



Genworth®
Financial

LONG TERM CARE INSURANCE CLAIMS PEAK AROUND THE HOLIDAYS

It's an interesting fact — We have found that phone calls about long term care insurance and claims happen most often during the Christmas–New Year's and Easter holidays.

*Long Term Care
Insurance products are
underwritten by
Genworth
Life Insurance
Company
and in New York
by Genworth
Life Insurance
Company of
New York.
Administrative Offices:
Richmond, Virginia*

We are sharing this information with you because we believe it is important for you to talk with your clients about the issue. You can help your clients by making them aware of what family members may be going through around the holidays...things that could change their lifestyle or affect the next family gathering.

Making plans as a family

Why? Possibly it could be because people spend more concentrated time together during the holidays. Family members who live far apart come together for a few days to celebrate and share activities. And they can see first-hand if a loved one's quality of life has deteriorated or if help will be needed in the future.

Having the candid conversation — an opportunity for you

The New Year is a time when people make plans for the coming year — and long term care can be a significant factor in those plans.

A discussion about long term care should be part of any financial or retirement strategy session. Why? Because this event can impact the client's family, as well as his or her retirement portfolio or business productivity

With the holidays around the corner, now is the time to help prepare your clients by opening up the candid conversation before the holidays:

- The first step, clients should talk about their wishes with their families. In addition to an overall financial program, include a strategy for long term care.
- The second step, discuss plans for funding the clients' wishes. There are four choices with long term care: the family, out-of-pocket, the government or a long term care insurance policy.

Multiple Solutions

We understand long term care insurance and can address the needs of a variety of target markets. Our product features and delivery models allow us to provide a solid combination of strategies: Individual, Multi-Life and Linked Benefit.

Clients look forward to living a long life. They can ensure they protect their hard-earned retirement portfolio through long term care insurance.

We can be an important part of that process with innovative, integrated products, intelligent underwriting, and a proven track record for success. Find out today how you can make multiple long term care solutions work for you.

Our Experience*

- Over 102,000 claims paid
- Over \$4.3 billion dollars in benefits paid through June 2008
- Youngest claimant: 32
- Oldest claimant: 103
- \$1M is largest single claim
- Over \$1.9M in claims paid every day
- 47% of all claim dollars are paid to claimants with mental disorders including dementia

*As of 6/30/08

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 the bank or its affiliates.

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