

A SUGGESTED LONG TERM CARE INSURANCE PLAN OFFERED BY
GENWORTH LIFE INSURANCE COMPANY

LONG TERM CARE CLASSIC SELECTSM INDIVIDUAL PLAN

To be issued in Georgia

Protecting Tomorrow's Independence Today[®]

Long Term Care Insurance Policy Form Series 7042GA Rev

COST OF WAITING

(Assumes Annual Premium Mode)

Valued Client

Daily Benefit Maximum: \$150

Benefit Multiplier: Unlimited

Personal Benefit Account: Unlimited

Elimination Period: 90 Days

Benefit Increase Option: 5% Compound

Home Care Option: 100%

Age: 55

Annual Premium: \$1,797.97

Premium Payment Period: Lifetime

Survivorship 10-year Option: None

Enhanced Survivorship 7-year Option: None

Waiver of Home Care Elimination Period Option: None

Monthly Benefits Option: None

NonForfeiture Benefit Option: None

Return of Premium Option: None

Couple's Discount(40%): Yes

Preferred Health Discount (10%): Yes

Multi Life Discount(5%): No

Based on the coverage listed above, and assuming that your health would not affect the underwriting class shown, this is how much more you might pay, if you postpone purchasing this coverage.

Values shown do not take into consideration the time value of money, i.e., that due to inflation, a dollar in the future has less value than a dollar today.

When Purchased	Age	Daily Benefit Amount	Annualized Premium	If Premium Paid To Age 85 of Proposed Insured	Cost of Waiting
Today	55	\$150	\$1,798	\$53,939	\$0
In 1 Year	56	\$158	\$2,020	\$58,567	\$4,628
In 5 Years	60	\$191	\$3,049	\$76,228	\$22,289
In 10 Years	65	\$244	\$5,188	\$103,761	\$49,822

Reasons to Buy LTC Insurance Now!

Each Year You Wait Means you...

- Have no long term care insurance should you need it.
- May have to choose a higher benefit level to keep up with rising long term care costs.
- Will pay higher premium rates for the same coverage due to your increased age.
- Put yourself at risk of not being in good health and able to qualify for coverage.
- Current plans and benefits may not be available.

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- Assumes Annual premium mode for your plan options rounded to the nearest dollar. However your total premiums will be higher for other modes. These premium amounts are for the current product series only and are subject to change on our offerings.
 - Assumes 5% compound inflation of Daily Benefit Amount for purpose of illustration.