



PLAN TODAY AND HELP
SECURE YOUR FUTURE.

GROUP LONG TERM CARE INSURANCE

Underwritten by
Genworth Life Insurance Company

This brochure contains educational information concerning long term care and long term care insurance. It is part of the announcement of a Group Long Term Insurance Program now available to you. Other material will be available to you in the near future concerning the benefits, features, limitations, and exclusions of the Program.

It also contains your introduction to Genworth Life Insurance Company who underwrites the Group Long Term Care Insurance Program. The insurance will be provided using policy forms 7046POL-CA and 7046CERT-CA in California.

PLAN TODAY...

And help secure your future.

You are probably saving and investing so that you can live life on your own terms during retirement. You may be looking forward to spending time with family and friends, taking vacations, enjoying hobbies, and living a long and comfortable life.

Yet, the likelihood of living a long life may increase the likelihood of needing care in the future. Your health can change in an instant. An accident, illness, or chronic disease could mean that you need long term care.

What would you do? Rely on family and friends? Turn to government programs? Use your savings?

Long term care insurance, specifically designed to cover extended care, can be the best way for you to help protect your savings and assets. It can also help relieve the financial and emotional burden of care on your loved ones.

What is long term care?

The need for long term care can be caused by conditions such as broken or fractured bones, Parkinson's disease, stroke, Alzheimer's, or other chronic conditions.

Long term care services are often required when you need assistance with everyday activities, such as using the bathroom, taking a shower, dressing, or moving in and out of a bed or chair.

Care can be provided in different settings, including your home, a residential care facility (referred to as an assisted living facility in states other than California), or a nursing home.

Who needs long term care?

Anyone can need long term care at any time. An accident or broken bone could require months of recuperation at home. An illness or disease, such as Alzheimer's, might require ongoing care or supervision at home, in the community, or in a facility.

Things can happen – often without warning. That's why it's important to have a strategy for your care in place before you need it. Now is the time to look at your options and plan ahead for the high cost of care.



Is long term care expensive?

Paying for long term care in your home or in a facility can be expensive. According to the 2012 Genworth Financial Cost of Care Survey¹:

- In-home care (provided by Medicare certified and licensed providers, non-certified but licensed providers, and non-certified and non-licensed providers) on a national basis averages nearly \$44,000 per year for 44 hours a week.
- A private room in a nursing home for one year averages more than \$81,000 nationally.

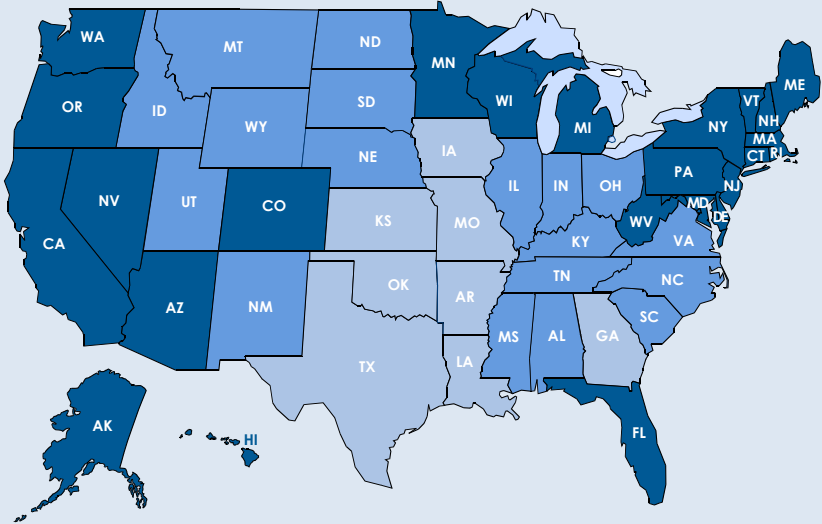
These costs are expected to continue to rise.

Average Annual Cost of Care by State¹

The cost of care varies substantially by region and even from state to state. The map on page 4 is color-coded to indicate which states have high, average, or low costs when compared to the national average cost for a private room in a nursing home of \$222 per day. For instance, certain states on both the East Coast and West Coast have higher than average costs.

Several Midwestern states have below average costs for a nursing home stay. Find your state on the map and see how it compares to the national average.

