genworth.com	June 5, 2017

Effective – June 5, 2017

States – MT

Contact – If you have any questions about these changes, please contact your Genworth LTCI Sales Team.

As part of the strategy for our long-term care insurance business, we continue pursuing initiatives to improve the risk and profitability profile of our business, including premium increases on in-force policies, as needed.

In September 2013, we began seeking premium increases on certain Privileged Choice and Classic Select policies sold between 2003 and 2012. Subsequently, we received approval for, and implemented, a 12.8% premium increase in Montana. At the time, a larger increase was justified, based on projected experience, but rate stability requirements prevented us from requesting the fully justified amount. In 2016, we began requesting the full amount in states that previously allowed our 2013 ask.

Montana has now allowed the following increase:

Montana	
Product Series	**Increase Percentage**
Privileged Choice	5.7%
Classic Select	5.7%

This rate increase applies to Non-AARP policies only.

Communications Timeline
Servicing agents will receive a list of their impacted policyholders in this state one week prior to the start of policyholder notifications. Policyholder notifications will continue throughout the next year. Impacted policyholders will be notified at least 60 days in advance of their billing anniversary dates.

Agent Notifications* Begin:	June 6, 2017
Policyholder Notifications Begin:	June 13, 2017

* If we have your email address on file, you will receive an agent notification through email. If you do not receive an email, you will receive a hardcopy notification in the mail.

Policyholders are encouraged to call our Customer Service Team at **877-710-0817**. Our team will be able to answer questions and provide policyholders with information about how they may be able to reduce premiums.

continued

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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Policyholder Options
As a reminder, policyholders may have the ability to reduce their benefits in order to help maintain premium at approximate current levels. A policyholder may:
(1) Choose to lower their current maximum daily benefit;
(2) Adjust the benefit period, elimination period or
(3) Where applicable, terminate Riders.

Please note: when reducing the maximum daily benefit or benefit period, the lifetime maximum will also be reduced.

IMPORTANT: If policyholders choose to decrease their benefits, they may change their decision in writing within 60 days of our written confirmation of the benefits reduction. Following this, they cannot increase their benefits or go back to the original benefits.

If a person has previously been on claim, it may not be appropriate for this person to adjust his or her elimination period.

Reminder: The Inforce Rate Action Producer Quote Tool is accessible within individual policies on the LTC policy notification section of Genworth PRO (genworth.com/pro). In addition, an online User Guide is available on PRO to help you learn how to use the quote tool.

Quotes to include the premium increase are not available until after the policyholder's rate increase notification has been mailed. The mailing date is 61 days prior to the policyholder's rate action effective date. Once a rate increase has been added to a policy, any quotes provided prior to the policyholder's rate increase notification being mailed will not include the new increased premium.

Find premium increase information you can share directly with your clients at genworth.com/LTCpremiums.