



Genworth®
Financial

TOTAL LIVING COVERAGE®

Leverage.
Protection.
Control.



Universal Life Insurance with Nursing Home and Home Care Benefits Underwritten by
Genworth Life Insurance Company of New York
New York, NY

1 Smart Move, 3 Distinct Options

Get 2x or 6x for your client's money. Or, if they change their mind, they can choose to get their money back.*

1

Their Care is Covered.

On average 6 times their premium!

If they have a nursing home and home care (NHHHC) event, Total Living Coverage (TLC) leverages their initial premium, to pay for covered NHHHC expenses, which is on average 6 times their initial premium.

2

Their Life is Covered.

On average 2 times their premium!

If they don't need NHHHC benefits, TLC pays an income tax-free death benefit to their beneficiary, which is on average 2 times their initial premium.

3

Their Decision is Covered.

No regrets!

If they have a change in plans and decide not to keep the TLC policy before the end of the 15th year, they will get back at least their initial premium (less any NHHHC benefits already received).*

* Because TLC rider charges reduce cost basis (not below zero), a portion of the return of premium rider benefits will probably be taxable.

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TLC: Designed To Be There When Needed.



Total Living Coverage can help your clients maintain control of assets, protect beneficiaries and have access to NHHC benefits if needed.

Who Buys TLC?

The typical TLC buyer is retired or close to retirement, recognizes the need to have a financial plan for retirement and understands that protection against NHHHC expenses should be part of the strategy. Most have invested assets of more than \$300,000 and are self-insuring the risk of needing NHHHC. They know the probability of needing NHHHC is high, but they're not exactly sure how much it could cost, so they consider an asset-based solution like TLC an attractive alternative.

TLC:

- Helps cover the potential need for NHHHC benefits with no elimination period
- Helps protect beneficiaries with an income tax-free death benefit
- Frees assets for other purposes
- Provides control with a built-in 15 year Return of Premium Benefit

TLC coverage is customizable and can provide certain guarantees. Clients can match their TLC coverage to their needs using a range of benefit amounts and periods, as well as optional inflation coverage.



Core Components

A N D H O W T H E Y W O R K

Our dedicated team of external and internal wholesalers can provide expert advice about TLC. We also have a full suite of marketing materials available to help with your sales campaigns. Just call your support desk.

Core Components And How They Work

Specified Amount

Amount of life insurance issued on the insured's life – depends on the initial premium amount and the insured's age, sex and health status, and the benefits actually chosen. Minimum and maximum specified amounts are based on the length of the Accelerated Benefit Rider period.

Death Benefits

The death benefit will never be less than the current specified amount. The death benefit amount may become greater than the specified amount at issue, in order to meet the Internal Revenue Code requirements that define life insurance. If this happens, a NHHHC benefit payment, policy loan or partial withdrawal will reduce the death benefit by more than the actual amount of the payment, loan or withdrawal.

If death occurs, the death benefit payment reduces any specified amount and policy value to zero, and no further NHHHC benefits are available. The death benefit payable will be the greater of the current death benefit or the Residual Death Benefit.

Accelerated Benefit Rider (ABR)

Allows the specified amount to be used to pay covered NHHHC expenses over a period of time. The ABR period can be 24, 36 or 48 months.

Extension of Benefits Rider (EBR)

Provides an additional benefit amount available for covered NHHHC once the ABR is exhausted. The EBR period of time can be 24 or 48 months, or lifetime, depending on the ABR period chosen. EBR available only for issue ages 45-79.

ABR Benefit Rider Periods	EBR Benefit Rider Periods
24 Months	24 Months 48 Months
36 Months or 48 Months	24 Months 48 Months Lifetime

Inflation Protection Benefit (IPB)

Inflation protection helps the policy keep up with rising costs by increasing monthly and lifetime maximums for the Extension of Benefits Rider only. This is an optional benefit available only at issue.

Inflation Protection Benefit choices:

- 3% or 5%
- Simple or compound

Simple inflation increases the EBR maximum monthly NHHHC benefit by 3% or 5% over the initial maximum monthly NHHHC benefit. Compound inflation increases the EBR maximum monthly NHHHC benefit by 3% or 5% over the previous year's maximum monthly NHHHC benefit.

Lifetime maximums, less any NHHHC benefits already paid, are also increased.

