



Genworth®
Financial

GET TO KNOW YOUR PRODUCTS AT A GLANCE

PRIVILEGED CHOICE® AND CLASSIC SELECTSM
LONG TERM CARE INSURANCE

Underwritten by
Genworth Life Insurance Company

For Policy form series 7042 Rev, 7044 Rev and state versions.

GET TO KNOW PRIVILEGED CHOICE®*

Benefit-Rich, Comprehensive Coverage

Our premier plan ... this product combines innovation with the rich, built-in benefits you've come to expect from us, making it one of the most comprehensive long term care insurance products in the industry today. It is competitively priced for couples, with outstanding features and benefits.

Great for Couples

Privileged Choice is great for couples. 40% discount when both apply for and are issued

coverage; 25% if only one is issued. Couples will also appreciate the built-in Survivorship Benefit.

No Deductible for Home Care

With Privileged Choice, there is no Elimination Period (deductible) for Home and Community Care Coverage. Benefit eligibility begins the first day covered home care is needed.

International Coverage

Included at no additional cost.

GET TO KNOW CLASSIC SELECT^{SM*}

Customized Coverage

Classic Select's modular design allows you to customize a long term care insurance plan that meets your clients' specific needs. It provides maximum flexibility, and with the 50% home care option, it's a great, low-cost alternative for singles. Classic Select gives you the competitive edge you need in today's market.

Ideal for Singles

Classic Select is ideally designed for single people. It provides excellent coverage for individual needs.

Optional 50% Home Care can be chosen to Lower Premiums

For your budget-conscious clients a lower home care benefit that reimburses up to 50% of your daily benefit amount, instead of 100%, is available.

STANDARD AND OPTIONAL FEATURES*

- Great Discounts
- Up to 50% off for couples in good health
- Up to 20% off for good health alone
- Large Benefit amounts available
- Monthly Benefits
- Broad range of deductibles
- Great coverage for equipment
- Several Multiplier choices
- Reduced Home Care for Reduced Premiums option
- Survivorship Benefit options
- Return of Premium Riders available
- Equal benefits coverage under Shared Plan
- Respite Care Coverage
- International Coverage
- Easy Shared to Individual conversions
- "Actual" expense reimbursement
- Caregiver Training Benefit
- Bed Reservation Benefit

Our Long Term Care Insurance Division has been a leader in the industry for over 30 years – meeting policyholders' needs nationwide.

*Benefits and features may vary by state and product.

Long Term Care Insurance products underwritten by Genworth Life Insurance Company.

