



LONG TERM CARE BUSINESS SOLUTIONS OVERVIEW

Underwritten by
Genworth Life Insurance Company

LONG TERM CARE BUSINESS SOLUTIONS OVERVIEW

Long Term Care Business Solutions

"EXECUTIVE SERIES" Employer Paid			"EMPLOYEE ADVANTAGE" Employee Paid		
	Employee	Others*		Employee	Others*
Funding	100% Employer Paid	100% Employer Paid or 100% Participant Paid	Funding	100% Employee Paid	100% Employee Paid or 100% Participant Paid
Minimum Participation	3 Issued Employee Lives	3 Issued Employee Lives	Minimum Participation	3 Issued Employee Lives	3 Issued Employee Lives
Underwriting	<p>Short Form Application, Simplified Underwriting for:</p> <ul style="list-style-type: none"> • W-2 Employees Ages 18-65 or • Actively At Work 30+ Hours or • Applying During the 90-Day Open Enrollment Period with Maximum Benefit Limits of \$9,000 per Month & 5 Year Benefit Period <p>Long Form Application with Full Underwriting for:</p> <ul style="list-style-type: none"> • Employees Age 65 and Older or • Working Less than 30+ Hours per Week or • Applying Outside Open Enrollment 	<p>Long Form Application with Full Underwriting for Spouse/Partner; Parents, Step-Parents, Parents-in-law; Grandparents, Step-Grandparents, Grandparents-in-law; Adult Children (age 18 and older), and Siblings</p> <ul style="list-style-type: none"> • Maximum Benefit Limits of \$9,000 per Month & 5 Year Benefit Period <p><i>*Spouse/Partner; Parents, Step-Parents, Parents-in-law; Grandparents, Step-Grandparents, Grandparents-in-law; Adult Children (age 18 and older), and Siblings</i></p>	Underwriting	<p>Long Form Application with Full Underwriting for:</p> <ul style="list-style-type: none"> • W-2 Employees Age 18-64 or • Actively At Work 30+ Hours or • Applying During 90-Day Open Enrollment with Maximum Benefit Limits of \$9,000 per Month & 5 Year Benefit Period • Answer "No" To Tobacco Usage = Preferred Health Discount <p>Long Form Application with Full Underwriting for:</p> <ul style="list-style-type: none"> • W-2 Employees Age 65 and Older or • Working Less than 30+ Hours per Week or • Applying Outside Open Enrollment 	<p>Long Form Application with Full Underwriting for Spouse/Partner; Parents, Step-Parents, Parents-in-law; Grandparents, Step-Grandparents, Grandparents-in-law; Adult Children (age 18 and older), and Siblings</p> <ul style="list-style-type: none"> • Maximum Benefit Limits of \$9,000 per Month & 5 Year Benefit Period <p><i>*Spouse/Partner; Parents, Step-Parents, Parents-in-law; Grandparents, Step-Grandparents, Grandparents-in-law; Adult Children (age 18 and older), and Siblings</i></p>
Discounts	<p>Spousal / Partner Discount: 40% / 25%</p> <p>Multi-Life Discount: 5% (multiplicative = after all other discounts applied)</p> <p>Maximum Discount: 40% + 5% Multi-Life</p> <p>No Commission Reduction</p>	<p>Spousal / Partner Discount: 40% / 25%</p> <p>Multi-Life Discount: 5% (multiplicative = after all other discounts applied)</p> <p>Maximum Discount: 40% + 5% Multi-Life</p> <p>No Commission Reduction</p>	Discounts	<p>Spousal / Partner Discount: 40% / 25%</p> <p>Preferred Health Discount: 10% / 20%</p> <p>Multi-Life Discount: 5% (multiplicative = after all other discounts applied)</p> <p>Maximum Discount: 50% + 5% Multi-Life</p> <p>No Commission Reduction</p>	<p>Spousal / Partner Discount: 40% / 25%</p> <p>Preferred Health Discount: 10% / 20%</p> <p>Multi-Life Discount: 5% (multiplicative = after all other discounts applied)</p> <p>Maximum Discount: 50% + 5% Multi-Life</p> <p>No Commission Reduction</p>

Group Chassis

Dedicated Special Case Management

Flexible Product Offering