BULLETIN:

New 1% Compound Benefit Increase Option Available to Eligible Choice I Policyholders UPDATE

June 15, 2026

Updated State – MT

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

Genworth Life Insurance Company is introducing a new standalone 1% Compound Benefit Increase Option (CBIO). This option will be made available to policyholders with existing benefit increase options who wish to retain their accumulated benefits and grow them at a lower percentage rate going forward. Electing this option should result in lower premium rates.

1% CBIO has been allowed in the following states (the update is shown in **bold** below):

- **Montana – became available 6/15/26**
- Utah – became available 5/18/26
- Michigan – became available 4/6/26
- Maryland – became available 3/16/26
- Delaware – became available 2/2/26
- Nevada – became available 1/19/26
- Alaska – became available 12/1/25
- North Dakota – became available 12/1/25
- South Dakota – became available 12/1/25
- Oklahoma – became available 11/17/25
- Tennessee – became available 11/10/25
- Iowa – became available 10/30/25
- Wyoming – became available 10/30/25

Separate bulletins are distributed when 1% CBIO is approved as part of a premium rate increase and those states are not included in the list above.

Please note, policyholders continue to have the ability at any time to reduce coverage to lower their premiums. Options include, where applicable:

- Reduce daily/monthly benefit amount
- Reduce benefit period
- Reduce or remove benefit inflation option
- Extend elimination period
- Stop paying premium and receive a paid-up nonforfeiture benefit

continued –

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When determining what level of coverage and combination of benefits is most appropriate, our Coverage Needs Estimator is available online to help policyholders evaluate their potential costs of care and compare those costs to their policy benefits.

To support our policyholders, Genworth continues to invest in people and resources across the whole LTC business. Policyholders have access to knowledgeable customer service representatives, online tools, wellness programs, and information on quality care providers in their area through the CareScout Quality Network.

Policy Prefixes

- **Choice I:** UDG, VDG, NDG, ODG, KDG, HDG, URP