



Long Term Care Business Solutions Update

As a leader in the long term care insurance industry, Genworth Life Insurance Company continues to invest in this market by offering long term care planning solutions that help families find the right options for their needs. Long Term Care Business Solutions addresses a growing worksite need. Long Term Care Business Solutions has three options:

- The Executive Series program is a 100% Employer Paid offering and W-2 employees who are actively-at-work (30+ hours per week) are eligible for simplified underwriting.
- The Employee Plus program will allow an employer to purchase core coverage for W-2 employees who are actively-at-work (30+ hours per week) and also allow eligible employees to purchase additional coverage ("buy up") at their own expense.
- The Employee Advantage program is used when the employee is paying for the coverage. The long form application is used for this program, and employees are fully underwritten.

Under all three options, spouses, domestic partners, parents, grandparents, adult children and siblings as well as surviving spouses and surviving partners of the employee are eligible for participation. All eligible persons must be at least 18 years of age, maintain a permanent US residence and have a valid tax identification or social security number from the US government. Eligible family members must be under age 80. These applicants will be fully underwritten and must use the long form application.

In addition to the updated and new materials (see [summary of materials](#)), we have also developed some additional tools to better address the product and process.

- [Producer Training Presentation](#)
- [Long Term Care Business Solutions Frequently Asked Questions](#)
- [Long Term Care Business Solutions Situs, Extra-Territorial and Licensing Requirements](#)
- [Long Term Care Business Solutions Premiums and Discounts Frequently Asked Questions](#)

Remember, Quote It! is the online tool to quote coverage options. Go to www.genworth.com/quoteit.

Material Update

Producer

- 48110 and 48110NY - Product Overview
- 50023 - Product Features
- 36828 - Tax Guide (For use with Producers and Financial Professionals)
- 114102 - Producer Training Presentation

- 114425 - Long Term Care Business Solutions Frequently Asked Questions
- 114426 - Long Term Care Business Solutions Premiums and Discounts Frequently Asked Questions
- 114427 - Long Term Care Business Solutions Situs, Extra-Territorial Licensing Requirements

Employer

- 46682F and 46682NYF - Is Your Benefits Package Complete?
- 37690RG and 37690NYRG - Long Term Care Insurance Deductibility Quick Reference Guide
- 48961 - Are All the Pieces of Your Benefits Package in Place? Brochure with Response Card
- 107940 & 107940WS (107490NY & 107940NYWS) - Features and Benefits Brochure with Features and Benefits Worksheet

Employee

- 47348EX and 47348EXNY - Executive Series (100% Employer Paid Program)
- 46682M1 and 46682MNY - Employee Advantage Series

Applications and Forms (*XX is the abbreviation for your state. Example 48018AZ*)

- 48018XX - Simplified Underwriting Application Booklet
- 48021XX - Simplified Underwriting Applicant Materials
- 48109XXCBU - Long Form Application Booklet for Employee Plus
- 48019XX - Long Form Application Booklet for Employee Advantage
- 48020XX - Forms Booklet

Kits (*XX is the abbreviation for your state. Example MSPOSESAZ*)

- MLPOSESXX - Business Solutions Executive Series Kit (Employer paid-core)
- MLPOSEPXX - Business Solutions Employee Plus Kit (Core plus buy up)
- MLPOSEAXX - Business Solutions Employee Advantage Kit (voluntary program)
- MLEMPLSTD - Multi Life Employer Kit (standard)

When to Use Materials in Sales Process

Pre-Sale

- First Call with Employer:
 - 46682F and 46682NYF - Is Your Benefits Package Complete?
 - 37690RG and 37690NYRG - Long Term Care Insurance Deductibility Quick Reference Guide
- Second Call with Employer for Plan Design
 - 107940 & 107940WS (107490NY & 107940NYWS) - Features and Benefits Brochure with Features and Benefits Worksheet

Call your sales support team today for more information on Genworth Financial's Long Term Care

Business Solutions.

Long Term Care Insurance is underwritten by Genworth Life Insurance Company and in New York by Genworth Life Insurance Company of New York.

FOR PRODUCER USE ONLY. NOT FOR PUBLIC USE OR DISTRIBUTION.

©2010 Genworth Financial, Inc. All rights reserved.

114102 111610