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PRIVILEGED CHOICE®

POLICY STRUCTURE	A tax-qualified plan paying Monthly Benefits to reimburse for covered facility, home and community care expenses.																
BENEFIT MAXIMUMS (MONTHLY)	\$1,500-\$12,000 ages 18-79 Available in \$100 increments. Under shared plan, applies to each separately.																
BENEFIT MULTIPLIERS (MONTHS)	<p>Individual Coverage:</p> <table> <tr> <td>24 (2 years)</td> <td>36 (3 years)</td> <td>48 (4 years)</td> <td>60 (5 years)</td> </tr> <tr> <td>72 (6 years)</td> <td>96 (8 years)</td> <td>120 (10 years)</td> <td>Unlimited</td> </tr> </table> <p>Shared Coverage:</p> <table> <tr> <td>48 (4 years)</td> <td>72 (6 years)</td> <td>96 (8 years)</td> <td>120 (10 years)</td> </tr> <tr> <td>144 (12 years)</td> <td>192 (16 years)</td> <td>240 (20 years)</td> <td></td> </tr> </table>	24 (2 years)	36 (3 years)	48 (4 years)	60 (5 years)	72 (6 years)	96 (8 years)	120 (10 years)	Unlimited	48 (4 years)	72 (6 years)	96 (8 years)	120 (10 years)	144 (12 years)	192 (16 years)	240 (20 years)	
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INFLATION PROTECTION/ ANNUAL BENEFIT INCREASES	None 3% Compound Increases 5% Equal Increases 5% Compound Increases Not affected by claims payments.																
ELIMINATION PERIODS	30, 90 or 180 Days: For Facility Care (not Home & Community Care). When Privileged Care Coordinator services are used Home Care can satisfy Facility Care Elimination Period. Satisfy only once for life of policy. Under shared plan, applies to each separately.																
PRIVILEGED CARE® COORDINATION SERVICES	Policyholder has the choice of using this service. We pay the cost of this service, so there is no reduction to available benefits. Assess care needs and assist in finding care providers. Prepare Plan of Care and update periodically if Coordinator determines care needs have changed. Added advantages ... when a Privileged Care Coordinator is used for Home Care: (1) days satisfy the Elimination Period; (2) Waiver of Premium applies.																
COVERAGE PROVIDED FOR	<p>Home & Community Care: Reimburses up to the Monthly Maximum for actual expenses incurred during a calendar month. Care providers can be independent and not affiliated with a home care agency.</p> <table> <tr> <td>Adult Day Care</td> <td>Chore Services</td> <td>Home Health Aides and Personal Care Attendants</td> </tr> <tr> <td>Homemaker Services</td> <td>Hospice Care</td> <td>Skilled Services</td> </tr> </table> <p>Caregiver Training: Up to 20% Monthly Maximum (Lifetime limit). Equipment and Home Modification: Up to 2 times Monthly Maximum (Lifetime limit). Facility Care: Licensed Nursing Homes; licensed or certified Assisted Care Facilities (including Alzheimer's facilities) with 10 residents; other facilities meeting stated criteria. Reimburses up to Monthly Maximum per calendar month. Respite Care: Up to the Monthly Maximum per year. Alternate Care: Mutually agreed upon care and services. Limited to Personal Benefit Account.</p>	Adult Day Care	Chore Services	Home Health Aides and Personal Care Attendants	Homemaker Services	Hospice Care	Skilled Services										
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INTERNATIONAL COVERAGE	Nursing Home Benefit of up to 75% of the Monthly Maximum for up to 48 months. Cannot combine with Waiver of Premium or other Benefits.																
TEMPORARY ABSENCE COVERAGE	Bed reservation up to 60 days per year to reserve room/bed – for any absence. Counts toward Elimination Period.																
SURVIVORSHIP BENEFIT	10 Year Survivorship: Paid-up policy to survivor if no claim during first 10 years of concurrent coverage.																
OPTIONAL RIDERS	<p>Enhanced Survivorship Benefit: Paid-up policy for survivor if both have the Rider and one dies after 7 years of concurrent coverage (even if claims paid or payable). Nonforfeiture Benefit: Reduced lifetime maximum if lapse after three years. Restoration of Benefits: Completely restored to an amount as if no benefits had been paid (must be ineligible for benefits for 180 consecutive days). Return of Premium: (Not available with shared plans) After 10 Years: If policyholder holds the policy for 10 years, the full premium paid, less claims, will be returned to the designated beneficiary or estate upon death. Graded Option: Not available for clients age 65 or older. If policyholder dies on or before age 65, full premium paid, less claims, will be returned to the designated beneficiary or estate. Age 65-75, a percentage of premiums paid, less claims, will be returned.</p>																
BENEFIT ELIGIBILITY	2 of 6 ADLs or Severe Cognitive Impairment.																
SHARED COVERAGE	Joint coverage for a couple under same policy sharing the Lifetime Maximum. Limited conversion available on divorce or final separation.																
PREMIUMS	<p>Discounted for Couples: Both must submit valid applications – 25% if one is issued; 40% each if both are issued. Discounted for Preferred Health: 20% off if health criteria are met (10% when combined with the Couples Discount). Limited Pay: 10 Pay and Pay to 65 (Individual plans only; unavailable with shared benefit coverage.) Waiver of Premium: Monthly Waiver while receiving: (1) Home Care Benefits under a Plan of Care from a PCC (without an Elimination Period); (2) Facility Benefits after the Elimination Period; or (3) Home Care Benefits after a qualifying period (equal to days in Elimination Period). Under shared plan, waiver applies for both even if only one qualifies.</p>																
	Not all product features are shown. Features, benefits, riders and discounts may vary by state and product. Certain conditions and restrictions may apply. Only the applicable policy contains actual terms and conditions of coverage.																

