

Privileged Choice® Flex State-Specific Differences



Standard State Features and Benefits

Shared Coverage Benefit: Available	Daily/Monthly Minimum: \$50/\$1,500	Daily/Monthly Maximum: \$400/\$12,000	Survivorship Benefit: 10 Yr, 7 Yr Enhanced
Elimination Period (in days): 30, 90, 180, 365	Elimination Period Type: Service/Calendar	Inflation Protection: 5% Compound, 3% Compound, 5% Equal, Future Purchase Option, None	Benefit Multiplier Months/Days: Unlimited, 120/3650, 96/2920, 72/2190, 60/1825, 48/1460, 36/1095, 24/730
Assisted Living Facility (ALF) Maximum: 50%, 100%	Home & Community Care: 50%, 100%	Waiver of Home & Community Care EP: Available	International Coverage Benefit: Included
Refund of Premium: 10 Yr, Graded	Nonforfeiture: Available	Live+Well SM : Included	Partnership Inflation Protection: <61, 5% or 3% Compound; 61-75, 3%, 5% Compound, 5% Equal; 76 and older, None required
Restoration Benefit: Available	Transition Benefit: Available	Caregiver Support Services: Included	

State	Partnership ¹	Status
Alabama (AL)	Yes	Standard State Benefits
Alaska (AK)		Standard State Benefits
Arizona (AZ)		Standard State Benefits, Shared Rider is different with a minimum guarantee of 2 years
Arkansas (AR)	Yes	Standard State Benefits
California (CA)		Pending Approval
California Partnership (CAP)		Pending Approval
Colorado (CO)	Yes	Standard State Benefits, Minimum age 21, 5% Compound Inflation Option required for Partnership eligibility - ages 18-60
Connecticut (CT)		Pending Approval
Connecticut Partnership (CTP)		Pending Approval
Delaware (DE)		Standard State Benefits
District of Columbia (DC)		Standard State Benefits
Florida (FL)		Pending Approval
Georgia (GA)	Yes	180-day and 365-day Elimination Periods not available, "Coordination with Other Coverage" provision not applicable
Hawaii (HI)		Pending Approval
Idaho (ID)	Yes	5% Compound Inflation Option for ages 18-60 and 5% Equal Inflation Protection Option for ages 61-75 are required for Partnership eligibility, "Coordination with Other Coverage" provision not applicable
Illinois (IL)		Pending Approval
Indiana (IN)		Pending Approval
Indiana Partnership (INP)		Pending Approval
Iowa (IA)	Yes	Standard State Benefits
Kansas (KS)	Yes	Higher Rates (10%), 180-day and 365-day Elimination Periods not available, Only 100% ALF allowed, All Kansas licensed Nursing Homes are covered, "Coordination with Other Coverage" provision not applicable

Underwritten by Genworth Life Insurance Company, Richmond, Virginia and in New York by Genworth Life Insurance Company of New York, Administrative Office: Richmond, VA.

Not all product features are shown; significant product features are selected for comparative purposes only. Features, benefits, riders and discounts may vary; and certain conditions and restrictions may apply. Only the applicable policy contains actual terms and conditions of coverage.

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State	Partnership ¹	Status
Kentucky (KY)	Yes	Standard State Benefits
Louisiana (LA)	Yes	Standard State Benefits
Maine (ME)	Yes	Standard State Benefits
Maryland (MD)		Pending Approval
Massachusetts (MA)		Mass Health Qualification: \$3,900 monthly or \$125 daily, In order to include the Shared Coverage Rider each person must purchase 4 years
Michigan (MI)		Standard State Benefits
Minnesota (MN)		Pending Approval
Mississippi (MS)		Standard State Benefits
Missouri (MO)	Yes	Standard State Benefits, Intentional injury and attempted suicide not excluded if insane
Montana (MT)	Yes	Standard State Benefits, State specific Requirements to Access Special (Couples) Benefits form must accompany application to get couples discount on individual plans (applies to married couples, partners and same generation family members)
Nebraska (NE)	Yes	Standard State Benefits
Nevada (NV)		Pending Approval
New Hampshire (NH)		Standard State Benefits, "Coordination with Other Coverage" provision not applicable, Civil Unions are entitled to the same rights as married couples; married and civil union couples are not required to complete the "Requirements to Access Special (Couples) Benefits" form to receive the discount
New Jersey (NJ)	Yes	Limited Pay with 5 year built-in Nonforfeiture, "Coordination with Other Coverage" provision not applicable, Live+Well is not a contractual benefit ²
New Mexico (NM)		Standard State Benefits
New York (NY)		Pending Approval
New York Partnership (NYP)		Pending Approval
North Carolina (NC)		No small business (multi-life) discount allowed, "Coordination with Other Coverage" provision not applicable
North Dakota (ND)	Yes	Higher Rates (10%) – Assisted Care Facilities include "Basic Care Facilities," Graded Refund of Premium is called Decreasing Term Death Benefit, "Coordination with Other Coverage" provision not applicable
Ohio (OH)	Yes	Pending Approval
Oklahoma (OK)	Yes	War exclusion limited to war or act of war while on military service
Oregon (OR)	Yes	Higher Rates (10%) - Policy includes Adult Foster Care in the Home and Community Care Benefit
Pennsylvania (PA)		Pending Approval
Rhode Island (RI)		Pending Approval
South Carolina (SC)	Yes	Standard State Benefits, Alcohol and drug exclusion limited to expenses for those conditions
South Dakota (SD)	Yes	Higher Rates (5%) - Provides for treatment of alcoholism or drug abuse, 180-day and 365-day Elimination Periods not available, \$105 minimum Daily Maximum, \$3,200 minimum Monthly Maximum
Tennessee (TN)	Yes	4 year Refund of Premium only available, Live+Well is not a contractual benefit ²
Texas (TX)	Yes	Limited Pay to 65 option only available to applicants 54 or younger
Utah (UT)		Standard State Benefits
Vermont (VT)		Pending Approval
Virginia (VA)		Pending Approval
Washington (WA)		10 year Survivorship not available, Adult family homes not covered , Live+Well is not a contractual benefit ²
West Virginia (WV)		Standard State Benefits
Wisconsin (WI)	Yes	\$60 minimum Daily Maximum, \$1,800 minimum Monthly Maximum
Wyoming (WY)	Yes	Standard State Benefits

¹ Privileged Choice Flex is Partnership Certified in these states.

² Due to state restrictions, Live+Well is not part of the policy; however, the Live+Well program is available for policyholders in these states.