



BULLETIN:

Couples Discounts on Long Term Care Insurance

genworth.com

April 16, 2010

States: **All**

There are several specific advantages for couples purchasing long-term care insurance. The primary caregiver in most cases is the healthy spouse. Without the necessary funds available to provide quality care for the affected individual, the emotional, physical and financial aspects of care-giving can take their toll.

Genworth offers significant discounts for couples. And our definition of "couple" is broader than just spouses. Generally, a couple can be any two people who meet our, or state specific, criteria for living together in a committed relationship and share basic living expenses.

If both eligible members of a couple apply for long term care insurance coverage, both will receive the applicable couples discount as well as an additional 15% issued discount (for a total of 40% in most states). If only one eligible member is approved for coverage and issued a policy, he or she will receive only the couples discount (25%) since the couple submitted valid applications together and both were eligible applicants. Please note that CA, CT and NY have state-specific discount rules.

Important Reminder Regarding Auto-Declines

Our long-standing policy has been that if one applicant is auto-declined as a result of answering "yes" to at least one of the medical "knockout" questions, then the approved applicant is not eligible for the couples discounts.

For details and additional information on this and other available discounts, please refer to the Application Instructions page of the state-specific application or the Product Q&A Guide.

Contact: If you have any questions, please contact your Genworth LTCI Sales Team.

Genworth Financial companies include:

Genworth Life and Annuity Insurance Company, Richmond, VA

Genworth Life Insurance Company, Richmond, VA

Genworth Life Insurance Company of New York, 666 Third Avenue, 9th Floor, New York, NY 10017
Only Genworth Life Insurance Company of New York is licensed to conduct business in New York.

Long term care insurance products issued by Genworth Life Insurance Company and in New York by Genworth Life Insurance Company of New York.
Variable products issued by Genworth Life and Annuity Insurance Company and in New York by Genworth Life Insurance Company of New York.
Principal Underwriter: Capital Brokerage Corporation (dba Genworth Financial Brokerage Corporation in Indiana)
6620 West Broad Street, Building 2, Richmond, VA 23230, Member FINRA

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