EBR Inflation Protection – Simple*

Policy Anniversary 1	$\$8,333 + (\$8,333 \times 3\%) = \$8,583$
Policy Anniversary 2	$\$8,583 + (\$8,333 \times 3\%) = \$8,833$
Policy Anniversary 3	$\$8,833 + (\$8,333 \times 3\%) = \$9,083$
Policy Anniversary 10	\$10,833
Policy Anniversary 20	\$13,333

EBR Inflation Protection – Compound*

Policy Anniversary 1	$\$8,333 + (\$8,333 \times 3\%) = \$8,583$
Policy Anniversary 2	$\$8,583 + (\$8,583 \times 3\%) = \$8,841$
Policy Anniversary 3	$\$8,841 + (\$8,841 \times 3\%) = \$9,106$
Policy Anniversary 10	\$11,199
Policy Anniversary 20	\$15,051

* Assumes no claims paid.
Numbers have been rounded for illustration purposes.

Return of Premium Benefit (ROP)

If the policy is surrendered before the end of the 15th policy year, the owner will get back at least the initial premium, less any NHHHC benefits already received. If the cash surrender value is higher, the owner will receive that instead. The ROP is paid only if no loans or partial withdrawals have been taken.

Maximum Monthly NHHHC Benefit

Amount available monthly for covered NHHHC expenses through ABR and EBR. Initially, this is equal to the accelerated monthly maximum and is determined by dividing the specified amount by the ABR period.

Minimum Policy Size:

- \$75,000 Specified Amount with 24, 36 or 48 Month ABR

Maximum Policy Size:

- \$25,000 NHHHC Monthly Maximum without inflation
- \$15,000 NHHHC Monthly Maximum with inflation

NHHHC Benefit Payout

\$200,000 specified amount can provide the following maximum monthly NHHHC benefits, depending on the number of months chosen:

24 months	\$8,333
36 months	\$5,555
48 months	\$4,166

The monthly maximum available through the EBR is called the extension monthly maximum. The initial extension monthly maximum is equal to the initial accelerated monthly maximum.

If the NHHHC expenses actually incurred each month are less than the maximum monthly NHHHC benefit, the payout period over which benefits are paid may be longer.

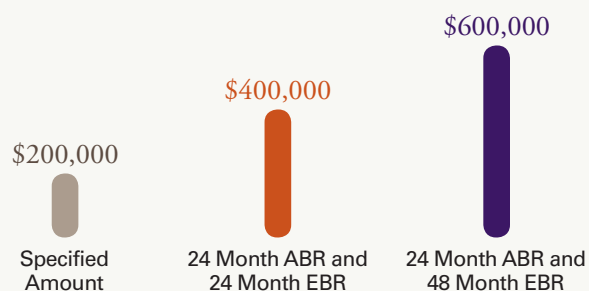
Lifetime Maximums

ABR and EBR both have lifetime maximums associated with them. The accelerated lifetime maximum is equal to the specified amount, while the extension lifetime maximum is equal to the extension monthly maximum times the EBR period in months.

Total NHHHC Benefit

The total NHHHC benefit, or the total amount available to pay covered NHHHC expenses, is equal to both lifetime maximums added together. The benefit amounts will increase annually if the EBR optional inflation protection is added.

Total Lifetime NHHHC Benefit (without inflation protection)



Residual Death Benefit

TLC will always pay a death benefit that is the greater of the remaining death benefit and the current residual death benefit. The current residual death benefit is the lesser of:

- 10% of the specified amount at policy issue, minus 10% of loans and non-NHHHC withdrawals removed from the policy values, or
- \$25,000, minus 10% of loans and non-NHHHC withdrawals removed from the policy values.

Residual Death Benefit for \$200,000 Specified Amount

\$0 Removed from Policy Values

$$10\% \text{ of } \$200,000 = \$20,000$$

\$100,000 Removed from Policy Values

$$\begin{aligned} 10\% \text{ of } \$200,000 &= \$20,000 \\ - 10\% \text{ of } \$100,000 &= \$10,000 \\ \hline &= \$10,000 \end{aligned}$$

Key Advantages

Policy Discounts and Preferred Underwriting Classes

NHHC discounts apply to the monthly charges for NHHC coverage. For more information, see the Underwriting Guidelines section of this Guide.

- Individuals in good health may receive a 15% discount on the monthly NHHC charges, depending on their medical history.
- Couples discounts are available for NHHC monthly charges. One person who applies for TLC may receive a 10% discount. If both people apply together for TLC or TLC and NHHC policies, a 20% discount may be available. The 20% discount could also be available to one person if the other is already covered by an individual NHHC insurance policy previously issued by us.

One client may be eligible for both preferred health and couples discounts, for a possible 35% total discount.

Preferred life insurance premium rates are also available, depending on underwriting. For more information, see the Underwriting Guidelines section of this Guide.

Guaranteed Minimum Benefit Rider (GMBR)

If your clients have not taken policy loans or partial withdrawals and do not take any in the future, we will guarantee that the policy will not lapse.

TLC's built-in Guaranteed Minimum Benefit Rider (GMBR) helps protect your clients from falling interest rates and rising costs of insurance by guaranteeing that they will have at least a minimum death benefit and NHHC benefits.

