

## BULLETIN:

# New Nonforfeiture Benefit for Flex 2 and Flex 3 Policyholders; Updated for WY

May 20, 2024

**Effective** – 05/20/2024**States** – AK, AZ, CO, DE, GA, MI, MS, SD, WY. Other states to follow.**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 and Flex 3\* policyholders.**

Beginning in April 2024, we are adding the Limited Lapse Protection Endorsement to inforce Flex 2 and Flex 3 policies. There is not a separate charge for the 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 and Flex 3 policyholders as issuing states approve the endorsement.

**The following states have approved the endorsement: AK, AZ, CO, DE, GA, MI, MS, SD, WY.**

Additional bulletins will be sent as other states approve.

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

\* Note The Limited Lapse Protection Endorsement is currently being added to Flex 2 and Flex 3 policies only. It is not available for Flex 3A. 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

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.**

©2024 Genworth Financial, Inc. All rights reserved.

768401LLPv4 05/20/24