



Genworth®  
Financial

TOTAL LIVING COVERAGE® ANNUITY

## Sales & Features Guide

SINGLE PREMIUM DEFERRED ANNUITY WITH LONG TERM CARE BENEFITS



Underwritten by Genworth Life Insurance Company, Richmond, VA

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# Total Living Coverage<sup>®</sup> Annuity

Total Living Coverage Annuity (TLCA), a Linked Benefit product from Genworth Life Insurance Company, links the safety and tax-deferred growth of a single premium, non-qualified deferred annuity (SPDA) with a Long Term Care (LTC) Insurance Rider to provide LTC benefits. It allows your clients to leverage up to 3 times the assets they put into the annuity to create a larger pool of tax free benefit dollars available for long term care expenses should the need arise.

## Build Your Client's TLCA With 4 Simple Steps

Single  
Premium  
Amount

Inflation  
Protection

Leverage  
Factor

Length  
of LTC  
Coverage

### Step 1

#### Determine the Single Premium Amount

This is the amount that funds the annuity.

### Step 2

#### Decide Whether They Want Inflation Protection

If inflation protection is chosen, it increases the total amount available for long term care coverage by either 3% or 5% compounded annually.

### Step 3

#### Choose the Leverage Factor

The Single Premium is initially leveraged to provide the LTC Coverage Maximum (total amount available for LTC coverage). The LTC Coverage Maximum can be 1.5x or 2x if inflation protection is chosen, or 2x or 3x without inflation protection. Note that the account value is part of this leverage and is paid first.

### Step 4

#### Determine the Length of LTC Coverage

The length of LTC coverage, or Benefit Period, can be 4 years or 6 years. The Benefit Period determines the maximum amount of long term care benefits your clients can receive each month.

#### Example of how it works:

**\$300,000 LTC Coverage Maximum ÷  
72 months =  
\$4,167 LTC Monthly Maximum**

**Note:** If the long term care expenses actually incurred each month are less than the LTC Monthly Maximum, benefits may last for a longer period of time.

## Available TLCA Combinations

Single Premium Range	Inflation Protection	Leverage Factor	Length of LTC Coverage
\$48,000 - \$480,000	Yes	1.5x	4 years/48 months
\$72,000 - \$720,000	Yes	1.5x	6 years/72 months
\$54,000 - \$540,000	Yes	2x	6 years/72 months
\$36,000 - \$480,000	No	2x	4 years/48 months
\$54,000 - \$720,000	No	2x	6 years/72 months
\$36,000 - \$480,000	No	3x	6 years/72 months



### Total Living Coverage Annuity Product Facts

#### Interest

We will credit interest to the Annuity Value at rates we declare periodically. Interest is compounded annually and credited monthly.

#### Minimum Guaranteed Interest Rate

The interest rate we credit to the Annuity Policy is guaranteed to never be less than 3%.

#### Initial Additional Interest Rate (often referred to as a jumbo rate)

First year interest rate bonus applies for larger premium amounts:

- \$150,000 - \$299,999: 0.40%
- \$300,000+: 0.80%

#### Contract Commencement Date for Long Term Care Expenses (often referred to as deferral period)

Long term care expenses are not covered and the elimination period cannot be satisfied during the first year from the contract effective date.

#### Elimination Period

TLCA will pay benefits for covered long term care expenses immediately for home care and after a 90-day elimination period for facility care. During the 90-day elimination period for facility care, we will not pay any benefits, but the 90-day period is reduced by any days home care benefits are paid. The elimination period can be satisfied even when Medicare is paying certain benefits. Elimination period days do not have to be consecutive and they can be accumulated. The elimination period only has to be satisfied once.

#### Couples Discount<sup>1</sup>

Couples discounts are available for long term care monthly charges.

- One person who applies for TLCA will receive a 10% couples discount.
- If two people apply together for TLCA policies, a 20% discount is available. Some restrictions apply.

The 20% discount is also available to one person if the other is already covered by a Genworth Life individual long term care contract, Total Living Coverage® (TLC) or another TLCA contract previously issued by us.

### No-Lapse Guarantee

Total Living Coverage Annuity comes with a no-lapse guarantee. The policy will not lapse even if the Annuity Policy value isn't sufficient to cover the long term care charges. Long term care coverage can continue until both the Annuity Value and the Long Term Care Rider (LTCR) Coverage Maximum are depleted.