The GMBR benefit levels will become effective automatically in the event their net cash surrender value is insufficient to pay the cost of insurance charges and sufficient premium is not paid by the end of the grace period to remove the policy from grace.

Your clients will be notified during the grace period of the additional premium that would be required to maintain the original benefit levels if they prefer.

Waiver of Monthly Deduction

Policy monthly deductions are waived while the insured receives covered home care, nursing facility, assisted living facility, or bed reservation benefits. The waiver begins with the first monthly deduction after the benefit is first paid and continues as long as care is received. This feature is included with all TLC policies.

Elimination Period

- 0 days for Home Care and Facility Care
TLC will pay covered NHHC benefit expenses immediately for home care and facility care.

Couples Discount Scenarios

Person 1*	Person 2*	Discount for Person 1	Discount for Person 2
Applying for TLC	Has no other Universal Life (UL) Insurance or NHHC insurance policy with the Genworth Financial companies	10%	N/A
Applying for TLC	Has other UL policy with the Genworth Financial companies, with no NHHC benefits	10%	N/A
Applying for TLC	Has the Genworth Financial companies NHHC insurance or is applying for stand-alone NHHC policy with the Genworth Financial companies	20%	Check for applicable discount
Applying for TLC	Has TLC or Total Living Coverage® Annuity (TLCA) policy with the Genworth Financial companies that has already been issued	20%	10%
Applying for TLC	Applying for TLC or TLCA	20%	20%

*Each person applying must be eligible for consideration for a TLC or NHHC policy. Married persons are considered couples. Persons who are not married may also meet the definition of a couple and should complete the Couples Form.

TLC Features And Benefits

Privileged Care Coordination Services

Privileged Care Coordinators assess needs and develop a plan of care, assist with initial claims paperwork, locate providers and schedule services, all at no additional cost to the insured.

Issue Ages

18 - 79, age nearest birthday

Maturity

TLC has no maturity age. The policy and all riders and benefits continue after the insured reaches age 100. Interest continues to be credited to policy values, but there are no monthly deductions. Loan interest continues to accrue, and loans and partial withdrawals can still be taken, but the policy may lapse if the loan balance exceeds the cash surrender value.

Charges

Premium Load: A 9% premium load is deducted from the paid premium.

Monthly Deductions: A \$9.30 administrative fee and insurance charges for universal life and NHHHC benefits are deducted from the policy values each month. There are separate charges for each NHHHC benefit – ABR, EBR and Inflation Protection – which are shown in the policy schedule. The charges will never exceed the guaranteed charges.

Surrender Charges: If the policy is surrendered during the first 14 policy years, a surrender charge is deducted from the policy value. Surrender charges will not invade any Return of Premium Benefit.

Surrender Charges						
Policy Year	1-10	11	12	13	14	15+
% of Policy Value	10%	8%	6%	4%	2%	0%

Liquidity

While benefits are payable under the ABR, monthly NHHHC benefit payments and partial withdrawals reduce the policy value, the specified amount and the accelerated lifetime maximum benefit.

Partial withdrawals and policy loans terminate the Return of Premium Benefit and Guaranteed Minimum Benefit Rider. The TLC policy should not be used as a source of income.

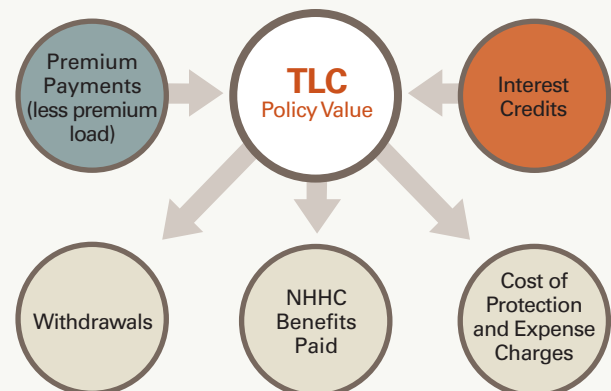
Partial Withdrawals: A \$25 administrative fee is subtracted from the amount withdrawn. Partial withdrawals do not affect the extension monthly and extension lifetime maximums, but will reduce the accelerated monthly and accelerated lifetime maximums.

Loans: Interest is charged on loans at an annual effective rate of 5.5%, while interest is credited to the loan balance at an annual effective rate of 3.5%.

If there is an outstanding policy loan when a NHHHC expense is to be paid, part of the payout will be used to reduce the loan balance. If there is an outstanding policy loan at the insured's death, the loan balance will be subtracted from the death benefit.

TLC Policy Fundamentals

As with any universal life insurance product, premium payments and interest cause the policy value to grow. The cost of insurance, expense charges, withdrawals and any NHHHC benefits, if used, decrease the policy value.