Average Daily Cost of Nursing Home Care by State¹



- Low (up to \$175 per day)
- Average (\$175 to \$225 per day)
- High (over \$225 per day)

What are some ways to pay for long term care costs?

Generally, there are four ways to pay for long term care services: your family, your savings, the government, and long term care insurance.

1. Your Family

You may plan to rely on family members or friends to provide your care. But wouldn't you prefer to spend quality time with them, rather than getting help with day-to-day needs? While these caregivers may willingly give their time to care for loved ones, being the primary caregiver can take a toll on a person's physical and mental well-being, and may be a financial drain since that person may not be able to earn full-time wages.

2. Your Savings

As a conscientious planner, you've saved for retirement, for the daily pleasures of everyday life and, maybe, for the ability to travel once in awhile. Whatever your ideas for retirement, your savings could be quickly depleted if the need for long term care arises. Using the average costs from the Genworth Financial 2012 Cost of Care Survey, you can see how your savings could erode. If you received care at home for 18 months, it could cost over \$65,000. Care in a nursing home for 2 years could add up to \$162,000.

3. The Government

Medicare generally offers very limited coverage and only for a short period of time. It is not designed to cover long term care and does not offer significant help with these expenses.

Medi-Cal or Medicaid does help pay for long term care services, but these programs are designed to be a safety net for the needy. In most states, financial eligibility for such programs requires that you have low income and few assets.

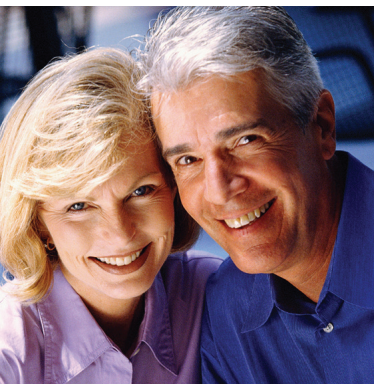
For example, to be eligible for facility benefits, a typical state might require one to:

- A) spend down his or her assets to \$2,000 excluding primary home and car.
- B) have income of less than \$1,800 per month (300% of SSI payment).

Each state's requirements vary.

4. Insurance

Long term care insurance is specifically designed to help reimburse covered expenses for long term care services. It can help you preserve your savings and assets while giving you more choices about your future care.



Why should I consider long term care insurance?

Long term care insurance could be the most practical and affordable method to cover the potentially high cost of care. It can go a long way to help cover all or a portion of these costs. And, it can help you...

- ***Stay in your home as long as possible***
- ***Protect your savings and other assets***
- ***Relieve the burden of care from friends and family***
- ***Maintain flexibility in care options***
- ***Preserve your quality of life***

With long term care insurance, your savings may remain protected, and your retirement plans may still be carried out.

What are the advantages of group long term care insurance?

A group long term care insurance program provides several benefits. You can:

- Obtain affordable group premiums.
- Enjoy an easier approval process than with individual policies.
- Take your coverage with you — it's fully portable.
- Get pre-selected plan features — we've made selecting a personalized insurance plan easy!

What do I look for in a long term care insurance company?

You want a company you can count on behind your long term care insurance.

Genworth Financial's Long Term Care Insurance Division has been offering this type of coverage since 1974.²

- We have over 35 years of long term care insurance experience.²
- We have more than 1 million insureds.
- We're rated A (Excellent) by A.M. Best (3rd highest of 15 ratings), an industry analyst that rates insurance companies' financial stability.³

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

Take the next step!

Now is the time to consider this valuable insurance. It's important to have coverage in place before you need it.

Your family members may also qualify for coverage.

With the right long term care insurance in place, you can help protect your family's financial security, have more control over the decisions about your care, and take comfort in knowing that you've taken the next step toward a more secure future.

**CALL 800 416.3624
FOR MORE INFORMATION.**

1. 2012 Genworth Financial Cost of Care Survey. Conducted by CareScout. 04/2012. Survey results are available by contacting Genworth Financial.
2. Genworth Life Insurance Company business operations information, beginning 12/1974 through 06/30/2010.
3. A.M. Best. As of 07/21/11. A.M. Best ratings refer only to the overall financial status of an insurer; it is not a recommendation of Genworth's specific policy provisions, rates or practices.