### Free Withdrawal

There is a 10% penalty-free withdrawal available each year, which means that up to 10% of the prior anniversary's Annuity Value (or 10% of the Single Premium in the first policy year) can be withdrawn without a surrender charge.

The minimum withdrawal amount is \$500. At least \$25,000 must remain after the withdrawal.

### Surrender Charges

Surrender charges, at the following rates, apply to withdrawals and surrender amounts in excess of the penalty-free withdrawal amount.

Contract Year	1	2	3	4	5	6	7	8+
Surrender Charge	7%	7%	7%	6%	5%	4%	3%	0%

### Liquidity

Withdrawals reduce long term care benefits in the same proportion as the withdrawal bears to the Annuity Value. These reductions may be significantly larger than the amount of the withdrawal.

	Annuity Value	Total Long Term Care Benefits
Beginning Balance	\$100,000	\$300,000
Withdrawal Percentage	-10%	-10%
Ending Balance	\$90,000	\$270,000

Annuitization is allowed at any time starting 13 months after the contract effective date, but causes long term care benefits to terminate.

**Transfers** - The LTCR terminates when the Owner's interest transfers except due to divorce or legal separation or to an Owner who is already an Owner.

### Effect of Withdrawals

A withdrawal that is not to pay for long term care expenses reduces the Coverage Maximum and the Monthly Maximum. These Maximums are reduced in the same proportion that the withdrawal bears to the Annuity Value immediately before the withdrawal. The reductions may be significantly larger than the amount of the withdrawal, and you should carefully consider whether a withdrawal other than to pay for qualified long term care expenses is appropriate. These proportionate reductions will not be made if the withdrawal does not reduce the Annuity Value below the current Coverage Maximum.

### Effect of Rider Benefit Payments

A withdrawal to pay for long term care expenses also reduces the Lifetime Maximum and any remaining Death Benefit by the amount of the withdrawal.

<b>Privileged Care® Coordination Services</b>	Privileged Care Coordinators assess needs, help develop a Plan of Care, assist with initial claims paperwork, locate providers and schedule services, all at no cost to the policyholder.
<b>Waiver of Monthly Charges Benefit</b>	Genworth Life waives the monthly long term care coverage charges beginning with the first month after the first claim payment is made for home care, facility care or bed reservation benefit. Charges resume when the policyholder recovers.
<b>International Coverage Benefit</b>	Reimburses the contract Owner up to 75% of the Monthly Maximum and for up to four years for nursing home care received outside the United States. Home care benefits, assisted living facilities and Privileged Care Coordination® Services are not available outside the United States. Subject to terms and conditions. Please refer to the policy for complete terms and conditions.
<b>Annuity Commencement Date</b>	The Annuitant's attained age 95 unless annually extended as currently allowed by law.
<b>Death Benefit</b>	When the Owner (or Annuitant if the Owner is not a natural person) dies, a Death Benefit is payable. Any Death Benefit is equal to the Annuity Value and will not be less than the Single Premium less LTC Rider benefit payments and other withdrawals (other than long term care rider charges) paid prior to death. Multiple Beneficiary pay out options are available. Please refer to the policy form for complete information.
<b>Issue Ages</b>	18 - 79 (age last birthday) based on date received by home office. Backdating the contract effective date is not permitted.
<b>Contract Effective Date and Long Term Care Rider Charges</b>	The contract effective date is defined as the date the Annuity Policy is issued and becomes effective. Monthly LTCR charges begin on the contract effective date and reduce the Annuity Value.
<b>Tax Information</b>	<p>Generally, an Annuity Death Benefit payable to the Beneficiary is subject to federal income tax to the extent that the benefit exceeds the income-tax basis of the Annuity Policy.</p> <p>Gain in a deferred Annuity Policy generally accumulates tax-deferred until it is withdrawn. Full or partial surrenders (not LTC benefit payments) are taxed as ordinary income to the Owner to the extent of gain in the policy.</p> <p>An additional 10% tax penalty may also apply to the taxable portion of a distribution if the Owner is under 59½ or unless another exception applies.</p> <p>Benefit payments made under this policy for covered long term care services are income-tax free. Monthly charges to pay for long term care insurance are not included in the gross income of the Owner, but reduce the Owner's income-tax basis (not below zero) in the Annuity Policy. No medical-expense income-tax deduction is available for these monthly charges.</p>

## Long Term Care (LTC) Benefits

### Benefit Triggers

The Owner must choose to file a claim in which a doctor, nurse or licensed social worker certifies that the policyholder is unable to perform or needs substantial assistance with at least two of the six activities of daily living for an expected period of at least 90 days or has a severe cognitive impairment requiring substantial supervision.