Benefit Triggers

The policyowner must choose to file a claim in which a doctor, nurse or licensed social worker certifies that the insured is unable to perform or needs substantial assistance with at least two of the six activities of daily living for an expected period of 90 days or has a severe cognitive impairment. The six activities of daily living are bathing, dressing, continence, eating, transferring and toileting.

Benefits will be paid monthly up to the maximum monthly NHC benefit amount and can continue until the lifetime maximum benefit amount is exhausted.

Covered NHC Expenses

TLC pays NHC benefits for these expenses:

- **Home Care** – Covers NHC services received in the home, including the cost of nurses and therapists, home health aides, and personal care, homemaker and chore services.
- **Hospice Care**
- **Adult Day Care Services**
- **Facility Care** – Includes nursing homes and assisted living facilities
- **Bed Reservation** – If the insured temporarily leaves the nursing home or assisted living facility to visit family or enter the hospital, the bed will be reserved for up to 60 days per year.
- **Caregiver Training** – Pays to train an unpaid friend or relative to provide care. This pays a lifetime maximum benefit up to 20% of the monthly maximum.
- **Respite Care** – Pays the cost for the insured to stay in a facility temporarily while the primary, unpaid caregiver can take a break. The maximum benefit is 30 days per policy year.
- **Supportive Equipment** – Pays the cost of home modifications such as ramps and grab bars. The lifetime maximum benefit pays up to twice the monthly maximum.

- **Alternative Care** – Pays for other services not specified in the policy, if agreed upon by the insured, doctor, owner and the company.

- **International Coverage** – Reimburses the policyowner up to 75% of the monthly maximum and for up to four years for nursing home care received outside the United States. Home care benefits, assisted living facilities and care coordination services are not available outside the United States.

State variations apply.

NHC Expenses Not Covered

TLC does not cover Medicare deductibles and coinsurance expenses. TLC reimburses only for covered expenses that exceed what Medicare or other government health care programs or laws pay, except for Medicaid. The facility elimination period can be satisfied by days Medicare pays for covered expenses.

Generally, benefits are not paid for:

- **Services provided by family members.** An exception is made if the family member is a regular employee of the organization providing the service, the organization received payment for the service and the family member receives compensation normally provided to employees in that job.
- **Services provided without charge.** Whether by a provider, Veterans Administration or other government facility.
- **Services provided outside the United States.** Including its territories and possessions, except as noted in "International Coverage."
- **Services resulting from addictions.** These include alcoholism, drug or narcotic addiction, unless they occur as a result of administration under the written instruction of a doctor.
- Services resulting from war or any act of war, intentionally self-inflicted injury or attempted suicide.



Underwriting TLC

T A K E S O N N E W L O O K

- Pre-Qualifying Questions
- Underwriting Conditions
- Underwriting Classes
- Underwriting Life Rates
- Preferred Life Criteria
- Preferred NHHC Rate Guidelines
- Build Chart

Pre-Qualifying Questions

The following questions are designed to help you evaluate whether your client should apply for coverage. They are not all inclusive. Absence of a condition that falls outside of a specified time frame is not a guarantee that insurance will be provided. Other conditions or time frames can result in declination of coverage. There is no substitute for asking each question on the application in the event an application is completed. If you have questions about your client's medical history, we encourage you to contact the underwriting department at **866 446.9852 (option 2)**.

- 1** Has your client used a walker, wheelchair, quad cane or motorized scooter in the past 12 months; or, during that same period, received care in a nursing home or other type of NHC facility?

- 2** Is your client currently being treated for Cancer with chemotherapy or radiation therapy, or has he/she used oxygen, kidney dialysis or a respirator within the past 12 months?

- 3** Has your client suffered a Transient Ischemic Attack (TIA) in the last five years, or more than one TIA during his/her lifetime?

- 4** Has your client been treated for: diabetes with insulin, stroke (CVA), Parkinson's Disease, Multiple Sclerosis or Muscular Dystrophy?

- 5** Has your client been treated for non-insulin-dependent diabetes with a history of TIA, heart disease or vascular disease?

- 6** Has your client been diagnosed with Alzheimer's disease or any other form of dementia, or taken medication for memory loss?

- 7** Has your client had a heart attack or repair of an abdominal aortic aneurysm within the past six months, heart bypass surgery (CABG) within the past three months, or heart valve replacement within the past year?

- 8** Does your client have cirrhosis of the liver, or has he/she had gastric/intestinal bypass surgery or an organ transplant (pending or received) within the past year?

- 9** Has your client had a mental disorder requiring hospitalization within the past year or attempted suicide within the past two years?

- 10** Has your client been treated for alcoholism within the past two years (detoxification and/or inpatient alcohol program) or, with this history, consumed alcohol within the past year?

