

We want you to know

Exceptions and Limitations

Non-Duplication TLC does not cover Medicare deductibles and coinsurance expenses. TLC reimburses only for covered expenses that exceed what Medicare or other government health care programs or laws (except Medicaid or Medi-Cal in California) pay. However, any days that help satisfy Medicare deductibles, coinsurance expenses or days Medicare pays for services will be used to satisfy TLC's 90-day facility elimination period.

Exclusions Benefits are not paid for any expenses incurred for any covered care:

- Provided by immediate family members.
An exception is made if the family member is a regular employee of the organization providing the service, the organization received payment for the service and the immediate family member receives only compensation normally provided to employees in that job.
- Provided by or in a Veteran's Administration or federal government facility, unless a valid charge is made to you or your estate.
- Provided outside the United States, its territories and possessions unless specifically provided for by a benefit.
- Resulting from alcoholism or drug addiction, except for an addiction to a prescription medication when administered in accordance with the advice of a physician.
- Resulting from war or any act of war (declared or not), intentional self-inflicted injury or attempted suicide.

When You Apply for Your Policy

When you complete the application, you'll be asked questions about your nicotine use and medical history. Your insurance producer/agent may schedule an in-person interview, paid for by us. These interviews are conducted by an approved service provider. As part of the interview, medical information will be obtained and you may be asked to provide a blood and urine sample. You may also be asked questions about your daily activities and may be given a brief cognitive (memory) exercise. Some individuals may also receive a phone interview.

This information is used to determine whether you are eligible for insurance, and, if so, the amount of benefits your premium will buy.

Be sure to review the Outline of Coverage that will accompany the application for this policy. The Outline of Coverage contains more definitions and details about the product's features and benefits.

Federal Tax Considerations

Generally, life insurance death benefits are payable to your beneficiary income tax free. In addition, the law provides that cash values that accumulate within a life insurance policy grow on an income tax-deferred basis and are not subject to income tax until withdrawn from the policy or if the policy terminates. Generally, this policy is a Modified Endowment Contract (MEC). However, if you pay for the policy entirely with the cash value proceeds of a non-MEC life insurance policy (under IRC section 1035), and contribute no additional premium, then this policy will not be a MEC. Partial withdrawals and policy loans taken from a MEC are taxable income under federal income tax law to the extent that there is any gain in the policy. An additional tax of 10% of the taxable amount may be due unless the owner is at least age 59½ or satisfies another exemption.

The LTC riders are intended to be federally tax-qualified. Benefits paid for qualified long term care services are received by you income tax free. Monthly charges to pay for the long term care features of this policy are not included in income, but reduce income tax basis. There is no medical expense income tax deduction.

Why Genworth?

Trust our experience and expertise

Strong history

Our roots go back to 1871 with the founding of The Life Insurance Company of Virginia.

Product innovation

An industry leader in development of universal life insurance and long term care insurance products. Our years of experience have allowed us to design products and services to fit our customers' needs and a range of budgets, and help protect them and their loved ones.

Providing sound financial security

We're dedicated to giving you one thing that is appreciated - the power of choice. By giving you the flexibility to decide what's best for you, you'll find the innovative solutions that can fit your needs.

We'll be here when your family needs us the most

For over 130 years we've built our reputation on life insurance - paying benefits to families at the most critical moments of their lives. That's when they'll know you made the right choice - to rely on Genworth Life to help provide for them when you no longer can.

This Brochure, Application, Etc. is or may be out of date. Please check our website, email or call us 310.519.1335 for the very latest and up to date information.

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Insurance and annuity products:	Are not deposited in a bank or other financial institution.	Are not guaranteed by a bank or its affiliates.
May decrease in value.	Are not insured by the FDIC or any other federal government agency.	

Important Information

Genworth Life Insurance Company wrote this to help you understand the ideas discussed. Examples are hypothetical and used only to help you understand the ideas. They may not reflect our particular circumstances. Read the policy for full information about product features, benefits and limitations. This brochure provides a summary of coverage. Policy terms and provisions will prevail.

The tax information in this material was written to support the promotion and marketing of the policy. The Genworth companies and their representatives and distributors do not provide tax or legal advice. This material was not written for use by any taxpayer to avoid any Internal Revenue Service penalty. You should ask your independent tax and legal advisers for advice based on your particular situation.

This is a solicitation for insurance. An insurance agent/producer will contact you.

Total Living Coverage® is underwritten by Genworth Life Insurance Company, Richmond, VA. Total Living Coverage universal life insurance with long term care benefits is subject to issue limitations and Policy Form No. ULPLTCIPGLI (11/05) et al. and Rider Form Nos. ULRABRIPGLI (11/05) et al., ULREBRIPGLI (11/05) et al., ULRROPIGLI (11/05) et al. and ULRGMBRIPGLI (0709) et al. Policy, benefits and riders may not be available in all states. Terms and conditions may vary by state.

All guarantees are based on the claims-paying ability of Genworth Life Insurance Company.