The six activities of daily living are bathing, dressing, continence, eating, transferring and toileting. A severe cognitive impairment means the policyholder suffers a significant, measurable loss or deterioration in intellectual capacity due to Alzheimer's disease, senile dementia or a similar condition.

Benefits will be reimbursed monthly up to the long term care Monthly Maximum and can continue until the Coverage Maximum is exhausted. Once claims are payable, TLCA can pay benefits directly to service providers if requested by the Owner.

### Covered LTC

#### TLCA Pays Long Term Care Benefits for These Expenses:\*

#### Home Care

Covers long term care services received in the home, including the cost of nurses and therapists; home health aides; and personal care, homemaker and chore services.

#### Hospice Care

Care provided to relieve physical and emotional discomforts in the home or in a licensed or certified facility, if the policyholder becomes terminally ill.

#### Adult Day Care Services

Services offered by facilities that provide social, health, respite and other services for small groups of functionally impaired adults in group settings during specified hours of the week.

#### Assisted Living Facilities

Assisted living facilities are living arrangements that provide personal care and health services for people who may need assistance with the Activities of Daily Living, but who wish to live as independently as possible and who do not need the level of care provided by a nursing home.

#### Nursing Homes

Nursing homes are for those people who may need a higher level of supervision and care than in an assisted living facility. They offer residents personal care, room and board, supervision, medication, therapies and rehabilitation, as well as skilled nursing care 24 hours a day.

#### Bed Reservation

If the policyholder temporarily leaves the nursing home or assisted living facility to visit family or enter the hospital, the bed will be reserved for up to 60 days per year.

<b>Respite Care</b>	Pays the cost of the policyholder to stay in a facility temporarily while the primary, unpaid caregiver takes a break. The maximum benefit is 30 days per contract year.
<b>Supportive Equipment</b>	Pays the cost of home modifications such as ramps and grab bars. The maximum benefit is twice the LTCR Monthly Maximum over the life of the contract.
<b>Alternative Care</b>	Pays for care, treatment, services, supplies or other items not specifically covered by another Benefit under this Rider.
<b>Caregiver Training</b>	Training for an unpaid, informal caregiver (such as a person you live with, a friend or relative) to help care for you in your home. Subject to terms and conditions. Please see the policy form for complete terms and conditions.

### Not Covered LTC

<b>Medicare Deductibles &amp; Coinsurance Expenses</b>	TLCA does not cover Medicare deductibles and coinsurance expenses. TLCA reimburses only for covered expenses that exceed what Medicare or other government health care programs or laws pay, except for Medicaid.
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### Generally Benefits Are Not Paid for These Services:

<b>Provided by Immediate Family Members</b>	An exception is made if the family member is a regular employee of the organization providing the service, the organization receives payment for the service and the family member receives compensation normally provided to employees in that job.
<b>Provided Outside the U.S.</b>	This includes its territories and possessions, except as noted in "International Coverage" in this brochure.
<b>Other</b>	<ul style="list-style-type: none"> <li>• Services resulting from alcoholism, drug or narcotic addiction, unless they occur as a result of administration under the written instruction of a doctor.</li> <li>• Services resulting from war or any act of war, intentionally self-inflicted injury or attempted suicide.</li> <li>• Services provided without charge or for which no charge is normally made in the absence of insurance.</li> <li>• Services provided by a Veteran's Administration or other government facility.</li> </ul> <p>State variations apply.</p>

\*Please refer to the policy for complete terms and conditions.

## Hypothetical Example – Meet James & Sarah

- Both Are 65 Years Old
- Close to Retirement
- Married with Children and Grandchildren
- Have Investable Assets of More Than \$500,000
- Concerned A Long Term Care Event, Taxes and Inflation Will Reduce Their Assets Significantly

### James and Sarah meet with their financial professional.

While reviewing James' and Sarah's asset allocations, their financial professional asks them how they will pay for a possible long term care event. James and Sarah indicate they think they have enough assets to cover any long term care expenses they might have.