Underwriting Conditions

It is likely that clients with any of the following conditions should not be written: The conditions and time frames provided for in this guide are designed to help you evaluate whether your client should apply for coverage. They are not all inclusive. Absence of a condition or a condition that falls outside of a specified time frame is not a guarantee that insurance will be provided. Other conditions or time frames can result in declination of coverage. There is no substitute for asking each question on the application in the event an application is completed.

Condition at any time:	<ul style="list-style-type: none"> • ALS (Lou Gehrig’s Disease) • Alzheimer’s Disease • Cirrhosis of the liver • Cystic Fibrosis • Dementia • Frequent or persistent memory loss • Huntington’s Chorea • Multiple Sclerosis (MS) • Muscular Dystrophy (MD) 	<ul style="list-style-type: none"> • Organ Transplant (except cornea and kidney) • Parkinson’s Disease • Schizophrenia or other forms of psychosis • Senility • Stroke • More than one Transient Ischemic Attack (TIA)
Diabetes at any time with:	<ul style="list-style-type: none"> • Heart Disease or Circulatory/Vascular Disease 	<ul style="list-style-type: none"> • Transient Ischemic Attack (TIA) • Treatment with Insulin
Client currently has or is being treated with:	<ul style="list-style-type: none"> • Cancer treated with chemotherapy or radiation • Complications with pregnancy (i.e., toxemia, eclampsia, pre-eclampsia) 	<ul style="list-style-type: none"> • Kidney Failure/Disease treated with Dialysis • Lung Disorder treated with Oxygen
Condition within 3 months	<ul style="list-style-type: none"> • Heart Bypass Surgery (CABG) 	
Condition within 6 months	<ul style="list-style-type: none"> • Abdominal Aortic Aneurysm corrected surgically 	<ul style="list-style-type: none"> • Heart Attack
Within 1 year, client needs assistance or supervision with:	<ul style="list-style-type: none"> • Bathing • Bowel or Bladder Control • Dressing • Eating 	<ul style="list-style-type: none"> • Moving in and out of bed/chair • Toileting • Walking
Within 1 year, client uses or advised to use the following services:	<ul style="list-style-type: none"> • Adult day care • Home health care 	<ul style="list-style-type: none"> • Nursing home or assisted living or any other NHHHC facility
Within 1 year, client uses or advised to use the following devices:	<ul style="list-style-type: none"> • Hospital bed • Kidney Dialysis • Motorized scooter • Oxygen 	<ul style="list-style-type: none"> • Quad cane • Walker • Wheelchair
Condition within 1 year	<ul style="list-style-type: none"> • Gastric/intestinal bypass • Mental disorder requiring hospitalization 	<ul style="list-style-type: none"> • Organ transplant (pending or received) • Valve replacement
Condition within 2 years	<ul style="list-style-type: none"> • Alcoholism treatment (detoxification and/or inpatient Alcohol program) or history of treatment and currently using or used within the last year • Suicide attempt 	

Condition within 3 years	<ul style="list-style-type: none"> Alcohol or drug dependency Cancer other than basal or squamous cancer of the skin 	<ul style="list-style-type: none"> Hodgkin's Disease or lymphoma Illegal drug use (other than marijuana) Leukemia
Condition within 4 years	<ul style="list-style-type: none"> Cancer: bone, brain, lung, liver, ovary, pancreas, stomach, or any metastatic cancer 	
Condition within 5 years	<ul style="list-style-type: none"> DUI/DWI (more than one) 	<ul style="list-style-type: none"> Transient Ischemic Attack (TIA)
Other	<ul style="list-style-type: none"> Non-discharged Bankruptcy (personal), Chapter 7 	<ul style="list-style-type: none"> On Probation/Parole

Client currently taking any of the following medications

Brand Name

Generic

Antabuse®	disulfiram
Aricept®	donepezil hcl
Artane®	trihexyphenidyl
Avonex® (if for MS)	interferon beta 1a
Betaseron® (if for MS)	interferon beta 1b
Campral®	acamprosate calcium
Cogentin®	benztropine mesylate
Cognex®	tacrine
Comtan® (if for Parkinson's Disease)	entacapone
Copaxone® (if for MS)	glatiramer acetate
Depade®	naltrexone
Eldepryl® (if used for Parkinson's Disease)	selegiline
Exelon®	rivastigmine
Hydergine®	ergoloid mesylate
(Various names)	interferon
Larodopa®/L-Dopa® (if for Parkinson's Disease)	levodopa
Mirapex® (if for Parkinson's Disease)	pramipexole
Namenda®	memantine
Parlodel® (if for Parkinson's Disease)	bromocriptine
Permax® (if for Parkinson's Disease)	pergolide
Razadyne®	galantamine hydrobromide
ReVia®	naltrexone
Sinemet® (if for Parkinson's Disease)	carbidopa/levodopa
Suboxone®	buprenorphine/naloxone
Symmetrel® (if for Parkinson's Disease)	amantadine
Vivitrol®	naltrexone

