

The enclosed *IRS Form 1099-LTC* reflects the gross long-term care benefits issued under your insurance contract. Because your benefits were paid on a per diem basis, without regard to the actual long-term care expenses incurred, the amount of benefits you may exclude from your income is subject to a daily maximum amount. If you exceed this per diem limitation, part of the benefits you received may be taxable.

*Internal Revenue Service Form 8853, Archer MSAs and Long-Term Care Insurance Contracts* is the IRS form for determining the taxable portion, if any, of long-term care benefits paid on a per diem basis. The form is attached to your individual tax return to show the taxable long-term care benefits, if any, received in the current tax year. The *Internal Revenue Service* has provided specific instructions for the completion of *Form 8853* in the publication, "*Instructions for Form 8853*". (Please note especially the introductory sections entitled, "*Purpose of Form*" and "*Who Must File*" and the chart, "*Filing Requirements for Section C*").

Additional reporting details are available from the *Internal Revenue Service* publications:

- 554, "*Tax Guide for Seniors*"
- 525, "*Taxable and Nontaxable Income*"
- 502, "*Medical and Dental Expenses*"

These forms, instructions and publications are available by contacting the *Internal Revenue Service* at: 1-800-TAX-FORM (800) 829-3676, online at [www.irs.gov](http://www.irs.gov) or from local libraries and post offices.

**PLEASE NOTE:** If you need the number of "per diem" days for which our company paid long-term care insurance benefits in the current tax year, you will find that number in the account number field located in the lower left corner of your *IRS Form 1099-LTC*, next to the letters "TDP" which stand for total days paid. The TDP figure is calculated based on the number of days that were paid in the current tax year. If the TDP figure is greater than 365, it may include days that were paid in a prior year. If the TDP figure is not included on your form, you may call us at the number below to obtain that information.

If you require assistance in reporting your long-term care benefits to the *Internal Revenue Service*, please contact your personal tax advisor, a tax accountant service, or the *Internal Revenue Service*.

You may wish to call us at 1-888-557-5531 to hear recorded information about *IRS Form 1099-LTC* and related issues or speak directly to a service representative, or you may visit our website at [www.genworth.com/lcclaims1099form](http://www.genworth.com/lcclaims1099form) for further information.

**PER DIEM**