

HELP PROTECT YOUR LIFESTYLE AND YOUR FAMILY

You've probably heard about long term care insurance but maybe you thought, *if my family ever needs help, Medicare will take care of everything.*

In reality, Medicare requires a minimum 3-day hospitalization before paying any long term care costs. Generally, it only pays the costs for the first 20 days of each benefit period in a skilled nursing home and only a portion of the costs for days 21-100. There are many choices for quality care that aren't covered by government programs that may be covered by long term care insurance. Choices that you, or someone you love, may want.

Your lifestyle is beyond price. Yet protecting it may be surprisingly affordable.

The sooner you include long term care insurance as a part of your plan, the more reasonable the cost may be to you. But even if you purchase it late in life, generally, it still costs less than a year of skilled nursing care.

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INSURANCE FOR LONG TERM CARE, IT'S A FAMILY AFFAIR

Underwritten by
Genworth Life Insurance
Company of New York

LONG TERM CARE INSURANCE – YOUR FAMILY NEEDS YOU TO CONSIDER THIS MORE THAN YOU KNOW...



Most consumers would never dream of driving an automobile without owning automobile insurance, yet they have not planned accordingly for the time when they will require long term care services. According to the Society of Actuaries, for every 1,000 people, nearly 600 will require some form of long term care (LTC).¹ But when it comes to being prepared to pay for care, many people haven't taken the time to properly plan. "There's a lot of ignorance out there about who pays for long term care," said William L. Minnix Jr., President and Chief Executive at the American Association of Homes and Services for the Aging. "People can have a rude awakening about how these services are paid for," he said.²

1 "The Growing Need for Long Term Care Insurance."
Insurance Journal. 03/08/04.

2 "Don't Expect Government to Pay for Long Term Care."
Chicago Tribune. 01/11/04

As an adult – whether you have aging parents or have children – planning for how you will pay for potential long term care costs is a necessity. And you may find that now is the right time to consider long term care insurance.

IT MAY BE THE RIGHT THING TO DO FOR YOURSELF AND YOUR FAMILY.

Call your insurance representative, who will be glad to answer questions and provide sample rates. Your representative can also discuss with you high-quality long term care insurance plans, including costs, benefits, limitations and exclusions that are underwritten by Genworth Life Insurance Company of New York.

Our Long Term Care Insurance Division was a pioneer of long term care insurance, and has been an industry leader ever since. Its experience and expertise sets it apart from other companies. In fact, it has paid more than \$2.3 billion in claims³ for policyholders' covered care expenses.

According to the Federal Long Term Care Insurance Program, by the year 2030, the national annual cost of a semi-private room in a nursing home will be \$190,600, costs for an assisted living [care] facility will be \$109,300 and home care costs will climb to \$68,000.⁴



3 As of 12/31/04

4 "Sell LTC to Boomer, But don't overlook the 65+ Market."
National Underwriter. 04/19/04