



# LONG TERM CARE INSURANCE BULLETIN

genworth.com

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## **Small Business Discount Launching in New York**

Genworth Financial's Long Term Care Insurance Division is pleased to announce that beginning April 3, 2006, our small business discount will be available in New York. The discount applies to our Privileged Choice® and Classic Select<sup>SM</sup> products only, not to Partnership.

The discount will be 5 percent off premium net of other applicable discounts. The maximum total discount allowable in New York is 35 percent. Applicants eligible for other discounts totaling 35 percent will not receive the small business discount. First year commissions on small business discount sales will be reduced 10 points.

Businesses eligible for this discount may be "for profit" or "not for profit", must have at least one full-time employee, and must have five or more eligible persons submit applications. Eligible persons include employees, officers, directors and their spouse or domestic partner. Members, subscribers, volunteers and consultants of the business are not eligible.

Effective April 3, 2006, producers will be able to use our Winflex rate illustration software to quote small business discounts in New York. Please remember to update your Winflex software via the Internet update option.

If you have any questions about the small business discount or Winflex rate illustration software, please contact your Genworth LTCI Sales Team.

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Long Term Care Insurance underwritten by:  
Genworth Life Insurance Company  
Genworth Life Insurance Company of New York

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