Their financial professional suggests looking at some different strategies to prepare for a potential long term care event. He recommends James and Sarah purchase a Total Living Coverage Annuity and leverage their assets to give them access to comprehensive long term care coverage in the future. They are able to reallocate \$200,000 from their current assets (on an after-tax basis) and each purchase a \$100,000 Total Living Coverage Annuity policy.

James and Sarah each choose inflation protection at 5% compounded annually and each choose to leverage their initial premiums 2X with a 6 year LTC Benefit Period. After 20 years, they will each have \$530,660 in long term care coverage if they need it. They are comforted in knowing that they are well protected if they have a long term care event.

If they never need long term care, they continue growing their assets on a tax deferred basis in the annuities plus, if they need long term care, their initial premiums are leveraged to help pay for covered expenses. Payments for long term care expenses are tax-free, potentially allowing James and Sarah to ultimately keep more of their own money instead of paying it in taxes.

By choosing TLCA, James and Sarah significantly increase the amount of money available for covered LTC expenses and have access to comprehensive long term care benefits if needed. TLCA also helps protect them from a potentially overwhelming reduction of their assets.



## James' & Sarah's TLCA Summaries<sup>2</sup>

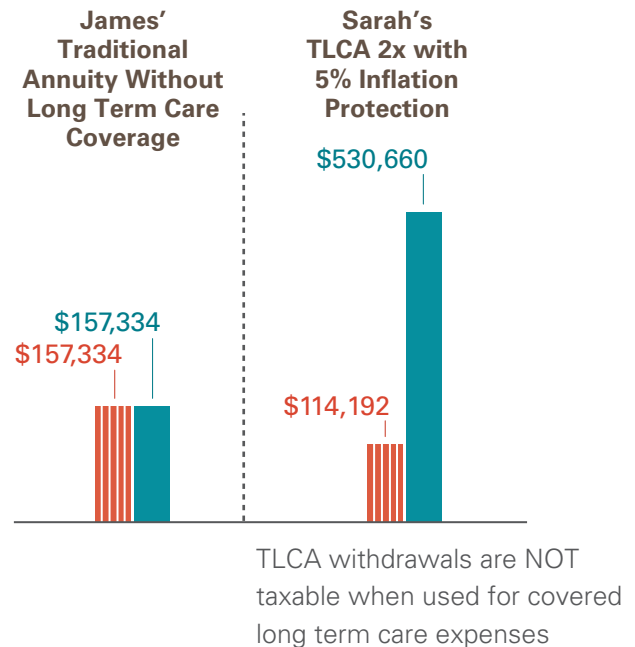
	James	Sarah
Single Premium	\$100,000	\$100,000
Optional Inflation Protection Benefit	5%	5%
Leverage Factor	2x	2x
Long Term Care Benefit Period	6 years	6 years
Initial LTC Coverage Maximum (Single Premium x Leverage Factor)	\$200,000	\$200,000
Total LTC Coverage at Year 20*	\$530,660	\$530,660
LTC Monthly Maximum at Year 20*	\$7,370	\$7,370

## What if James and Sarah chose an alternate financial strategy?

Assume James chose to take \$100,000 and purchase a non-qualified traditional fixed deferred annuity without long term care insurance. Let's also assume that Sarah chose to take \$100,000 and purchase a TLCA policy.

Their financial strategies produce very different results if a long term care event occurs. If a long term care event happened, James could use the contract value of his annuity to pay for long term care expenses. However, without the leverage of TLCA, James has significantly less money available to him to pay for long term care expenses from the annuity.

The chart illustrates the differences between James' non-qualified traditional annuity and Sarah's TLCA policy.



- Amount Available for Long Term Care at Year 20\*
- ▨ Account Value Available to Beneficiary at Year 20\*

Illustrates \$100,000 initially used to fund a traditional annuity or TLCA. All TLCA examples assume a 3.25% interest crediting rate. Sarah's Annuity Value reflects the effect of charges for long term care insurance.

\*All TLCA examples assume policies are in force over the period illustrated and no withdrawals or claims have occurred. Assumes 36% (federal + state) marginal tax bracket.

<sup>2</sup> James' and Sarah's TLCA summaries reflect total LTC coverage and subsequent LTC Monthly Maximum in 20 years. These summaries are calculated based on them being 65 years old, having a couples discount and a 3.25% interest crediting rate.

