Long Term Care Awareness Month

Psst...
November is LTC Awareness Month
Start a conversation!

Playbook
November is LTC Awareness Month

Spreading the Word

November is the month to increase awareness about the need for Americans to plan for their long term care (LTC) needs and coincides with Alzheimer’s Disease Awareness Month.

Starting conversations with clients and prospects to think through potential LTC needs and options may help them initiate constructive conversations with their loved ones. These conversations can help them evaluate how their own or a loved one’s LTC needs might impact their own financial security, and other aspects of their lives.

Often people don’t take action until something happens to a loved one. Delaying conversations about such important topics like aging, health and money until a crisis hits puts everyone at a disadvantage—being short on time with heightened emotions can lead to uninformed decisions.

Long Term Care (LTC) Awareness Month is a great time to help initiate the conversations.

There are 10,000 Baby Boomers turning 65 every day.¹

91% of them have never been asked about LTC.²

One in eight people age 65 and older (13 percent) has Alzheimer’s disease.³

At least 70 percent of people over age 65 require some type of LTC in their lifetime.⁴

² Age Wave/Harris Interactive Survey, 2010
³ 2012 Alzheimer’s Disease Facts and Figures
November is LTC Awareness Month

Producer Benefits

Producer business is built on relationships and becoming a trusted resource in the community for LTC planning. LTC Awareness Month creates a perfect opportunity to educate the public on the importance of planning ahead for their LTC needs.

Utilizing the tools in this guide, will help:

- Strengthen relationships with existing clients by encouraging them to share this important message with friends, family and neighbors.
- Share a positive message about LTC planning via local media.
- Create opportunities to meet with prospects who have either withdrawn their applications or policies, or have not yet made a decision to purchase a policy.
- Build a referral network with other local professionals.
- Identify new target markets.

Letters, Postcards and Advertisements

By-Lined Articles and Press Releases

Telephone Outreach and Letters

Letters, Meetings and Events

Current Client List

Saving for LTC is just as important as saving for retirement. Producers should focus prospecting efforts, consider selecting one or two markets and learn what works best.
November is LTC Awareness Month

What's Next?

The LTC Awareness Month campaign consists of three phases. Each includes several approaches to reach a variety of consumer and target audiences.

Phase 1:
Producer Awareness
Learn more about available tools via Bulletins, the LTC Sales Center and more.

Phase 2:
Producer Preparation
Use the tools and resources to prepare for LTC Awareness Month.

Phase 3:
Consumer, Media and Small Business
Benefit from efforts and the awareness generated by a multi-media press release distributed by Genworth.

Implementation of these phases will run through the remainder of 2012 and the majority of materials can carry through 2013. Producers can determine which materials would best fit into a marketing strategy.
Phase 1: Producer Awareness
Marketing Directed

The following activities and materials will be initiated by Genworth Marketing to help drive producer awareness for LTC Awareness Month.

**SOURCE**

**ON-LINE**

**ENGAGEMENT**

**Banner:** Will connect to the LTC Sales Center where key materials for LTC Awareness Month can be found.

**Bulletin:** This is the announcement for long term care awareness month and the tools that can be used to help educate consumers.

**Sales Center:** Materials will be posted on LTC Sales Center, which provides a snapshot view into available resources.

**Awareness Producer URL:**
This URL is a producer view of Let’s Talk which includes a page for LTC Awareness resources.

**Letters:** These can be used with consumers, prospects, organizations, the media and more.

**Kiplinger’s Article:**
Genworth has sponsored an ad that will appear in Kiplinger’s November issue. Reprints will be available as a PDF and in print.

**Workshops:**
Many consumer-focused workshops are available on the LTC Sales Center.
Phase 2: Producer Preparation

Current Clients

Materials & Activities for Producers to Use

Reconnect with existing clients through email, phone, or mail.

- Remind your clients of the value of having LTC insurance.
- Ask if they have any family members you should be educating.

Consider hosting a workshop for neighbors. Producers may be surprised to discover how many of their neighbors don’t really understand what they do and would benefit from knowledge on planning for LTC. It always helps if the information comes from someone they know and trust.

