



Genworth®
Financial

BULLETIN:

Genworth Life Will Launch Privileged Choice® Flex in Four Additional States April 2012

genworth.com

February 17, 2012

Effective: April 9, 2012

Additional States:

CT, HI, MN and VA

Effective April 9, 2012, Genworth Life will launch Privileged Choice® Flex in Connecticut, Minnesota, Hawaii and Virginia. These additional states will bring the total availability of Privileged Choice Flex to 47 states nationwide plus DC. At this time we will also enhance the Connecticut Partnership offering to align with our new features and benefits.

Key Features and Benefits available with Privileged Choice® Flex

- “Now” Benefits -Genworth and Mayo Clinic have teamed up to offer Live+WellSM, a groundbreaking wellness program available to insureds and their spouses/partners.
- Caregiver Support Services provided through CareScout® helps policyholders and their immediate family when there is a long term care need.
- Enhanced Shared Coverage offers a 50% minimum guarantee.

Pricing

The improvements included in Privileged Choice Flex - coupled with Genworth Life’s comprehensive evaluation of our product assumptions, have resulted in moderate average price increases in most states. At launch, we will implement our nationally available premiums and discount structure in Connecticut which features a 50% discount (40% couples discount & 10% preferred discount). With the new discounts, the average premium changes in CT will differ from the national average.

Please see the attached [frequently asked questions](#) document for additional information about rate changes.

State Availability

Please see the attached [state map](#) to view the expanded state availability with the April launch.

Contact: If you have any questions about these changes, please contact your Genworth LTCI Sales Team.

(continued)

Genworth Financial companies include:

Genworth Life and Annuity Insurance Company, Richmond, VA

Genworth Life Insurance Company, Richmond, VA

Genworth Life Insurance Company of New York, 666 Third Avenue, 9th Floor, New York, NY

Only Genworth Life Insurance Company of New York is admitted in and conducts business in New York.

Long term care insurance products issued by Genworth Life Insurance Company and in New York by Genworth Life Insurance Company of New York.

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Genworth Life Will Launch Privileged Choice® Flex in Four Additional States April 2012 (cont)

Transition Rules

4/5/12 Thursday, April 5, 2012 will be the last day to submit applications via E-Tools. Genworth offices will be closed Friday, April 6 due to a holiday.

4/8/12 Last valid Application Signed Date for Privileged Choice® or Classic Select®.

4/9/12 Privileged Choice Flex will launch in newly approved states. All applications dated on or after April 9, 2012 must use the new applications and forms for Privileged Choice Flex.

5/11/12 Last valid Home Office Receipt Date for current products applications. Applications must be signed and dated on or before 4/8/12.

New Marketing and Point of Sale materials will be available in advance of the launch

- New applications, forms, product brochures and marketing materials will be available to download and order through normal fulfillment channels in advance of the launch.

Attached you will find a [frequently asked questions](#) document. Additional details, including a complete list of launch states, new form numbers and deadlines will be communicated 30 days in advance.