

Introducing CareScout

Your trusted guide for a better
aging experience



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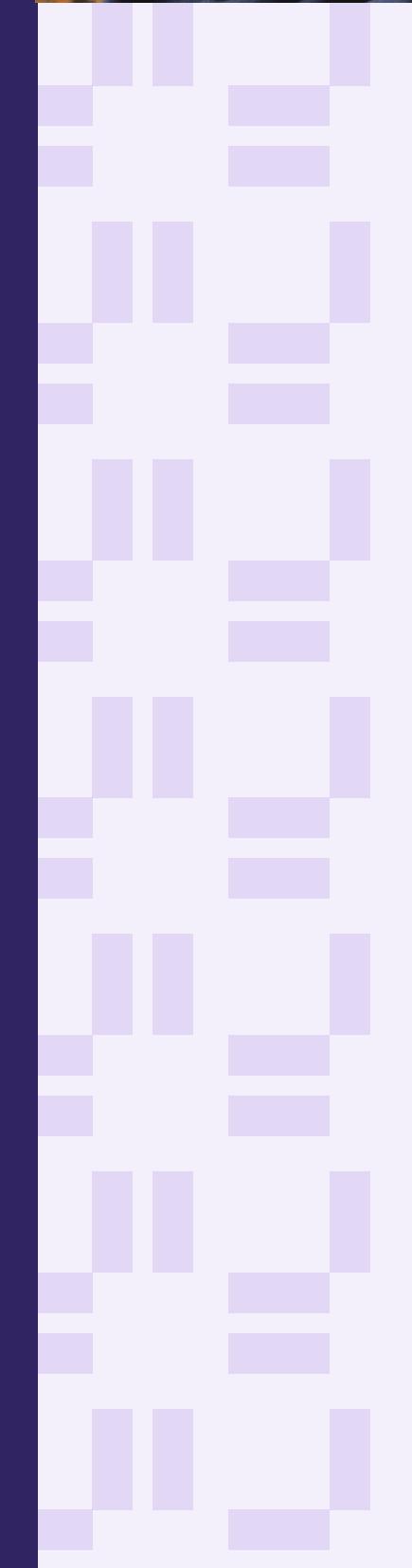
CareScout®

Let's give our long-term care system a new start

We believe the long-term care (LTC) system needs a fresh approach. And it needs someone, or something, that has been committed to the long-term care market — and knows the system inside out — to guide the way.

Older adults have the right to demand quality care and resources that maintain their dignity. And they deserve a clear path, without red tape, in navigating aging care options. Our older adults and their caregivers shouldn't have to bear the burden on their own. Let's help all Americans plan for the future they desire.

So let's say goodbye to a disjointed aging care system that leaves families on their own to navigate the aging journey. And say hello to CareScout.



Every day, 10,000+ adults turn 65 in the U.S., and the number of Americans 65 or older is expected to rise from 58 million in 2022 to 82 million in 2050, a 47% increase.¹

Our goal: to help these older adults flip the script on what it means to age and receive aging care in America.

¹Population Research Bureau: <https://www.prb.org/resources/fact-sheet-aging-in-the-united-states/>

A history of helping

Our story starts with Genworth Financial, Inc., our corporate parent, and its family of companies, including the largest long-term care insurance companies in the nation.¹ With 50+ years of experience — and more than \$32 billion in LTC insurance benefits paid — Genworth has learned a thing or two. There were a few bumps along the way, but it built a path forward and continually delivered high-quality customer service to its policyholders.

Although Genworth stopped actively marketing its LTC insurance business, it kept gaining data and experience. To Genworth, it's very clear there is more that we can do to influence our nation's LTC system and support our older adults.

Genworth's LTC experience²

- 1 More than 389,000 long-term care claims paid
- 2 More than \$32B in long-term care benefits paid
- 3 Genworth pays over \$10M in benefits every business day

¹National Association of Insurance Commissioners ("NAIC"), Long-Term Care Insurance Experience Reports for 2023. <https://content.naic.org/sites/default/files/publication-ltc-lr-care-experience-report.pdf>

²Long-term care claims experience data for Genworth Life Insurance Company and affiliates — December 1974 through December 31, 2024





Don't take it from us

“Every time I have called, I have had a wonderful experience. You’re professional, have thorough understanding and are patient, so thank you.”

– Genworth policyholder

“You have very good customer service, one of the best that I deal with on a regular basis. I’m thankful you’re responsive, you answer quickly, and it is a fine experience. Thank you.” – Genworth policyholder

“Of all of the carriers I have dealt with selling long-term care coverage in the last 26 years, you have the best claims department employees, well-trained to listen first, react, and provide the right answers to their clients.”