CLASSIC SELECTSM

POLICY STRUCTURE	A tax-qualified plan paying Daily Benefits to reimburse for covered facility, home and community care expenses.
BENEFIT MAXIMUMS (DAILY)	\$50-\$400 ages 18-79 Available in \$5 increments. Under shared plan, applies to each separately. Reduced Home Care Option (50% Benefit) is available for reduced premium.
BENEFIT MULTIPLIERS (DAYS)	Individual Coverage: 730 (2 years) 1,095 (3 years) 1,460 (4 years) 1,825 (5 years) 2,190 (6 years) 2,920 (8 years) 3,650 (10 years) Unlimited Shared Coverage: 1,460 (4 years) 2,190 (6 years) 2,920 (8 years) 3,650 (10 years) 4,380 (12 years) 5,840 (16 years) 7,300 (20 years)
INFLATION PROTECTION/ ANNUAL BENEFIT INCREASES	None 3% Compound Increases* 5% Equal Increases 5% Compound Increases* *Calculation affected by claims payments.
ELIMINATION PERIODS	30, 90, 180 or 365 Days: For Facility Care and Home & Community Care. Satisfy only once for life of policy. Under shared plan, applies to each separately.
PRIVILEGED CARE® COORDINATION SERVICES	Policyholder has the choice of using this service. We pay the cost of this service, so there is no reduction to available benefits. Assess care needs and assist in finding care providers. Prepare Plan of Care and update periodically if Coordinator determines care needs have changed.
COVERAGE PROVIDED FOR	Home & Community Care: Reimburses up to the Daily Maximum for actual expenses incurred during a calendar month. Care providers can be independent and not affiliated with a home care agency. Adult Day Care Chore Services Home Health Aides and Personal Care Attendants Homemaker Services Hospice Care Skilled Services Caregiver Training: Up to 5 times Daily Maximum (Lifetime limit). Equipment and Home Modification: Up to 50 times Daily Maximum (Lifetime limit). Facility Care: Licensed Nursing Homes; licensed or certified Assisted Care Facilities (including Alzheimer's facilities) with 10 residents; other facilities meeting stated criteria. Reimburses up to Daily Maximum per calendar day. Respite Care: Up to 21 days per year. Alternate Care: Mutually agreed upon care and services. Limited to Personal Benefit Account.
INTERNATIONAL COVERAGE	Not available.
TEMPORARY ABSENCE COVERAGE	Bed reservation up to 30 days per year to reserve room/bed - for any absence. Counts toward Elimination Period.
SURVIVORSHIP BENEFIT	Only available through Optional Rider.
OPTIONAL RIDERS	1st Day Home Care*: Waives Elimination Period for Home and Community Care, and Waiver of Premium begins earlier. And, in accordance with Privileged Care Coordinator's Plan of Care, days count toward Facility Elimination Period. Monthly Maximum: This monthly maximum provides 30 times the Daily Maximum. 10 Year Survivorship Benefit: Paid-up policy for survivor if no claim and both have the Benefit when one dies after 10 years of concurrent coverage. 7 Year Survivorship Benefit: Paid-up policy for survivor if both have the Rider and one dies after 7 years of concurrent coverage (even if claims paid or payable). Nonforfeiture Benefit: Reduced lifetime maximum if lapse after three years. Restoration of Benefits: Completely restored to an amount as if no benefits had been paid (must be ineligible for benefits for 180 consecutive days). *Cannot be combined with the 365-day Elimination Period. Return of Premium: (Not available with shared plans) After 10 Years: If policyholder holds the policy for 10 years, the full premium paid, less claims, will be returned to the designated beneficiary or estate upon death. Graded Option: Not available for clients age 65 or older. If policyholder dies on or before age 65, full premium paid, less claims, will be returned to the designated beneficiary or estate. Age 65-75, a percentage of premiums paid, less claims, will be returned.
BENEFIT ELIGIBILITY	2 of 6 ADLs or Severe Cognitive Impairment.
SHARED COVERAGE	Joint coverage for a couple under same policy sharing the Lifetime Maximum. Limited conversion available on divorce or final separation.
PREMIUMS	Discounted for Couples: Both must submit valid applications – 25% if one is issued; 40% each if both are issued. Discounted for Preferred Health: 20% off if health criteria are met (10% when combined with the Couples Discount). Limited Pay: 10 Pay and Pay to 65 (Individual plans only; unavailable with shared benefit coverage.) Waiver of Premium: Monthly Waiver while receiving benefits for Facility Care or Home and Community Care Coverage.

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