# TLCA Underwriting Guidelines

The conditions and timeframes provided for in this guide are designed to help you evaluate whether your client should apply for coverage. They are not all-inclusive. Absence of a condition or a condition that falls outside of a specified timeframe, is not a guarantee that insurance will be provided. Other conditions or timeframes can result in declination of coverage. There is no substitute for asking each question on the application in the event an application is completed.

It's likely that Clients with any of the following conditions should not be written.

## Condition At Any Time

- |                                                     |                                                 |
|-----------------------------------------------------|-------------------------------------------------|
| • Alzheimer's Disease                               | • Senility                                      |
| • Dementia                                          | • Frequent or persistent memory loss            |
| • Paralysis                                         | • Muscular Dystrophy (MD)                       |
| • Paraplegia or Quadriplegia                        | • Multiple Sclerosis (MS)                       |
| • Emphysema or other lung disorder requiring oxygen |                                                 |
| • Organ Transplant (except Cornea)                  | • Scleroderma or Crest Syndrome                 |
| • Cystic Fibrosis                                   | • Chronic Renal Failure                         |
| • Schizophrenia or other forms of psychosis         | • Parkinson's Disease                           |
| • Systemic Lupus                                    | • Stroke                                        |
| • ALS (Lou Gehrig's Disease)                        | • Down's Syndrome                               |
| • Huntington's Chorea                               | • Cirrhosis of the liver                        |
| • Myasthenia Gravis                                 | • More than one Transient Ischemic Attack (TIA) |

## Diabetes At Any Time With:

- |                                   |                                                 |
|-----------------------------------|-------------------------------------------------|
| • Treatment with Insulin          | • Heart Disease or Circulatory/Vascular Disease |
| • Transient Ischemic Attack (TIA) | • Kidney Disease                                |

## Client Currently Needs Assistance or Supervision With:

- |                                  |                            |
|----------------------------------|----------------------------|
| • Bathing                        | • Toileting                |
| • Dressing                       | • Bowel or Bladder Control |
| • Moving in and out of bed/chair | • Walking                  |
| • Eating                         | • Taking medications       |

## To Contact a TLCA Underwriter:

**Phone: 866 4GNWLTC (866 446.9852)**

**Email: TLCUW@genworth.com**



## TLCA Underwriting Guidelines Continued

### Client Currently Uses or Advised to Use the Following Services:

- Home health care
- Adult day care
- Nursing home or assisted living or any other long term care facility

### Client Currently Uses or Advised to Use the Following Devices:

- Walker
- Wheelchair
- Quad cane
- Motorized scooter
- Oxygen
- Respirator
- Hospital bed
- Kidney dialysis

### Condition Within One Year

- Angioplasty
- Coronary bypass surgery
- Carotid Artery surgery
- Vascular surgery
- Heart valve or repair or replacement
- Congestive Heart Failure
- Heart attack

### Condition Within Two Years

- Seizures or convulsion
- Hospitalized for Depression or Bi-polar Disorder

### Condition Within Three Years

- Leukemia
- Cancer other than basal or squamous cancer of the skin
- Hodgkin's Disease or lymphoma
- Alcohol or drug dependency

### Condition Within Five Years

- Cancer: bone, brain, lung, ovary, pancreas, stomach, liver, esophagus or any metastatic cancer
- Bone marrow transplant
- Transient Ischemic Attack (TIA)

## TLCA Underwriting Guidelines Continued

<b>Client Currently Taking Any of the Following Medications</b>	
<b>Brand Name</b>	<b>Generic</b>
Antabuse	disulfiram
Aricept	donepezil hcl
Artane	trihexyphenidyl
Avonex (if for MS)	interferon beta 1a
Betaseron (if for MS)	interferon beta 1b
Campral	acamprosate calcium
Cogentin	benztropine mesylate
Cognex	tacrine
Comtan (if for Parkinson's Disease)	entacapone
Copaxone (if for MS)	glatiramer acetate
Depade	naltrexone
Eldepryl (if used for Parkinson's Disease)	selegiline
Exelon	ravastigmine
Hydergine	ergoloid mesylate
(Various names)	interferon
Larodopa/L-Dopa (if for Parkinson's Disease)	levodopa
Mirapex (if for Parkinson's Disease)	pramipexole
Namenda	memantadine
Parlodel (if for Parkinson's Disease)	bromocriptine
Permax (if for Parkinson's Disease)	pergolide
Razadyne	galantamine hydrobromide
ReVia	naltrexone
Sinemet (if for Parkinson's Disease)	carbidopa/levodopa
Suboxone	buprenorphine/naloxone
Symmetrel (if for Parkinson's Disease)	amantadine
Vivitrol	naltrexone

