

BULLETIN:

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

November 17, 2025

States – OK, TN

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 (updates are shown in **bold** below):

- **Oklahoma – became available 11/17/25**
- **Tennessee – became available 11/10/25**
- Iowa – became available 10/30/25
- Wyoming – became available 10/30/25

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

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.

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

Policy Prefixes

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

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.

FOR PRODUCER/AGENT USE ONLY. NOT TO BE REPRODUCED OR SHOWN TO THE PUBLIC.

©2025 Genworth Financial, Inc. All rights reserved.

158635V6OKTNCh1CBIOBulletin 11/17/25