BULLETIN:

In-Force Rate Action Filing Notice:

South Carolina: PCS I, PCS II, Choice I, Privileged Choice® & Classic Select®, Privileged Choice® Flex

November 24, 2025

Effective – 11/24/25

States – SC

Contact – If you have any questions about these changes, please contact our Customer Service Team at 877-710-0817.

This bulletin is to inform you of:

1. The South Carolina Department of Insurance requires insurers to notify policyholders of a long-term care insurance policy premium rate increase no later than thirty days after the filing by the insurer, and
2. The timing and details of Genworth filing notifications to policyholders regarding our premium rate increase filings with South Carolina.

Genworth began mailing letters to impacted policyholders, notifying them of our recent **premium rate increase filings** on **November 20, 2025**.

The Genworth policyholder filing notification letter states, in part:

> This letter is to notify you that we have recently filed for a [number]% premium rate increase to your long-term care insurance policy with the South Carolina Department of Insurance (the Department). Any premium rate increase is subject to regulatory approval by the Department and will be implemented in accordance with the state laws applicable to your policy. You will be notified at least 60 days prior to any new premium rate taking effect. The notification will contain details regarding the percentage increase, your new premium, options you may have, and other important information.
>
> Policyholders may provide comments on the proposed rate increase to:
>
> State of South Carolina
> Department of Insurance
> P.O. Box 100105
> Columbia, SC 29202
> Telephone: 803-737-6180
> Email: LTCObjections@doi.sc.gov
> Website: www.doi.sc.gov

The premium rate increase information provided on the letters will be specific to each policyholder's policy form. The requested premium rate increases for each product block filed with the South Carolina Department of Insurance are detailed on pages 2 and 3.

continued –

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Product Series	Increase for Policies with Lifetime Benefit Periods	Increase for Policies with Limited Benefit Periods
PCS I	**32.4%**	**0%**

Product Series	Increase for Policies with Lifetime Benefit Periods	Increase for Policies with Limited Benefit Periods
PCS II	Policies with no or 1% Inflation Protection: **42.2%** Policies with greater than 1% Inflation Protection: **105%**	Policies with no or 1% Inflation Protection: **0%** Policies with greater than 1% Inflation Protection: **53%**

Product Series	Increase for Policies with Lifetime Benefit Periods	Increase for Policies with Limited Benefit Periods
Choice I	Policies with no or 1% Inflation Protection: **75.7%** Policies with greater than 1% Inflation Protection: **100%**	Policies with no or 1% Inflation Protection: **64.4%** Policies with greater than 1% Inflation Protection: **87.2%**

Product Series	Increase for Policies with Lifetime Benefit Periods	Increase for Policies with Limited Benefit Periods
Privileged Choice	Policies with no or 1% Inflation Protection: **104%** Policies with greater than 1% Inflation Protection: **371%**	Policies with no or 1% Inflation Protection: **0%** Policies with greater than 1% Inflation Protection: **209%**
Classic Select	Policies with no or 1% Inflation Protection: **104%** Policies with greater than 1% Inflation Protection: **371%**	Policies with no or 1% Inflation Protection: **0%** Policies with greater than 1% Inflation Protection: **209%**
This rate increase request includes AARP® policies.		

Product Series	Increase for Policies with Lifetime Benefit Periods	Increase for Policies with Limited Benefit Periods
Privileged Choice	Policies with no or 1% Inflation Protection: **2.9%** Policies with greater than 1% Inflation Protection: **182%**	Policies with no or 1% Inflation Protection: **0%** Policies with greater than 1% Inflation Protection: **59.4%**
Classic Select	Policies with no or 1% Inflation Protection: **2.9%** Policies with greater than 1% Inflation Protection: **182%**	Policies with no or 1% Inflation Protection: **0%** Policies with greater than 1% Inflation Protection: **59.4%**
This rate increase applies to non-AARP policies.		

Product Series	Increase for Policies with Lifetime Benefit Periods	Increase for Policies with Limited Benefit Periods
Privileged Choice Flex	Policies with no or 1% Inflation Protection: **81.4%** Policies with greater than 1% Inflation Protection: **181%**	Policies with no or 1% Inflation Protection: **0%** Policies with greater than 1% Inflation Protection: **106%**
This rate increase applies to policies without Revised Married Discount.		

Product Series	Increase for Policies with Lifetime Benefit Periods	Increase for Policies with Limited Benefit Periods
Privileged Choice Flex	Policies with no or 1% Inflation Protection: **0%** Policies with greater than 1% Inflation Protection: **0%**	Policies with no or 1% Inflation Protection: **0%** Policies with greater than 1% Inflation Protection: **39.4%**
This rate increase applies to policies with Revised Married Discount.		

If you have questions regarding this policyholder filing notification letter, please call Genworth's Customer Service team at 877-710-0817.