



BULLETIN:

# Genworth Individual Long Term Care Insurance Incentive Campaign

September 17, 2018

**Effective:** September 1 – December 21, 2018

**States:** All except, DE, MI, FL, HI, MA, MT, NH, and VT

**Contact:** If you have any questions about this incentive program, please contact your Genworth Sales Representative.

**Announcing Fall into 10%! Genworth is funding an incentive campaign for producers that submit qualifying applications for Genworth’s Long Term Care Insurance (LTCI) products, Privileged Choice Flex and Privileged Choice Flex 3 - Enhanced.**

- 10% of annualized premium paid to producers for **business submitted between 9/1 – 11/30/2018 and placed by 12/21/2018**

Placed policies are Genworth long term care insurance policies that have been issued and placed in-force without the policy being not taken.

Incentive payments will be processed through the writing producer’s commission statement or through the BGA’s commission statement (for producers who are not paid directly by Genworth) on 12/28/2018.

In the event multiple producers submit the same eligible application, Genworth will make the additional payments on a pro rata basis among the submitting producers.

**Restricted Commission State Rules apply.** All replacement applications and policies, Delaware applications and policies, and Michigan applications and policies are excluded. Other Restricted Commission State Rules also apply.

This incentive program is not intended to replace or supersede standard suitability reviews for individual sales. BGA and Agent participation is voluntary. Void where prohibited by law. All federal, state, and local taxes and all other expenses, costs and fees associated with a BGA marketing campaign and the receipt and/or use of any incentive payments are the sole responsibility of the recipient.

Genworth reserves the right to suspend or terminate this promotion at any time, including the incentive payments, or any part thereof, for any reason or no reason at all. Genworth reserves the right to interpret the rules of this promotion in its sole discretion, and all Genworth decisions in that regard are binding and final.

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Genworth companies include:

**Genworth Life and Annuity Insurance Company**, Richmond, VA

**Genworth Life Insurance Company**, Richmond, VA

**Genworth Life Insurance Company of New York**, New York, NY

Only Genworth Life Insurance Company of New York is admitted in and conducts business in New York.

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