Underwriting Classes

Life Insurance¹

Preferred No Nicotine Use (PNN)
Standard No Nicotine Use (SNN)
Standard Nicotine Use (SNU)

NHHC Insurance

Preferred
Standard

Underwriting Requirements

Face Amounts	Preferred Life Rates		Standard Life Rates	
	\$50,000 - \$600,000	\$600,001 - \$1,200,000	\$50,000 - \$600,000	\$600,001 - \$1,200,000
Ages 18-59	<ul style="list-style-type: none"> • Paramed Exam • HOS & Blood 	<ul style="list-style-type: none"> • Paramed Exam • HOS & Blood 	<ul style="list-style-type: none"> • Paramed Exam • HOS & Blood 	<ul style="list-style-type: none"> • Paramed Exam • HOS & Blood
Ages 60-69^{2,3}	<ul style="list-style-type: none"> • APS • Paramed Exam • HOS & Blood 	<ul style="list-style-type: none"> • APS • EKG • Paramed Exam • HOS & Blood 	<ul style="list-style-type: none"> • APS 	<ul style="list-style-type: none"> • APS • EKG • Paramed Exam • HOS & Blood
Ages 70-79^{2,4,5} No Lifetime EBR Benefit	<ul style="list-style-type: none"> • APS • Paramed Exam • HOS & Blood 	<ul style="list-style-type: none"> • APS • EKG • Paramed Exam • HOS & Blood 	<ul style="list-style-type: none"> • APS 	<ul style="list-style-type: none"> • APS • EKG • Paramed Exam • HOS & Blood
Ages 70-79^{2,4,5} With Lifetime EBR Benefit	<ul style="list-style-type: none"> • APS • Paramed NHHC Exam • HOS & Blood 	<ul style="list-style-type: none"> • APS • EKG • Paramed NHHC Exam • HOS & Blood 	<ul style="list-style-type: none"> • APS • Paramed NHHC Exam • HOS & Blood 	<ul style="list-style-type: none"> • APS • EKG • Paramed NHHC Exam • HOS & Blood

List of Terms: • HOS – Home Office Specimen • APS – Attending Physician Statement • Paramed NHHC Exam – Cognitive, Activities of Daily Living and Mobility tests (may be ordered through Portamedic or EMSI)

¹ Substandard life ratings may be available. Substandard risks may be subject to payout period and other benefit limitations.

² If proposed insured is Age 60 - 79 and has had an exam with his/her attending physician within the last six months, with measured height/weight, blood and urine, we will be able to use such data in lieu of a current Paramed Exam.

³ If proposed insured is Age 60 - 69 and has not seen a doctor in the past 24 months, in lieu of a current APS, we require: Paramed Exam, HOS, Blood and EKG.

⁴ If proposed insured is Age 70 - 79 and has not seen a doctor in the past 15 months, in lieu of a current APS, we require: Paramed Exam, HOS, Blood and EKG.

⁵ Ages 70+ require NHHC Phone Cognitive Interview (EMST) if the NHHC Monthly Maximum exceeds \$15,000.

Preferred Life Criteria

Ages 18 - 64

Impairments	No diseases, disorders or activities that would affect mortality.
Family History	For either parent, no cardiovascular or cancer death prior to age 61.
Cholesterol (treated or untreated)	Cholesterol maximum: 270
CHOL/HDL Ratio:	Cholesterol/HDL ratio cannot exceed 6.0.
Blood Pressure	Currently controlled and average reading in last 2 years (including treatment) does not exceed: <ul style="list-style-type: none"> • 140/90 for ages 60 and younger • 150/90 for ages 61 to 64
Driving History	No DWI / DUI, reckless driving, license revocation or suspension in the last five years.
Nicotine	No use of nicotine or nicotine substitutes in the last three years. Occasional cigar use is considered no nicotine if 12 or fewer per year and current nicotine test is negative. (For Standard No Nicotine: No use of nicotine or nicotine substitutes in the last 12 months.)
Alcohol/Substance Abuse	No history of, or treatment for, alcohol or substance abuse in the last 10 years.
Cancer History	Preferred class is not available if any cancer history (except basal cell carcinoma).
Aviation	Flat extra (available in most cases) or exclusion rider.
Hazardous Occupation or Avocation	Coverage available. May require a flat extra.
Build	See Build Chart for minimum and maximum height and weight.

