

DISCOUNT STRUCTURE: PRIVILEGED CHOICE® AND CLASSIC SELECT™

INDIVIDUALS	Couples/ Spousal Discount	Couples Issued Discount	Preferred Health Discount	Small Business Discount	Total Potential Discount*
1 applicant (Individual)	N/A	N/A	20%	5%	20% then 5% multiplicative
2 applicants/1 issued	25%	–	10%	5%	35% then 5% multiplicative
2 applicants/2 issued	25%	15%	10%	5%	50% then 5% multiplicative
2 applicants (Shared)	Built-in	–	10%	5%	10% then 5% multiplicative

PRODUCERS	Couples/ Spousal Discount	Couples Issued Discount	Preferred Health Discount	Producer Discount	Total Potential Discount*
1 applicant (Individual)	N/A	N/A	20%	10%	20% then 10% multiplicative
2 applicants/1 issued	25%	–	10%	10%	35% then 10% multiplicative
2 applicants/2 issued	25%	15%	10%	10%	50% then 10% multiplicative
2 applicants (Shared)	Built-in	Built-in	10%	10%	10% then 10% multiplicative

* In addition to married couples, applicants who are not married but meet certain criteria may be eligible to apply for a Shared Benefit policy or to receive a couples discount on individual plans. Please refer to the "Requirements to Access Special (Couples) Benefits" form for an explanation of the state criteria and instructions on how to access these couples benefits.

Small Business Discount (minimum four lives submitted) is given after all other discounts (multiplicative). A 10% first year commission reduction applies.

Producer Discount is given after all other discounts (multiplicative). Policies cannot have a producer discount and a Small Business Discount (only one is allowed).

New York/New York Partnership and Connecticut/Connecticut Partnership have discount caps.

NEW YORK/NEW YORK PARTNERSHIP INDIVIDUALS	Couples/ Spousal Discount	Couples Issued Discount	Preferred Health Discount	Small Business Discount	Total Potential Discount**
1 applicant (Individual)	N/A	N/A	15%	5%	15% then 5% multiplicative
2 applicants/1 issued	10%	–	15%	5%	25% then 5% multiplicative
2 applicants/2 issued	10%	10%	15%	Not allowed	35%
2 applicants (Shared)	Built-in	–	10%	5%	10% then 5% multiplicative

NEW YORK/NEW YORK PARTNERSHIP PRODUCERS	Couples/ Spousal Discount	Couples Issued Discount	Preferred Health Discount	Producer Discount	Total Potential Discount**
1 applicant (Individual)	N/A	N/A	15%	10%	15% then 10% multiplicative
2 applicants/1 issued	10%	–	15%	10%	25% then 10% multiplicative
2 applicants/2 issued	10%	10%	15%	Not allowed	35%
2 applicants (Shared)	Built-in	–	10%	10%	10% then 10% multiplicative

** In addition to married couples, applicants who are not married but meet certain criteria may be eligible to apply for a Shared Benefit policy or to receive a couples discount on individual plans. Please refer to the "Affidavit of Domestic Partnership" form for an explanation of the state criteria and instructions on how to access these couples benefits.

Small Business Discount (minimum four lives submitted) is given after all other discounts (multiplicative). A 10% first year commission reduction applies.

Producer Discount is given after all other discounts (multiplicative). Policies cannot have a producer discount and a Small Business Discount (only one is allowed).

New York and New York Partnership discount cap is 35%. New York Partnership product is not available as a shared plan.

Long Term Care Insurance underwritten by

Genworth Life Insurance Company, and in New York by Genworth Life Insurance Company of New York

Administrative Offices: Richmond, Virginia

CONNECTICUT/CONNECTICUT PARTNERSHIP INDIVIDUALS	Couples/ Spousal Discount	Preferred Health Discount	Small Business Discount	Total Potential Discount†
1 applicant (Individual)	N/A	20%	5%	20% then 5% multiplicative
2 applicants/1 issued	25%	10%	5%	35% then 5% multiplicative
2 applicants/2 issued	30%	10%	5%	40% then 5% multiplicative
2 applicants (Shared)	Built-in	10%	5%	10% then 5% multiplicative

CONNECTICUT/CONNECTICUT PARTNERSHIP INDIVIDUALS	Couples/ Spousal Discount	Preferred Health Discount	Producer Discount	Total Potential Discount†
1 applicant (Individual)	N/A	20%	10%	20% then 10% multiplicative
2 applicants/1 issued	25%	10%	10%	35% then 10% multiplicative
2 applicants/2 issued	30%	10%	10%	40% then 10% multiplicative
2 applicants (Shared)	Built-in	10%	10%	10% then 10% multiplicative


† In addition to married couples, applicants who are not married but meet certain criteria may be eligible to apply for a Shared Benefit policy or to receive a couples discount on individual plans. Please refer to the "Requirements to Access Special (Couples) Benefits" form for an explanation of the state criteria and instructions on how to access these couples benefits.

Small Business Discount (minimum four lives submitted) is given after all other discounts (multiplicative). A 10% first year commission reduction applies.

Producer Discount is given after all other discounts (multiplicative). Policies cannot have a producer discount and a Small Business Discount (only one is allowed).

Connecticut and Connecticut Partnership couples discount cap is 30%.

Not all product features are shown, discounts may vary, and certain conditions and restrictions may apply. Only the applicable policy contains actual terms and conditions of coverage. All applications are subject to the underwriting requirements of the issuing company.

	Insurance and annuity products:	• Are not deposits.	• Are not insured by the FDIC or any other federal government agency.
		• May decrease in value.	• Are not guaranteed by the bank or its affiliates.

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