



Genworth®
Financial



HOW WILL YOU PAY FOR LONG TERM CARE

HELP PROTECT YOUR LIFESTYLE AND ASSETS

Underwritten by
Genworth Life Insurance Company

COULD IT HAPPEN TO ME?

IT COULD HAPPEN TO ANYONE, AT ANY TIME.

Everyone is at risk, not only of having a family member in need of long term care, but of needing assistance themselves. This need can arise for anyone, at anytime, and it can occur without warning.

While people may recognize long term care costs as a significant risk to their standard of living, many don't have a plan to minimize that risk.

Planning for long term care is critical ... and long term care insurance can be a critical part of the plan.

Do you know anyone who has required long term care?

Yes No

Do you believe you could need long term care some day?

Yes No



HOW MUCH COULD IT COST?

How much do you think nursing home care costs in your area?

\$ _____

How long would you be able to pay for the type of care you may need?

Based on cost of care and personal savings/assets

_____ Years

Do you believe the need for long term care could cause you to spend much of your life savings?

Yes No

YOU COULD SPEND MUCH OF YOUR LIFE SAVINGS PAYING FOR CARE.

- The cost of long term care is high. One year of nursing home care in California averages over \$69,000.¹
- California nursing home rates increased at an average rate of over 5% per year during the past twenty years.²
- Home care, although usually less expensive, still adds up. A well designed comprehensive long term care insurance plan may go a long way toward covering most of these costs.



¹ Based on rates for a private nursing home room. "Genworth Financial 2005 Cost of Care Survey." Conducted by CareScout. May 2005. Survey results are available upon request from the company or one of our insurance agents.

² Issuers Bulletin 2006, California Partnership for Long-Term Care, based on data from the California Office of Statewide Health Planning and Development.

WHAT ARE THE OPTIONS?

THERE ARE MANY OPTIONS TO CONSIDER, HERE ARE JUST A FEW.

Option 1: Public Programs

You probably can't rely on Medicare. On a nationwide basis, Medicare only covers about 11 percent of nursing home care costs and 24 percent of home health costs.³ And it pays only for post-hospital, short-term rehabilitative care and short nursing visits.⁴

Medicare Supplement Plans don't offer much help, either. These plans usually only cover co-payments, deductibles of the limited benefits, and services covered by Medicare.

Nor do you want to rely upon Medi-Cal. In order to qualify, you have to spend-down your assets to the state's poverty level.

Option 2: Private/Family Support

Of course, family and friends might care for you. Initially, this may look like a good solution. However, ask yourself: Will they have time to help me? Can they provide the type of care I may need? Do I want to ask this of them?

There are numerous physical, financial, emotional, and geographical requirements that can make relying upon family or friends an undesirable and unrealistic option.

Option 3: Self-Insure

You might not realize it, but right now you're self-insured, unless you're otherwise covered. Without coverage, you have assumed the primary financial risk for the costs of long term care. Another option would be to use a combination of insurance and personal resources to pay for the costs of long term care.

Do you want to rely on Medicare or Medicare Supplement Insurance?

Yes No

Do you want to rely on Medi-Cal?

Yes No

Do you want to be dependent upon family or friends for care?

Yes No

³ Centers for Medicare and Medicare Services Office of the Actuary, 2005 Projected Expenses, Data released January 2004

⁴

<u>Medicare Pays</u>	<u>Days</u>
100%	1-20
Costs that exceed \$119 a day, which you must pay	21-100
Nothing	100+

Source: "Medicare & You 2006" U.S. Department of Health and Human Services. September 2005

WHY CONSIDER INSURANCE?

YOU ALREADY INSURE OTHER RISKS.

Asset protection is essential to financial stability. No doubt you have already taken steps to ensure your financial well-being in the event of accidents. You may have life and health insurance to transfer the risk of unwelcome expenses away from you and your loved ones.

Have you taken steps to help protect yourself against the financial drain of long term care, as you have with other risks?

Yes No

Is there any greater risk that you face besides long term care?

Yes No

How would you prefer to pay for the high costs of long term care?

Personal savings and assets
 Insurance

If you're like most people, you also set aside funds for retirement. After all, people are living longer. However, when you get old, you may get sick, and when you get sick, you may need long term care. It doesn't take much to imagine the effect that can have on your retirement plans. Have you allocated funds from your retirement portfolio to help pay for long term care?

Weighing all of the risks and costs is critical. It helps you to determine the amount of protection you need in order to secure your assets and savings.

Comprehensive long term care insurance helps cover the costs of long term care. It doesn't replace what families do; it builds on your existing infrastructure of support, so caregivers can provide care better and longer.

In short, long term care insurance can help you maintain your lifestyle, protect your assets and savings, and give you the options necessary to receive quality care and services.



WHO CAN HELP?

WE CAN ... LONG TERM CARE INSURANCE IS THE ANSWER.



Our Long Term Care Insurance Division helped pioneer the development of long term care insurance more than 30 years ago, and we've been an industry leader ever since.⁵ Our commitment and success are reflected in our ratings by the leading independent analysts.

Taking care of our approximately 1,000,000 policyholders⁶ is a priority. We have continued to meet our customer's changing needs by improving and updating our policies and staying one step ahead in the long term care insurance industry.

We have comprehensive long term care insurance products that can be tailored to suit your needs. We're here for the long term – today, tomorrow and in the years to come.

COMPANY RATINGS BY INDEPENDENT ANALYSTS

A+ (Superior)⁷ (2nd highest of 16 ratings)	A.M. Best Financial strength and operating performance
AA- (Very Strong)⁷ (4th highest of 21 ratings)	Standard & Poor's Claims-paying ability
Aa3 (Excellent)⁷ (4th highest of 21 ratings)	Moody's Financial strength

⁵ LifePlans 2004 Long Term Care Individual and Group Association Top Writers Survey Results. Based on number of policies sold in 2004 and policies in force as of 12/31/04. Survey results are available upon request from the company or one of our insurance agents.

⁶ As of 12/31/05.

⁷ As of 9/30/05. Ratings refer only to overall financial status and are not a recommendation of the specific policy provisions, rates or practices of the insurance company.

Long Term Care Insurance
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