Ages 65 - 79

Impairments	No diseases, disorders or activities that would affect mortality.
Family History	<ul style="list-style-type: none"> • For ages 65-74: No cancer death in either parent prior to age 61. • For ages 75-79: No family history limitation.
Cholesterol (treated or untreated)	Total cholesterol must be between 150 and 300. HDL must be greater than 40.
Blood Pressure	Currently controlled (treated or untreated) and average reading in last two years does not exceed 150/90.
Driving History	No DWI / DUI, reckless driving, license revocation or suspension in last 5 years.
Nicotine	No use of nicotine or nicotine substitutes in the last three years. Occasional cigar use considered no nicotine if 12 or fewer per year and current nicotine test is negative.
Alcohol/Substance Abuse	No history of, or treatment for, alcohol or substance abuse in the last 10 years.
Cancer History	Preferred class not available if any cancer history (except basal cell carcinoma).
Aviation	Flat extra (in most cases) or exclusion rider.
Hazardous Occupation or Avocation	Coverage available. May require a flat extra.
Build	See Build Chart for minimum and maximum height and weight.

Preferred NHHC Rate Guidelines

Nicotine Use	The proposed insured must not have used nicotine within the past three years.
Medications	The proposed insured must not have taken prescription medications for high blood pressure or arthritis within the past three years. NHHC preferred is available if blood pressure is well controlled for the past 12 months.
Assisted Care	The proposed insured must not have used home care, adult day care, nursing home care, assisted living care or any other long term care within the past three years.
Height & Weight	Height and weight are within Preferred minimum and maximum limits (see Build Chart).

Conditions: In the past five years (10 years for cancer), the proposed insured must not have received medical advice or treatment for, been medically diagnosed with, or consulted with a health professional for any of the following conditions:

- Alcoholism
- Amputation
- Angina
- Angioplasty
- Arthritis (with prescription medications)
- Asthma
- Arterial surgery
- Atrial fibrillation
- Blackout spells
- Brain disorder
- Cancer (except basal cell carcinoma)
- Carotid artery surgery
- Chronic bronchitis
- Congestive heart failure
- Convulsions
- COPD
- CREST syndrome
- Depression
- Diabetes (no insulin)
- Disabling back or spine condition
- Drug addiction
- Emphysema
- Epilepsy
- Fainting spells
- Fibromyalgia
- Heart attack
- Heart surgery
- Hodgkin's disease
- Immune system disorder
- Injury due to falls or imbalance
- Joint replacement
- Kidney failure
- Leukemia
- Mental illness
- Mental retardation
- Multiple myeloma
- Myasthenia gravis
- Organ transplant
- Osteoporosis
- Paralysis
- Post-polio syndrome
- Rheumatoid arthritis
- Scleroderma
- Skin ulcers
- Systemic Lupus
- Transient ischemic attack
- Tremor
- Any condition causing crippling or limited motion or requiring adaptive devices

Build Chart

Height (feet & inches)					Diabetic	
	Acceptable Weight		Preferred Life & NHHC Weight		Minimum Weight (all)	Maximum Weight (all)
	Minimum	Maximum	Minimum	Maximum		
4'6"	71	166	83	125	71	141
4'7"	73	172	86	129	73	146
4'8"	76	180	89	134	76	151
4'9"	79	185	93	139	79	157
4'10"	82	192	96	143	82	162
4'11"	84	198	99	148	84	168
5'0"	87	205	102	153	87	174
5'1"	90	212	106	158	90	180
5'2"	93	219	109	164	93	186
5'3"	96	226	113	169	96	192
5'4"	99	233	116	174	99	198
5'5"	102	241	120	180	102	204
5'6"	106	248	124	186	106	210
5'7"	109	256	127	191	109	217
5'8"	112	263	131	197	112	223
5'9"	115	271	135	203	115	230
5'10"	119	279	139	209	119	237
5'11"	122	287	143	215	122	244
6'0"	126	295	147	221	126	251
6'1"	129	303	151	227	129	258
6'2"	133	312	155	233	133	265
6'3"	136	320	160	240	136	272
6'4"	140	329	164	246	140	279
6'5"	144	337	169	253	144	287
6'6"	147	346	173	260	147	294
6'7"	151	355	178	266		
6'8"	155	364	182	273		



Writing TLC

B U S I N E S S

Our dedicated team of external and internal wholesalers can provide expert advice about TLC. We also have a full suite of marketing materials available to help with your sales campaigns. Just call your support desk.

Client Assessment

Be sure TLC applicants meet these criteria:

Activities of Daily Living (ADLS)	Able to perform all activities of daily living – bathing, dressing, eating, using the toilet (toileting) and continence, and transferring.
Instrumental Activities of Daily Living (IADLS)	Able to perform the instrumental activities of daily living – handling finances, housework, laundry, meal preparation, shopping, taking medications, mobility and transportation.
Physical Impairment	Able to function without assistance from another individual and not using mechanical devices like a walker, wheelchair, oxygen, dialysis, etc.
Cognitive Impairment	Does not show signs of memory loss, confusion or forgetfulness.
Stable Condition	All acceptable medical conditions the applicant may have are stable and well controlled, and not severe, debilitating or progressive. Examples of an unstable condition include one in which the applicant is in the process of a medical work-up, anticipating surgery, or is in physical therapy.