Hosting a client appreciation event helps the producer create an opportunity to cross-sell, and an opportunity for prospecting if invited guests bring a friend or relative.

Letters: A letter asking the client to host a get-together for family, friends and neighbors where producers can speak briefly about LTC planning.

Brochure and Postcards: A brochure on building a retirement strategy and two awareness-building postcards.

Article Drip: Each article will help increase awareness around the need to plan for LTC.

Websites: There are a number of educational websites that can be used with consumers.
Phase 2: Producer Preparation

Prospecting

Materials & Activities for Producers to Use

The key to increasing business is to continually meet new people who could benefit from the protection of a LTC insurance policy.

Using LTC Awareness Month as a conversation starter will give a reason to reach out to new prospects and may help add a sense of urgency to your communications.

Producer Idea

Put together a list of prospects from the past year who didn't close. Select 7 people to call each week.

- Refresh their memory of the meeting and remind them that they had decided not to move forward with an LTC insurance policy.
- Explain that November is LTC Awareness Month, and is a great time to look closer at developing a plan for an LTC need in the future.
- If they are still not ready to proceed the producer can send them information via email. They need to ask to add them to their email list.
- Set up a drip campaign. (The producer should be sure to give an opt-out opportunity should the recipient decide to be removed from the email list)

Letters: These can be used with prospects and with those who elected to wait in making a decision.

Postcards: Various postcards creating awareness.

Drip Articles: These articles can help increase awareness around the need to plan for LTC.

Websites: There are a number of educational websites that can be used with consumers.

For Producer Use. Not for Reproduction or Use with Public.
Phase 2: Producer Preparation

Working Centers of Influence

Working jointly with local professionals such as accountants, estate attorneys and financial planners can be an important part of a prospecting strategy. These professionals want to develop strong relationships with their client base and are constantly looking for ways to improve their added value to their clients.

**LTC Awareness Month is a great reason for producers to reach out and touch base with their clients.** Connect with local professionals by mail, phone or email and work with them on targeting their existing clients or partnering with them to develop new relationships. Consider offering to host a joint educational workshop for their clients.

**Ask clients about other professionals they work with.** A warm introduction can be a valuable way to connect with professionals to collaborate with.

---

**Materials & Activities for Producers to Use**

**Letter:** A letter offering to present an educational workshop.

**Brochure and Flyers:** A brochure on building a retirement strategy, an LTC Fact Sheet, a claims brochure and a leadership flyer.

**Drip Articles:** These articles can help increase awareness around the need to plan for LTC.

**Websites:** There are a number of educational websites that can be used with consumers.

---

**For Producer Use. Not for Reproduction or Use with Public.**
Phase 2: Producer Preparation

Groups and Organizations

Materials & Activities for Producers to Use

Connect with various national and regional groups and organizations this month. Often these groups are looking for someone to speak on a relevant topic during their meetings. Leveraging LTC Awareness Month could be an opportunity for producers to meet their members and cement a role as the LTC planning specialist in their local area.

Be ready to educate. Often a visit with a group or organization is the very first step in the buying process. By establishing the need and educating them on their available options, the producer demonstrates knowledge to help in developing a plan for long term care.

The producer should keep in the mind the audience when selecting the presentation that best fits the needs of the attendees.

Letter: A letter offering to present an educational workshop to the group’s members.

Websites: There are a number of educational websites that can be used with consumers.
Phase 2: Producer Preparation

Local Media

Materials & Activities for Producers to Use

The producer can socialize his or her name. Submit an approved by-lined article or a press release to as many local publications as possible. This helps to solidify the producer as a local specialist in LTC planning and will help them develop relationships so naturally consult with the producer for comments if they run articles in the future on long term care.

Often the publisher’s website will contain guidelines that will contain contact names. Many publications have media kits that will explain their demographics, reach, costs, etc.

- Monthly or weekly publications – Submit a request at least 5 to 6 weeks before the run date.
- Daily publications – Generally, submit a request 15 days in advance.

With some publications it may help get an article or press release published if the producer also submits a paid advertisement. This will depend on the producer’s budget and the publication’s policy.