## TLCA Underwriting Guidelines Continued

<b>Build Charts</b>				
<b>Height</b> (feet & inches)	<b>Acceptable Weight</b>		<b>Diabetic</b>	
	Minimum	Maximum	<b>Minimum Weight</b> (all)	<b>Maximum Weight</b> (all)
<b>4'6"</b>	71	166	71	141
<b>4'7"</b>	73	172	73	146
<b>4'8"</b>	76	180	76	151
<b>4'9"</b>	79	185	79	157
<b>4'10"</b>	82	192	82	162
<b>4'11"</b>	84	198	84	168
<b>5'0"</b>	87	205	87	174
<b>5'1"</b>	90	212	90	180
<b>5'2"</b>	93	219	93	186
<b>5'3"</b>	96	226	96	192
<b>5'4"</b>	99	233	99	198
<b>5'5"</b>	102	241	102	204
<b>5'6"</b>	106	248	106	210
<b>5'7"</b>	109	256	109	217
<b>5'8"</b>	112	263	112	223
<b>5'9"</b>	115	271	115	230
<b>5'10"</b>	119	279	119	237
<b>5'11"</b>	122	287	122	244
<b>6'0"</b>	126	295	126	251
<b>6'1"</b>	129	303	129	258
<b>6'2"</b>	133	312	133	265
<b>6'3"</b>	136	320	136	272
<b>6'4"</b>	140	329	140	279
<b>6'5"</b>	144	337	144	287
<b>6'6"</b>	147	346	147	294
<b>6'7"</b>	151	355		
<b>6'8"</b>	155	364		

## Licensing Requirements

In addition to the standard contracting paperwork, you must meet the following requirements to sell TLCA:

- You must hold a Life and Health appointment as well as any other state-specific appointments that may apply.
- You must meet the long term care-specific and annuity-specific training requirements in applicable states.
- You must complete any long term care state specific documentation.



# Additional Information

## Total Living Coverage Annuity

Covered long term care expenses may be paid for a longer or shorter period than the Benefit Period. Expenses may be paid for a longer period if the actual expenses paid are less than the Monthly Maximum. Expenses may be paid for a shorter period because some services, such as supportive equipment, caregiver training and bed reservation do not count toward the Monthly Maximum.

Generally, an Annuity Death Benefit payable to the Beneficiary is subject to federal income tax to the extent that the benefit exceeds the income-tax basis of the Annuity Policy.

Gain in a deferred Annuity Policy generally accumulates tax-deferred until it is withdrawn. Full or partial surrenders (not LTC benefit payments) are taxed as ordinary income to the Owner to the extent of gain in the policy.

An additional 10% tax penalty may also apply to the taxable portion of a distribution if the Owner is under 59½ or unless another exception applies.

Benefit payments made under this policy for covered long term care services are income-tax free. Monthly charges to pay for long term care insurance are not included in the gross income of the Owner, but reduce the Owner's income-tax basis (not below zero) in the Annuity Policy. No medical-expense income-tax deduction is available for these monthly charges.

The company has provided this information to help producers understand the ideas discussed. Any examples are hypothetical and are used only to help producers understand the concepts of this policy. What the company says about legal or tax matters is its understanding of current law, but the company is not offering legal or tax advice. Tax laws and IRS administrative positions may change. This material is not intended to be used by any taxpayer to avoid any IRS penalty. Your clients should consult independent tax and legal professionals for advice based on their particular circumstances.

All guarantees are based on the claims-paying ability of the issuing insurance company.

This is a product summary, please refer to the policy form for complete information.

**Total Living Coverage Annuity** single premium deferred annuity with long term care benefits is subject to Policy Form No. SPDAPLTC 1108 et al. and Rider Form No. SPDARLTC 1108 et al. Product may not be available in all states. Terms and conditions may vary by state.

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 any bank or its affiliates.

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<sup>1</sup> In Montana, a "couple" means any two people who have resided together in the same permanent residence for the previous 12 months and intend to do so for the foreseeable future; share in a continuous relationship; are jointly responsible for each other's welfare and share basic living expenses; and, if related, are of the same generation.

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