

BULLETIN:

New Nonforfeiture Benefit for Flex 2 Updated for NJ

February 2, 2026

Effective – 2/2/26

States – NJ

Contact – If you have any questions about these changes, please contact our Customer Service Team at 888-462-1913.

The Limited Lapse Protection Endorsement is a new nonforfeiture benefit for Flex 2* policyholders.

In 2024, we began adding the Limited Lapse Protection Endorsement to enforce Flex 2 policies. There is not a separate charge for this added benefit.

This endorsement generally provides for a reduced paid-up benefit equal to total premium paid (excluding waived premium), less any claims paid or payable, if the policy terminates because of non-payment of premium or if a policyholder cancels their policy. Total benefits under the policy, including under the endorsement, cannot exceed the maximum coverage in effect when the policy is continued as reduced paid-up coverage.

For details, click [here](#) to see a sample endorsement.

We will mail the Limited Lapse Protection Endorsement with a cover letter to Flex 2 policyholders as issuing states approve the endorsement.

New Jersey is the most recent state to approve the endorsement. Additional bulletins will be sent as other states approve.

Please contact Customer Service at 888-462-1913 if you have any questions.

* The Limited Lapse Protection Endorsement is currently being added to Flex 2. If the endorsement is added to other Genworth Life long-term care insurance products, additional bulletins will be sent.

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

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