Following up with the contact person by telephone will confirm receipt of the information, assist with selling the concept and create a personal contact for the producer.

Letter: Letters for use in submitting an article.

Press Release & Articles: These are written to increase awareness around the need to plan for LTC.

Ad: This is an ad that can be placed in a local publication.
Phase 3: Consumer, Media and Small Business

Marketing Directed

The following activities will be initiated by Genworth Marketing to help educate producers and consumers on the need to plan for potential LTC needs.

**SOURCE**

**ON-LINE**

**ENGAGEMENT**

**Banner:** Will connect to the LTC Sales Center where key materials can be found for LTC Awareness Month.

**Email:** This email announces LTC Awareness Month and tools that can be used to help educate consumers. Mid-November there will be an email that highlights the Multi-Media News release offered to the media publications.

**Sales Center:** Materials will be posted on LTC Sales Center, which provides a snapshot view into marketing resources.

**Awareness Producer URL:** This URL is a producer view of LTC Awareness resources.

**Brochures and Postcards:** There is a brochure on building a retirement strategy and employer benefits, as well as two postcards creating awareness.

**Letters and Articles:** There are a number of letters and articles including a reprint of the *Kiplinger’s* advertorial and insert.

**Multi-Media News Release:** This media release will provide information around LTC awareness and include video.

**Websites:** There are a number of educational websites that can be used with consumers.

---

Public Programs

Many people think the government will pay for long term care expenses. Medicare generally covers skilled nursing home care after a hospital stay of at least three days and its coverage for other long term care services is very limited. Medicaid does contribute towards long term care but requires recipients to use their income to pay for care and most of their assets to qualify. The savings you’ve worked hard to build up may have to be spent down.

Private/Family Support

People may look to family members or friends to provide care. But, a recent survey states that “people are more afraid of being a burden on their family than dying.” When making this decision there are some important considerations from where these individuals live, to whether they have the time and ability to provide care. In addition, the physical, financial and emotional effects of providing care are also important factors to keep in mind.

Self-Funding

Another idea is for you to assume the primary financial risk for the cost of long term care by allocating a portion of your savings for this need. In considering self-funding, think about potentially needing care in your older years. This strategy includes a review of the cost of care in your area, which should consider inflation and living expenses for you and your family. This can be the information baseline for the savings you will need to set aside for long term care.

---

Phase 3: Consumer, Media and Small Business Awareness Month

Materials & Activities for Producers to Use

Phase 3 includes implementation.

The final section of this playbook is a reference section that includes the materials available for LTC Awareness Month. The majority of materials are for use in November through the end of 2012 and for 2013. This allows for producers to continue the momentum you have built during November.

Letters and Articles

Brochures, Postcards, Flyers

Workshops

Websites

Additional Resources

Dear [Sample]:

Now is the perfect time to focus on the important topic of living arrangements for long term care.
Phase 3: Consumer, Media and Small Business

Caregivers

Materials & Activities for Producers to Use

Producers can meet with the events coordinator at local senior community centers, assisted living facilities and nursing homes and offer to hold an informational session on LTC for family and friends of patients. Many of these people, who have had firsthand experience with long term care services, understand the need to plan ahead and may be receptive to receiving information.

Letter: A letter offering to present an educational workshop.

Brochure: Building a LTC Strategy brochure.

Articles: These are designed to increase awareness around the need to plan for LTC.

Websites: There are a number of educational websites that can be used with consumers.
Phase 3: Consumer, Media and Small Business
Small Business

Materials & Activities for Producers to Use

The producer can stop in for introductions to local small businesses. Often the small business market is underserved and virtually untapped.

- Meet with local small business owners to discuss offering LTC insurance to their employees, including the possibility of Executive Carve Out.
- Offer to conduct an educational workshop for employees.

As the producer builds relationships, the owners will begin to see the impact a long term care occurrence could have on their employees, themselves and business productivity.

Letter: A letter requesting time with the business owner.

Brochures & Flyers: Brochures on building a retirement strategy, and driving employer awareness, as well as the LTC Fact Sheet and other flyers.

