

**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. All benefits paid to reimburse you for such expenses are non-taxable, whether paid to you or to a care provider on your behalf. We are required to report to the Internal Revenue Service the amount of tax-free long-term care insurance benefits that you have received under your insurance contract, on a yearly basis.

*You should retain the enclosed IRS Form 1099-LTC for your tax records, but, since your benefits are not taxable, you are not required to file any IRS Forms or take any other action as the result of receiving the enclosed Form 1099-LTC.*

*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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