– Enrollment Specialist, LTCI Partners, LLC

Genworth LTC insurance claims experience scores

91%

representative satisfaction

88%

call resolution

82%

company satisfaction

Source: 2025 (January–May) call surveys completed by Genworth policyholders/claimants after they complete a call interaction with the Claims customer service representative.

Where it all started

1974 First long-term care insurance business written.	2004 Genworth Initial Public Offering (IPO) completed. Initial CareScout Cost of Care survey published.	2008 Genworth acquires CareScout, LLC (formerly National Eldercare Referral Systems, LLC).	2017 Securitas Financial Life Insurance Company acquired by Genworth Financial Inc. and renamed Genworth Insurance Company.	2019 Genworth suspends sales of individual long-term care insurance policies through traditional distribution channels.	2023 CareScout introduces the CareScout Quality Network, a first-of-its-kind group of curated long-term care providers who are vetted against rigorous quality standards and offer preferred pricing.	2024 Genworth Insurance Company renamed CareScout Insurance Company.	2025 CareScout Insurance Company launches its initial solution, CareScout Care Assurance, a long-term care insurance policy.
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Your partner in aging care solutions

At CareScout we are building a one-stop ecosystem for all things aging care. Our solutions today are just the start as we expand to something much bigger to help families plan for, find, and fund long-term care.



Care Plans

For 20+ years, CareScout's nationwide Field Team of nurses has provided more than 1 million care assessments to help families navigate care options. We used that same infrastructure to develop a new Care Plan product, a personalized report that helps families understand care options and resources that can bring older adults a more dignified and fulfilling aging experience.¹

CareScout Quality Network

We also launched the CareScout Quality Network, the first-ever network of long-term care providers who are vetted against rigorous quality standards and offer preferred pricing. Because as care needs increase and costs rise, families want to find care they can trust with preferred pricing.

CareScout Care Assurance

And we're introducing CareScout Care Assurance — a traditional long-term care insurance product. It has been priced conservatively with the intent to help reduce the need for future rate actions. And that's just the start. We're also working on worksite solutions and a whole suite of new LTC hybrid solutions including life and annuity products.

¹ Certain long-term care insurance products, including CareScout Care Assurance, provide a similar service at no extra cost to policyholders.

Be part of our mission to build a better aging experience

We want the aging journey to be dignified, connected, and fulfilling — and for all people to have the tools they need to age with confidence. So as our nation continues to age, we will continue to expand our services to help families navigate the complexities of aging with ease.

Stay tuned — and join us — as we work to bring older adults and their families the experience they deserve.





Important information

CareScout is the marketing name for CareScout Holdings, Inc., its affiliates and entities. Affiliates and entities are solely and separately responsible for their own financial and contractual obligations.

A Care Plan is not a medical evaluation or medical advice, nor does it replace an assessment that a care provider may administer to determine appropriate types or levels of services. A Care Plan is not a determination of eligibility for any long-term care insurance policy or government program. A Care Plan may suggest actions to consider, including the use of providers in the CareScout Quality Network, but there is no obligation for the customer to take any action or use any provider or service mentioned in the Care Plan.

The CareScout Quality Network is currently available to CareScout Insurance Company policyholders through its affiliate, CareScout, LLC. It is not a policy benefit and can be discontinued or modified at any time. Policyholders do not have to use a provider in the CareScout Quality Network to receive policy benefits. If they use a provider in the CareScout Quality Network, CareScout, LLC may be compensated by the provider or CareScout Insurance Company. All benefits and coverage requirements are the same whether policyholders use a provider in the CareScout Quality Network or one that is not in that network. CareScout does not provide care and providers are solely responsible for the care that they provide.

CareScout Care Assurance is issued by the CareScout Insurance Company, Glen Allen, VA, on policy form series ICC24-1110 and 1110. All applications are subject to the underwriting requirements of CareScout Insurance Company and are subject to change. Please check state availability.

While CareScout Care Assurance has been designed using conservative pricing assumptions, future long-term care claim costs may be different than we anticipate. CareScout Insurance Company has the right to increase premiums in the future, as stated in the policy. Policyholders will not be singled out for a premium increase due to changes to their own health, status, or age. Premiums must be paid as specified in the policy to prevent lapse of coverage.

Read the policy for full information about product features, benefits, and limitations. The descriptions in this material are only summaries and are not intended to substitute the policy. In the event of a conflict, policy terms and provisions will prevail.

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