Websites: There are a number of educational websites that can be used with consumers.
As a local [advisor, agent, financial professional] specializing in long term care planning, it is my mission to bring awareness and education to the public on the importance of planning for long term care. In the meantime, if you have any questions, please contact me at XXX-XXXX or [Email]. If you would like to schedule a time for me to speak at one of your meetings please contact me at XXX-XXXX or XXX@xxx. I look forward to hearing from you.

Dear [Prospect / Customer]:

When you made the decision to purchase a long term care insurance policy, you joined a group of people who have taken proactive steps to protect their future financial security. However, many people have not thought about what would become of their finances if they or someone close to them becomes incapable of caring for themselves, even temporarily. Although it’s tough to contemplate, many people have not thought about what would happen if they or someone close to them needed long term care. This is the ideal time to get more information on a topic that also has the potential to significantly impact you and your family.

To Previous Prospect Who Decided to Wait

Dear [Prospect / Customer]:

When it comes to long term care, believe in education and awareness. The Let’s Talk about Long Term Care Awareness Caregiver event marks an important commitment to educate the public about the important advantages of having a plan for long term care. [If you have clients you feel could benefit from this information, please contact me at XXX-XXXX or XXX@xxx.]

When you made the decision to purchase a long term care insurance policy, you joined a group of people who have taken proactive steps to protect their future financial security. However, many people have not thought about what would become of their finances if they or someone close to them becomes incapable of caring for themselves, even temporarily. Although it’s tough to contemplate, many people have not thought about what would happen if they or someone close to them needed long term care. This is the ideal time to get more information on a topic that also has the potential to significantly impact you and your family.

Form: 41044 To Client Requesting They Host a Get Together

Form: 41046 To Previous Prospect Who Decided to Wait

Form: 41049 Long Term Care Awareness Month

Form: 128145 Awareness Month Letter

Form: 122124 To Employer Will Call for an Appointment

Form: 43791 LTC Awareness Caregiver

Form: 41050 Letter to Small Business

Form: 116114/116114NY Multiple Solutions Letters

Acknowledgement

[Approved Agent Website]

[Approved Agent Contact Info]

[Approved Agent License #]

[CA License #]

[Approved Agent License #]

[CA License #]

[Approved Agent Name]

[Phone Number]

[Address]

[Approved Agent E-mail]

[Date]

[Approved letter head]
so many hours in a day to meet professional and personal obligations can interfere with a woman’s ability to fulfill her responsibilities at work in order to meet the needs of a loved one. This can limit a woman’s availability, which may result in the use of caregiver services and the need for adult day care.

Consider the following tips:

• Pursue a flexible career with a family friendly workplace. Non-traditional hours or telecommuting may work better for you when you are raising children or dealing with the demands of caring for a parent or other family member. You can make career changes over time and be aware that as your children grow older, your needs and priorities will change.

• Become long term care aware. As an industry leader in long term care (LTC) insurance, Genworth can help answer your questions, or planning for long term care, whether or not you have a need for long term care.

• Talk to your loved one about having a plan for their care and minimizing financial burdens in the future. This can include discussion about the various types of LTC insurance, LTC, and the type of residential facility, and the level of care provided. LTC insurance policies are designed to be flexible to meet your needs. An insurance representative can explain the costs and benefits of long term care insurance and how it can assist your family to provide the care you need.

• Consider adult day care. This option may allow your loved one to meet their daily needs in a safe, caring environment, while giving you a break from the demands of caregiving.

• Engage in activities you enjoy. Whether it is volunteering, traveling, or pursuing a new hobby, taking time for yourself can help reduce stress and improve your well-being.

• Take advantage of the Employee Assistance Program (EAP) through your employer, take advantage of it. The majority of caregivers are female (65%), and many get married and have children after the age of 30. Many women must take a leave of absence to care for a loved one, thereby putting their careers on hold.

• Help protect your future at a cost you can afford. A long term care insurance policy may enable you to plan ahead for the possibility of needing long term care. It is never too early to start planning for long term care insurance. Because most long term care costs are not covered by Medicare, you may have to pay for long term care yourself. Some long term care insurance policies may offer benefits to you if you have a long term care need.

