

{Letter formatted to fit on Licensed Firm's Letterhead}

«Date»

«Name»

«Address»

Dear «Greeting»:

The last time you had a bad cold, wrenched your back, or caught the flu, who took care of you? Most likely, your spouse did.

But if you needed long term care, do you want the responsibility for your care to fall on your spouse or your children? What if your spouse needed long term care? Who would be the caregiver if you were not able to help? No matter how financially prepared you are, one major illness requiring long term care could negatively impact your finances, your family and your retirement plans.

I want to talk to you about how you may be able to

- Remain home to receive your covered long term care as long as possible
- Help reduce your family's emotional stress as of result of taking responsibility for your care
- Keep your retirement savings in place for things you want to do in future years

With long term care insurance, you may have an opportunity to take care of someone you love better and longer. Now is the time to prepare for your future. I will call you soon to discuss how long term care insurance may help you protect your financial security, your family and help you maintain your lifestyle.

Sincerely,



«Financial Professional/Agent Name»

«Financial Professional/Agent Address»

«Financial Professional/Agent Phone #»

This solicitation of insurance is for policy form series 7042, 7042 REV, 7044, 7044 REV and 7048 (7042FL & 7044 FL in Florida, 7042ID REV, 7044ID REV & 7048ID in Idaho, 7042NC & 7044NC in North Carolina, 7042OK REV & 7044OK REV in Oklahoma, 7042TX & 7044TX in Texas, 7042VT & 7044VT in Vermont). Not all policies are available in all states. Details about the benefits, costs, limitations and exclusions of these valuable long term care insurance policies will be provided to you by Genworth Life Insurance Company.

LONG TERM CARE INSURANCE PRODUCTS UNDERWRITTEN BY GENWORTH LIFE INSURANCE COMPANY.

	Insurance and annuity products:
	• Are not insured by the FDIC or any other federal government agency.
	• Are not guaranteed by the bank or its affiliates.

{YOUR COMPANY LETTERHEAD}

<Date>
{Client Name}
{Street Address}
{City}, {ST} {Zip}

Dear <Client Name>:

As a dedicated saver and investor, you understand the importance of being well prepared for retirement. We've worked together to create a financial strategy focused on maintaining a comfortable lifestyle in later years. With advances in medicine and our healthier lifestyles the potential for a longer life expectancy increases. This longer lifespan may mean a greater likelihood of needing long term care services.

The cost of long term care services is often far from peoples' minds when they think of retirement. Yet it's probably the single biggest financial risk you're not already protected against through insurance. Consider

- Nationally, the average annual cost for a private room is \$74,806¹
- The impact a financial obligation of this magnitude may have on your family

Long term care insurance is the only coverage designed primarily to help pay for extended home care, assisted care, and nursing home care. Without it, you may be responsible for paying most, if not all, of these costs yourself. That could deplete your retirement resources, and may cause financial challenges on the rest of your family. In the case of a couple, the cost of care for one spouse can leave the other spouse in substantially reduced financial circumstances.

While preparing for your retirement, we've done our best to help protect your portfolio from most other kinds of risk. Now it's time to consider the risk of long term care. Please call me soon at <phone number>, so we can get together to discuss closing this gap in your financial strategy.

Sincerely,

<Agent Name>
< Job Title>



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- May decrease in value.
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¹ Genworth Financial 2007 Cost of Care Survey March 2007 conducted by CareScout, an independent research firm, 03/07.

{YOUR COMPANY LETTERHEAD}

{Date}

{Client Name}
{Street Address}
{City}, {ST} {Zip}

Dear {Client Name}

Generally, American's are living longer lives. As they live longer, the likelihood of getting sick and ultimately living with a chronic illness can increase. Should you or someone you love require long term care, would you be able to pay for the care?

