

**Information about your IRS Form 1099-LTC:**

**Please note that the figure, which appears in Box 1 of *Form 1099-LTC*, is the total benefits we paid in the current tax year to you. Per contract specifics, this may include Care Coordination services that are charged against your contract's benefits.**

**For Tax Qualified Contracts:**

Your long-term care insurance contract provides only for reimbursement of qualified long-term care expenses. We are required to report to the Internal Revenue Service all amounts paid to you under your long-term care insurance policy, on a yearly basis.

You should retain the enclosed IRS *Form 1099-LTC* for your tax records.

*Note: Your policy will specifically state that it is intended to be a tax-qualified contract under the Internal Revenue Code. If the "Qualified contract" indicator in Box 4 is not checked and you are unable to determine whether your policy is Tax Qualified or not, please contact us at 1-800-876-4582.*

**For Contracts That Are Not Tax Qualified:**

We are required to report to the Internal Revenue Service on Form 1099-LTC the gross amount of long-term care benefits issued under your insurance contract, on a yearly basis. Since your contract is not tax qualified, some or all of your benefits may be taxable.

You will need to determine the taxable portion of non-qualified long-term care benefits for purposes of your individual income tax return.

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.

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