• Call [XXX XXX.XXXX].

Long Term Care Awareness Month is a great time to start planning for long term care insurance. Call [XXX XXX.XXXX].

Women and the Circle of Caregiving

LTC services can range from custodial care at home to more skilled medical care in a nursing home. The cost of long term care can vary widely, depending on where you live and the type of care you need. LTC costs have been rising faster than the rate of inflation, and the average cost of long term care insurance is increasing each year.

Women owe it to themselves to be aware of the costs and benefits of long term care insurance. It is important to understand the types of insurance policies available and the factors that affect your premiums and coverage.

LTC needs are often unexpected, so it is important to plan in advance. Consider the following tips:

• Talk to your loved one about planning for long term care. Does long term care mean a nursing home, an assisted living facility, or home care? What is the extent of their physical limitations, severe cognitive impairment, or both. Long term care insurance policies may cover all of these options, or a combination of them. Ask your insurance agent about the options available to you.

• Consider adult day care. This option may allow your loved one to meet their daily needs in a safe, caring environment, while giving you a break from the demands of caregiving.

• Engage in activities you enjoy. Whether it is volunteering, traveling, or pursuing a new hobby, taking time for yourself can help reduce stress and improve your well-being.

• Take advantage of the Employee Assistance Program (EAP) through your employer, take advantage of it. The majority of caregivers are female (65%), and many get married and have children after the age of 30. Many women must take a leave of absence to care for a loved one, thereby putting their careers on hold.

• Help protect your future at a cost you can afford. A long term care insurance policy may enable you to plan ahead for the possibility of needing long term care. It is never too early to start planning for long term care insurance. Because most long term care costs are not covered by Medicare, you may have to pay for long term care yourself. Some long term care insurance policies may offer benefits to you if you have a long term care need.

• Call [XXX XXX.XXXX].

Long Term Care Awareness Month is a great time to start planning for long term care insurance. Call [XXX XXX.XXXX].

Women and the Circle of Caregiving

LTC services can range from custodial care at home to more skilled medical care in a nursing home. The cost of long term care can vary widely, depending on where you live and the type of care you need. LTC costs have been rising faster than the rate of inflation, and the average cost of long term care insurance is increasing each year.

Women owe it to themselves to be aware of the costs and benefits of long term care insurance. It is important to understand the types of insurance policies available and the factors that affect your premiums and coverage.

LTC needs are often unexpected, so it is important to plan in advance. Consider the following tips:

• Talk to your loved one about planning for long term care. Does long term care mean a nursing home, an assisted living facility, or home care? What is the extent of their physical limitations, severe cognitive impairment, or both. Long term care insurance policies may cover all of these options, or a combination of them. Ask your insurance agent about the options available to you.

• Consider adult day care. This option may allow your loved one to meet their daily needs in a safe, caring environment, while giving you a break from the demands of caregiving.

• Engage in activities you enjoy. Whether it is volunteering, traveling, or pursuing a new hobby, taking time for yourself can help reduce stress and improve your well-being.

• Take advantage of the Employee Assistance Program (EAP) through your employer, take advantage of it. The majority of caregivers are female (65%), and many get married and have children after the age of 30. Many women must take a leave of absence to care for a loved one, thereby putting their careers on hold.

• Help protect your future at a cost you can afford. A long term care insurance policy may enable you to plan ahead for the possibility of needing long term care. It is never too early to start planning for long term care insurance. Because most long term care costs are not covered by Medicare, you may have to pay for long term care yourself. Some long term care insurance policies may offer benefits to you if you have a long term care need.

• Call [XXX XXX.XXXX].

Long Term Care Awareness Month is a great time to start planning for long term care insurance. Call [XXX XXX.XXXX].

Women and the Circle of Caregiving

LTC services can range from custodial care at home to more skilled medical care in a nursing home. The cost of long term care can vary widely, depending on where you live and the type of care you need. LTC costs have been rising faster than the rate of inflation, and the average cost of long term care insurance is increasing each year.

