

Live+Well is offered by Genworth Life Insurance Company, Richmond, VA

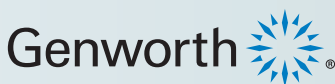
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Living well is about making good choices — the choice to eat well, exercise and to see your doctor on a regular basis.

Taking an active role in your healthcare journey is a wise decision, but where do you start?

We're Leading the Way. Genworth Life Insurance Company (Genworth Life) is an industry leader in long term care insurance,¹ with 40 years of experience in helping people pay for the long term care they may need.



Mayo Clinic is one of the most trusted brands in health care. We developed Live+Well, in association with Mayo Clinic, to help you live a long, healthy and productive life.



¹ LIMRA 2013 Individual Long Term Care Report, Based on Genworth companies' share of in-force lives.

Live well, live long

Why Wellness?

Every day there are opportunities to make choices that positively impact our health and quality of life. For example, studies suggest that in 2012 alone, more than 26 million Americans were diagnosed with some form of heart disease. Smoking, high cholesterol, high blood pressure, lack of exercise and poor diet all contribute to this disease.²

Our Live+Well program will provide tools to help you make healthier choices, so that you can take steps to monitor, control or even mitigate health risk factors in your life.

Exclusive Access

In collaboration with Mayo Clinic we are offering an exciting wellness program available exclusively to Genworth Life Long Term Care Insurance customers and their spouse or partner. The personalized tools and services offered through Live+Well are available for you and your spouse or partner to use – helping you take control of your lifestyle and stay independent.

You'll have the comfort of knowing you can access world-class healthcare resources to help you maintain or improve your health.



² U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, National Center for Health Statistics, Summary Health Statistics for U.S. Adults: National Health Interview Survey, 2012

You Have Choices

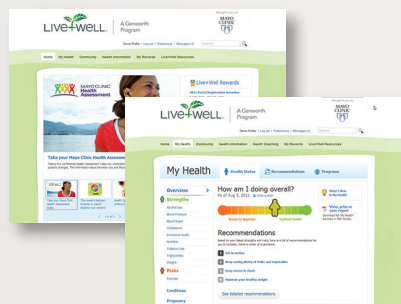


A Wealth of Information and Tools from Mayo Clinic

To participate in the Live+Well program and immediately access online health tools and resources, simply register on the Live+Well site.

Just for registering, we'll send you the free *Mayo Clinic Guide to Self-Care*.

To learn more about your current health and to get even more Mayo benefits, take the confidential Mayo Clinic Health Assessment (HA). It can be a useful tool to help you evaluate your health status on an annual basis. Completion of the HA allows you access to the Ask Mayo Clinic 24-hour nurse line and personal health coaching for those who qualify.



Measure

- + The Live+Well site offers resources to help you take responsibility for your health with anytime access to secure online tools such as self-paced coaching, health trackers, calculators and tips from Mayo experts.
- + Your annual Health Assessment (HA) results are graphically displayed to help you visualize your current health standing and map a path to a healthier you.

Educate

- + The health information displayed in your personal website will be tailored to your specific health needs and improvement goals.
- + Just for registering, you'll receive a free copy of the *Mayo Clinic Guide to Self-Care*, an industry leading reference book that provides answers to everyday health problems.

Empower

- + Based on your HA results, you may have the option to work with a personal health coach through programs like smoking cessation, exercise, nutrition, weight and stress management.
- + Get general health questions answered by a registered nurse with the Ask Mayo Clinic 24-hour nurse line.

Site Features

- + Searchable health topics database
- + Lifestyle management programs
- + Prescription and over-the-counter medication information



- + Q & A with Mayo Clinic specialists
- + Symptom checker
- + Healthy recipes
- + Self-assessments and calculators
- + Information on tests and procedures

The Live+Well Website

Your Gateway to Better Health

Live+Well is an exciting online wellness resource exclusively for Genworth Life Long Term Care Insurance customers and their spouse or partner. It puts the power of Mayo Clinic's expertise to work for your health and long term well-being.

This site features unique health and wellness information and tools that customers and their spouse or partner can access.

My Life, Lived My Way

What sets the Live+Well site apart is that it is highly personalized. This is wellness...tailored to your needs, interests and health goals. This confidential, password-protected site will provide you with your own private, customizable home page. It allows you to:

- + Set personal health goals, get help reaching them and track progress
- + Identify potential health issues steps you can take to improve them
- + Use the proven tools and programs created by Mayo Clinic experts

Getting Started

Once you receive your policy, register on the Live+Well site to access your online health resources.

From there, take the annual Mayo Clinic Health Assessment (HA), receive additional benefits and take steps towards becoming a healthier you.

Privacy

Protecting your privacy is important to us. The health information you provide will remain between you and Mayo Clinic and will not affect the terms of your long term care insurance policy. For more details, see the privacy information on the back of this brochure.

Genworth Life Insurance Company

LONG TERM CARE INSURANCE

6620 West Broad Street

Richmond, VA 23230

A Genworth Financial company

The information you provide to Mayo Clinic, including your personal health data, is confidential and will not be shared with Genworth Life, except that Mayo Clinic may share with Genworth Life the fact that you participate in Live+Well and may share certain collective, de-identified participant health information. Participation in Live+Well is voluntary and will not affect the terms of your Genworth Life long term care insurance coverage.

Live+Well is a wellness program. It is not an insurance benefit.

The Wellness tools and resources described in this brochure are only available to policyholders, and their spouse or domestic partner, covered under the policy forms listed below.

This solicitation of insurance is for individual policy form series ICC13-8000R1 and ICC13-8001R1. Details about the benefits, costs, limitations and exclusions of these long term care insurance policies will be provided to you by a licensed insurance agent/producer. An insurance agent/producer will contact you. Sources are available upon request.

Live+Well services are currently provided through Mayo Clinic. The Live+Well services listed above are the services Genworth is currently offering under the Live+Well program. Genworth may change the provider and/or these services at any time.

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Insurance and annuity products:	Are not deposits.	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.