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Financial

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LTCI BULLETIN

www.genworth.com

Long Term Care Insurance Reminder: Save Age Guidelines

Genworth Financial strives to treat each Long Term Care Insurance client fairly. In doing so, we have implemented a 30 calendar day window after an applicant's birth date to "save age" at his or her previous age. We do not backdate or change the application date based on these guidelines. Since the rates we file for long term care insurance are based upon an applicant's age, we must be firm and consistent in applying these rates to applicants.

For example, if an applicant's birthday was January 1, the applicant would have up to January 30 to sign and date an application in order to "save age," with January 1 counting as the first of the 30 calendar days.

If the window were based on a "calendar month," as opposed to a "30 calendar day" window, then those born in 31-day months, such as December, would have an advantage over those born in such months as February or September. To prevent discrimination against any particular applicant, we implemented and will maintain the 30 calendar day window.

We believe the 30 calendar day window provides flexibility in processing the applicant's information, as well as ensures that an applicant's birth date will not hinder the final sale.

Please note that because of the manner in which rates are calculated with "Limited Pay" or "10-Pay" applications, it may be in your client's best interest to NOT save age. Be sure to check the rates at current and saved ages before the application is submitted for processing. If you do not want us to save the client's age in our 30-calendar day window, please write "Do Not Save Age" on the benefit selection page of the application.

Thank you for your cooperation. If you have any questions, please contact your Sales Support Team at your dedicated toll-free number.

Long term care insurance products underwritten by:

General Electric Capital Assurance Company, Lynchburg, VA
GE Capital Life Assurance Company of New York

*Principal underwriter: Capital Brokerage Corporation (dba GE Capital Brokerage Corporation in MN, IN, NM and TX)
3001 Summer Street, P.O. Box 120041, Stamford, CT 06905, Member NASD/SIPC*

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