Women owe it to themselves to be aware of the costs and benefits of long term care insurance. It is important to understand the types of insurance policies available and the factors that affect your premiums and coverage.

LTC needs are often unexpected, so it is important to plan in advance. Consider the following tips:

• Talk to your loved one about planning for long term care. Does long term care mean a nursing home, an assisted living facility, or home care? What is the extent of their physical limitations, severe cognitive impairment, or both. Long term care insurance policies may cover all of these options, or a combination of them. Ask your insurance agent about the options available to you.

• Consider adult day care. This option may allow your loved one to meet their daily needs in a safe, caring environment, while giving you a break from the demands of caregiving.

• Engage in activities you enjoy. Whether it is volunteering, traveling, or pursuing a new hobby, taking time for yourself can help reduce stress and improve your well-being.

• Take advantage of the Employee Assistance Program (EAP) through your employer, take advantage of it. The majority of caregivers are female (65%), and many get married and have children after the age of 30. Many women must take a leave of absence to care for a loved one, thereby putting their careers on hold.

• Help protect your future at a cost you can afford. A long term care insurance policy may enable you to plan ahead for the possibility of needing long term care. It is never too early to start planning for long term care insurance. Because most long term care costs are not covered by Medicare, you may have to pay for long term care yourself. Some long term care insurance policies may offer benefits to you if you have a long term care need.

• Call [XXX XXX.XXXX].

Long Term Care Awareness Month is a great time to start planning for long term care insurance. Call [XXX XXX.XXXX].
includes a review of the cost of care in your younger years. This strategy considers self-funding, think about potentially allocating a portion of your savings for this need. Another idea is for you to assume the primary responsibility for care and most of their assets to qualify. The Medicaid does contribute towards long term care services, but the stay of at least three days and its coverage for nursing homes are very limited. There are some important considerations from where you live, to whether they have the time and ability to provide care. In addition, the physical, emotional, and financial limitations and exclusions, are shown in the appropriate disclosure of the status of your independent tax and legal advisers for advice. We did not provide tax or legal advice. We did not write the Genworth 2010 Cost of Care Survey, conducted by CareScout. The national median cost of one nursing home stay was $77,745 in 2011.2

Form: 41053 Planning for Your Future Care
Form: 129064 Everyone Benefits
Form: 46682F Is Your Benefit Package Complete?
Form: 109004/109004NY We Are Here When You Need Us Most
Form: 45771c LTC Fact Sheet
Form: 48753/48753NY Keeping Our Promises and Staying Strong
Form: 126147 Have You Heard
Form: 126148 Time to Spread the Word
Form: 47073 Building a Strategy for LTC
Workshops

Each of our four turnkey workshops includes a presentation, brochure and invitations.

**Winning in the Second Half**

Life can be considered in two parts: working years and retirement years. This workshop describes the risks people face, along with ways to mitigate those risks and meet long-term goals.

**Multiple Solutions**

No single plan fits every client’s situation. This presentation emphasizes the importance of having a LTC plan and presents a variety of options that are available to clients.
References:

Workshops (cont.)

Each of our four turnkey workshops includes a presentation, brochure and invitations.

Beyond Dollars: The True Impact of Long Term Caring
This workshop helps clients look past the price tag of long term care. It educates them about the emotional impact a LTC event can have on them, their caregivers, family, and friends.

Our Family, Our Future, The Heart of LTC Planning
This comprehensive workshop combines the key findings from four different research studies to examine the hopes, needs and concerns of American families concerning LTC.

Presentation (115054)
Presentation (115607)

Brochure (109048)
Brochure (112786)
People may expect to live a long life, and each generation is living longer. Living longer is not always synonymous with living better. The longer we live, the more likely it is we may need someone to help take care of us.

Learn the facts. Join us for an informative session.