If you haven't thought about how you might pay for it, consider some of these financing options

- **Medicare** offers little help. It pays for the first 20 days in a skilled nursing facility and part of the cost for the next 80 days per benefit period— but only after a hospital stay of three days or more. Generally Medicare does not provide benefits for long-term custodial care.
- **Generally, Medicaid** covers long term care costs only when you exhaust most of your own assets. Focus on care is primarily institutional. Benefits for care at home or in the community are limited.
- **Your family** will want to take care of you because of love and a sense of responsibility. If they aren't in the same area as you, or they have families of their own, the stress of caring for you may be harmful for both you and the family.

The Strategy: Begin to talk with your family to develop an appropriate strategy to pay for potential long term care costs. Consider long term care insurance as it can help cover the costs of long term care in a variety of settings including your home.

If you need assistance with building a strategy, give me a call. Together we may be able to help protect your financial assets and preserve your lifestyle.

Sincerely,

{Financial Professional / Agent Name}
{Financial Professional / Agent License Number}
{Financial Professional /Agent Address}
{Financial Professional / Agent Phone Number}



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LONG TERM CARE INSURANCE PRODUCTS UNDERWRITTEN BY GENWORTH LIFE INSURANCE COMPANY.

NS17889 12/06/07

{YOUR COMPANY LETTERHEAD}

{Date}

{Client Name}
{Street Address}
{City}, {ST} {Zip}

Dear {Client Name}



I've recently looked through your financial plan and noticed that we have not discussed financial protection for you and your family in case you have a need for long term care in the future.

Have you considered what will help protect your assets if you need long term care because of a chronic illness or disability? Your spouse or domestic partner, or adult children may become responsible for providing care, either financially, physically or both. It can take a huge toll on the family and finances. Long term care is not only about the person needing the care, it is about the family and those providing for that care.

While it is not a subject many people like to discuss, I would like to review your options and help you build an approach that may help protect your financial assets and help preserve your lifestyle with long term care insurance. Please call me directly at {phone} to set up an appointment today.

Sincerely,

{Financial Professional / Agent Name}
{Financial Professional / Agent License Number}
{Financial Professional / Agent Address}
{Financial Professional / Agent Phone Number}

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{YOUR COMPANY LETTERHEAD}

{Date}

{Client Name}
{Street Address}
{City}, {ST} {Zip}

Dear {Client Name}

Ask yourself: **“How can I help protect my assets and preserve my financial independence through long term care planning?”**

I have recently been talking with some of my customers about long term care and the potential threat it poses to their retirement security. The costs associated with long term care can be significant and the choices you have for financing long term care may be limited.

Have you considered what will help protect your assets if you need long term care because of a chronic illness or disability? Healthier lifestyles and medical advances have increased our life expectancy and may also mean a greater likelihood for needing for long term care. It's estimated that 60% of Americans who reach age 65 are expected to need long term care services at some point and 40% of those receiving long term care services now are ages 18 to 64.¹

The cost of care is rising each year. The national average cost of a year in a private nursing home room is \$69,400 or \$190 per day, which is a 6% increase over 2004.²

Medicare may not adequately cover long term care costs. It pays for the first 20 days in a skilled nursing facility and part of the cost for the next 80 days, per benefit period – but only after a hospital stay of three days or more. Generally, Medicare does not provide benefits for long term custodial care.³

To help maintain your lifestyle and help protect the assets that you have worked hard to accumulate, you may want to consider long term care insurance as an important part of your retirement planning. I will call you in the coming weeks to set an appointment so we can discuss long term care insurance as important protection for your financial and estate plan.

Sincerely,

{Financial Professional / Agent Name}
{Financial Professional / Agent License Number}
{Financial Professional / Agent Address}
{Financial Professional / Agent Phone Number}

Policy form Series: 7042, 7044
In North Carolina, Policy Form Number: 7042NC, 7044NC
In Oklahoma, Policy Form Number: 7042OK, 7044OK
In Idaho, Policy Form Number: 7042ID, 7044ID
In Texas, Policy Form Number: 7042TX, 7044TX

Not all policies available in all states.

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¹ "A Guide to Long Term Care Insurance." America's Health Insurance Plans (AHIP). 08/04.

² Genworth Financial 2005 Cost of Care Survey, Conducted by CareScout an independent research firm. 05/05.

³ 2003 Guide to Medicare