you with choices in fulfilling your training requirements. You can find approved 8-hour courses that meet Virginia's requirements at www.kruise.com/genworth or through www.LTCPartnershipsOnline.com.

If you are eligible for retroactive crediting of an approved course that was taken since January 2005, you must still complete the 2-hour Partnership only CE to help you meet your total CE requirement. A 2-hour Partnership-only course is available through www.kruise.com/genworth. Please review both websites carefully as the costs associated with these training options vary.

Genworth is offering full day training!

Genworth Life has arranged four 8-hour CE classes around the Commonwealth of Virginia. The cost of the class is \$50 per person and **pre- registration is required**. Please contact your Genworth LTCI Sales Team to register to attend one of the following classes:

Monday August 20: Genworth Campus, Richmond, VA (max 80 attendees)

Friday August 24: Hotel Roanoke, Roanoke, VA (max 95 attendees)

Monday August 27: Embassy Suites, Alexandria VA (max 95 attendees)

Friday September 7: Crowne Plaza, Virginia Beach, VA (max 95 attendees)

A [flyer](#) with specific information is attached to this email.

Once you have completed the training, please fax your certificate to Genworth Producer Services at 434 948.5928.

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

Partnership Program State Approvals and Filings – Keeping You Up-To-Date

Many of the questions we receive in our **PartnershipQs** mailbox are from producers wanting to know the status of the Partnership Program in their state. This section of our newsletter appears monthly and contains the most current information available.

- **Florida** launched its Partnership Program 7/30/07
- **New Hampshire** has filed their state plan amendment.

More details for these states will follow as they become available, including the Genworth launch dates.

Additionally, please reference the attached [Status of State Partnership Approvals and Filings Matrix](#), which reflects the current filing status for all states.

Websites of interest

The following websites contain valuable information. Check them out!

Idaho informational website: http://www.doi.state.id.us/company/LTC_partnership.aspx

LTC clearinghouse website: http://www.longtermcare.gov/LTC/Main_Site/index.aspx

Minnesota consumer website: www.mnltpartnership.org; email with questions: dhs.ltc.partnership@state.mn.us

Training Websites with

- **CE content:** Costs for the training varies, please check the websites carefully.
www.kruise.com/genworth
www.LTCTPartnershipsOnline.com

Florida Training Module: <http://www.brainshark.com/genworth/FIPartnershipExpansion>
Virginia Partnership information: http://www.dmas.virginia.gov/downloads/pdfs/ab-LTC_Prtn_20Fct_Sheet_07.pdf

Questions?

If you have any questions about the Partnership Program or any aspect of it, please send an email to PartnershipQs@genworth.com.

Keep on selling...

Don't forget, selling long term care insurance is one of the most important things you do.

Right now, states that do not offer a Partnership plan are determining if and when to adopt the plan. Don't lose the opportunity to help protect your clients and prospects in the interim! A change to a prospect's health **today** could mean the difference between qualifying for coverage or not. Please continue to offer the long term care insurance plans currently available in your state.