[Planning for Long-term Care] [Beyond Dollars: The True Impact of Long Term Caring] [Our Family. Our Future. The Heart of Long Term Care Planning] [Winning in the Second Half]

Date: [Day], [Month Date, Year]
Time: [12:00 PM]
Place: [Name of Place], [Room Name or Room Number, if applicable]
[Street Address]
[City], [State] [Zip]

Host: [Producer Name], [Producer Title] [insert Licensed Agent’s# if required, eg. CA] or [Group Name] or [Branch Name]

Speaker: [Speaker Name], [Speaker Title] [Speaker Company Affiliation]

RSVP: To [Name] at [Telephone Number or Email] by [RSVP deadline date]

Seating is limited. Guests are welcome.

[Refreshments will be served.]

[Sponsored by: [Name(s)]]
References:

Consumer Websites:

Genworth.com/lets-talk

Genworth.com/cocpro

Producer Websites:

Genworth.com/LTCSalesCenter

Genworth.com/lets-talkadvisor

For Producer Use. Not for Reproduction or Use with Public.
Living a long life is likely; planning for it is a necessity.

November is Long Term Care Awareness Month.
Your life today is all about choices. It makes sense that you want a range of options when it comes to planning for the future.

Building a retirement strategy is about living the way you want to live. That’s why including a long term care discussion for retirement helps you prepare with a greater sense of security.

Talk to us today to learn how to help protect yourself and your family with a strategy for Long Term Care.

[Agent Name]
[Agent License #]
[In California, Agent License #]

Long Term Care Insurance Underwritten by
Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company of New York

Long Term Care Insurance Underwritten by
Genworth Life Insurance Company of New York
Licensed Agent of Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company of New York

It’s About Planning for Your Future

Your Life Today is all about Choices.

Building a retirement strategy is about living the way you want to live. That’s why including a long term care discussion for retirement helps you prepare with a greater sense of security.

Talk to us today to learn how to help protect yourself and your family with a strategy for Long Term Care.

[Agent Name]
[Agent License #]
[In California, Agent License #]

Long Term Care Insurance Underwritten by
Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company of New York

Long Term Care Insurance Underwritten by
Genworth Life Insurance Company of New York
Licensed Agent of Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company of New York

Your life today is all about choices. It makes sense that you want a range of options when it comes to planning for the future.

Building a retirement strategy is about living the way you want to live. That’s why including a long term care discussion for retirement helps you prepare with a greater sense of security.

Talk to us today to learn how to help protect yourself and your family with a strategy for Long Term Care.

[Agent Name]
[Agent License #]
[In California, Agent License #]

Long Term Care Insurance Underwritten by
Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company of New York

Long Term Care Insurance Underwritten by
Genworth Life Insurance Company of New York
Licensed Agent of Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company of New York

It’s About Planning for Your Future

Your Life Today is all about Choices.

Building a retirement strategy is about living the way you want to live. That’s why including a long term care discussion for retirement helps you prepare with a greater sense of security.

Talk to us today to learn how to help protect yourself and your family with a strategy for Long Term Care.

[Agent Name]
[Agent License #]
[In California, Agent License #]

Long Term Care Insurance Underwritten by
Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company of New York

Long Term Care Insurance Underwritten by
Genworth Life Insurance Company of New York
Licensed Agent of Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company of New York

Living a long life is likely; planning for it is a necessity.

November is Long Term Care Awareness Month.
Your life today is all about choices. It makes sense that you want a range of options when it comes to planning for the future.

Building a retirement strategy is about living the way you want to live. That’s why including a long term care discussion for retirement helps you prepare with a greater sense of security.

Talk to us today to learn how to help protect yourself and your family with a strategy for Long Term Care.

[Agent Name]
[Agent License #]
[In California, Agent License #]

Long Term Care Insurance Underwritten by
Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company of New York

Long Term Care Insurance Underwritten by
Genworth Life Insurance Company of New York
Licensed Agent of Genworth Life Insurance Company
Licensed Agent of Genworth Life Insurance Company of New York

Planning for your future care

Beyond Dollars

Beyond Dollars

Our Family, Our Future: The Heart of Long Term Care Planning

Valuable Lessons on Long-Term Care Planning

Helpful Guidelines for 40-60 Year-Olds

The Most Asked Questions
ABOUT Long-Term Care Planning

What? WHO?

WHERE? Why?

H ow?

For Producer Use. Not for Reproduction or Use with Public.