

We'll provide you with details regarding the cost, benefits, limitations and exclusions of our long term care insurance policy.

**CHOOSE A LEADER:
Genworth Life Insurance Company
of New York**

- Our Long Term Care Insurance Division was a pioneer in the long term care insurance industry more than 30 years ago.
- Outstanding ratings from independent analysts:

A.M. Best Financial strength and operating performance	A+ Superior (2nd highest of 16 ratings)
Standard & Poor's Claims-paying ability	AA- Very Strong (4th highest of 21 ratings)
Moody's Financial strength	Aa3 Excellent (4th highest of 21 ratings)

These ratings are not a recommendation of a specific policy provision, rates or practices of the insurance company. Ratings effective 3/31/06.

- Over \$129 million in paid claims.²

² Genworth Life Insurance Company of New York business operations information as of 12/31/2005.



Genworth Life Insurance Company of New York
Administrative Offices: Richmond, Virginia

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**HELP PROTECT YOUR
CHOICES WITH
LONG TERM CARE
INSURANCE**

Underwritten by
Genworth Life Insurance
Company of New York

WOULDN'T YOU WANT TO KNOW...

about a major risk to you and your family's financial, physical and emotional well-being?

Sure you would. Are you aware of the risks associated with needing long term care?

While people may recognize long term care costs as a significant risk to their standard of living, many don't have a plan to minimize that risk. Planning for long term care is critical ... and long term care insurance can be a critical part of the plan.

If you're like most people, you set aside funds for retirement. But what have you allocated from your retirement portfolio to help pay for long term care? The costs can be staggering. A year in a nursing home averages as little as \$83,994 in some parts of New York and as much as \$140,708 in New York City.¹ Round-the-clock home health care is generally even more expensive.

CONSIDER THAT:

- People are living longer. When you get old, you may get sick. When you get sick, you may need care.
- Only those with negligible assets qualify for Medicaid.
- Medicare doesn't pay most nursing home bills.
- Your family, while willing to help, may not be in a financial position to do so.

It doesn't take much to imagine the effects these circumstances can have on your life and the lives of those you love. But you can prepare for the future with some simple planning, and long term care insurance should be considered part of the plan.

THE SOLUTION.

Long term care insurance helps cover the costs of long term care. It doesn't replace what families do; it builds on your existing infrastructure of support, so caregivers can provide care better and longer. In short, long term care insurance can help you maintain your lifestyle and protect your assets and savings.

Genworth Life Insurance Company of New York's comprehensive, flexible long term care insurance is designed to meet your personal needs, by letting you select the benefits you want.

CARE WHEN AND WHERE YOU NEED IT MOST.

Our long term care insurance plans offer benefits for care in a variety of settings. Since most people would rather stay in their own homes, we created the care coordination benefit.

A care coordinator helps you coordinate the care you need to live independently in the comfort of your own home. Additionally, the caregivers you use can be independent. They do not have to be affiliated with a home health care agency.

PROTECTING YOUR FUTURE TODAY.

If you are ready to consider long term care insurance designed to suit your unique needs and preferences, complete and mail the attached card today.



YES! LONG TERM CARE INSURANCE MAKES SENSE.
Please provide me with more information about how I can help protect myself and my family against the increasing costs of long term care.

Yes, please provide me with information on how I can help protect my family and savings from long term care costs. I understand an insurance agent will contact me.

Name of Person Sending in Card

Address

City

State

Zip

Phone

Birth Date

Spouse/Partner's Birth Date

An insurance agent will contact you.

The best time to reach me is between:

9:00 a.m.–1:00 p.m. 1:00 p.m.–6:00 p.m. 6:00 p.m.–9:00 p.m.

Insurance products underwritten by Genworth Life Insurance Company of New York.

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¹ Genworth Financial 2006 Cost of Care Survey. Conducted by CareScout, an independent research firm, March 2006. (Based on a private room.)