Screening Tips

Do not submit an application if your client:

- Answers “yes” to any question in Section 3e, 3f or 3g on the Life/NHHC supplemental application
 - Has a disease or impairment that is unstable, uncontrolled or progressive
 - Has complications or residuals of any disease or impairment
 - Has had recent surgery and is not yet recovered and released from their doctor’s care
 - Has been advised to have surgery or a work-up that has not yet been completed
 - Is currently receiving any disability benefits
 - Is overweight or underweight (see Build Chart)
-

We suggest that you call our Underwriting Department before submitting a TLC application if your client:

- Has been recently diagnosed with a disease or impairment
- Is taking multiple medications for a disease or impairment
- Has multiple major diseases or impairments
- Is taking more than 20 mg of steroids a day
- Is taking narcotics (e.g., Demerol®, morphine, OxyContin®, Percodan®)

If you have questions regarding your client’s insurability for TLC, please call the TLC Underwriting Department and we’ll be glad to help you with a quote.

Suitability

Replacements: Clients who are considering replacing an individual NHHHC insurance policy with TLC should carefully evaluate their existing NHHHC insurance policy, which may provide longer or more extensive NHHHC benefits than TLC.

TLC is an intelligent choice for clients who fit the following characteristics:

- Are active, mentally alert, financially independent mature adults either enjoying or expecting to enjoy a secure retirement.
 - Want to be able to pass assets to their heirs.
 - Are currently self-insuring the NHHHC risk.
 - Have invested assets of at least \$300,000, excluding their home and qualified plan assets.
-

TLC should not be offered to anyone:

- With limited assets who can't afford the premium
 - Currently receiving or expecting to receive Medicaid benefits
 - Whose only source of income is Social Security or Supplemental Security Income.
-

Suitable premium sources:

- Savings, money market accounts and CDs.
 - Cash value life insurance.
 - Assets earmarked for financial emergencies (e.g., NHHHC).
 - IRA, 401(k) and other qualified plans, if the client understands the tax implications.
-

Unsuitable premium sources:

- Assets used to provide income for living expenses.
 - Savings vehicles that have substantial early liquidation penalties.
 - Annuities, unless the client understands the tax implications.
-

Look for a Client Who:

- Is living comfortably on income provided by pension plans, other qualified plans and Social Security.
 - Is a homeowner.
 - Reinvests a majority of interest and dividends rather than uses them for income.
 - Has an asset(s) to reposition.
-

Licensing Requirements

Requirements: In addition to the standard contracting paperwork, the following requirements are needed to sell Total Living Coverage:

- You must hold a Life and Health appointment.
 - You must meet any applicable state requirements.
-



TOTAL LIVING COVERAGE

Total Living Coverage universal life insurance with nursing home and home care benefits is subject to the terms, issue limitations and conditions of Policy Form No. ULPLTCIPGLI NY (11/05) and Rider Form Nos. ULRABRIPGLI NY (11/05), ULREBRIPGLI NY (11/05), ULRROPIGLI NY (11/05), ULRTIIPGLI NY (11/05) and ULRGMBRIPGLI NY (07/09).

All applications are subject to the underwriting requirements of Genworth Life Insurance Company of New York.

All guarantees are based on the claims-paying ability of the issuing insurance company.

The company has provided this brochure to help you understand the ideas discussed. Any examples are hypothetical and are used only to help you understand the concepts of the policy. You should carefully read the policy. What the company says about legal or tax matters is its understanding of current law, but the company is not offering legal or tax advice.

Generally, this policy is a Modified Endowment Contract (MEC). However, if you pay for the policy entirely with the cash value proceeds of a non-MEC life insurance policy (under IRC section 1035), and contribute no additional premium, then this policy will not be a MEC. Partial withdrawals and policy loans taken from a MEC are taxable income under federal income-tax law to the extent that there is any gain in the policy. An additional tax of 10% of the taxable amount may be due unless the owner is at least age 59½ or satisfies another exemption.

Generally, life insurance death benefits are payable to the beneficiary income tax free. In addition, the law provides that cash values that accumulate within a life insurance policy grow on an income tax-deferred basis and are not subject to income tax until withdrawn from the policy or the policy is surrendered.

Tax laws and IRS administrative positions may change. This material is not intended to be used by any taxpayer to avoid any IRS penalty. The policyowner should consult independent tax and legal professionals for advice based on particular circumstances.

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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 a bank or its affiliates.