



## LONG TERM CARE FACT SHEET

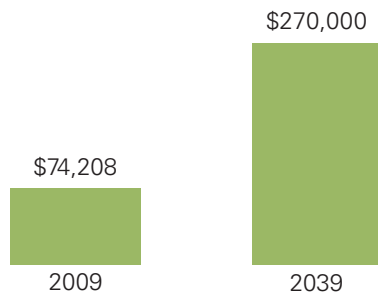


With the aging baby boomer population in the United States approaching 80 million, long term care is becoming an increasingly important issue in this country. As Americans continue to live longer, millions will face the prospect of needing or providing long term care at some point in their lives.

Long term care covers a broad spectrum from nursing home care for those with complex needs, to adult day health care and assisted living facilities, to home care.

While the costs associated with each type of care vary greatly, they can add up quickly. In just a few short years, families can deplete their savings as they pay for a loved one's increasingly expensive care out of their own pockets.

### Estimated Median Costs for a Year in a Private Nursing Home Room



Source: Genworth Financial Cost of Care Survey, conducted by CareScout, April 2009  
Based on national medians and assuming 5 percent inflation

**9 million:** Number of Americans now 65 or older who will require long term care. This number is expected to rise by 25 percent – to 12 million – by 2020.

U.S. Department of Health and Human Services, 2007

**\$74,208:** The national average median cost of one year in a private nursing home room is \$74,208<sup>1</sup>. Based on the average length of stay in a nursing home of 2.8 years<sup>2</sup>, a person needing care today would need \$207,466 for a private nursing home room.

<sup>1</sup> Genworth Financial Cost of Care Survey, conducted by CareScout, April 2009

<sup>2</sup> Genworth Financial claims history

**54 percent:** The national average median cost of one year in a private nursing home room (\$74,208) is 54% more than the median household income in the United States (\$48,201).

Genworth Financial Cost of Care Survey, conducted by CareScout, April 2009

**\$18.08:** The national average median hourly cost of a non-Medicare certified home health aide in the U.S. Based on a 44-hour work week, cost per year for a home health aide is \$41,367.

Genworth Financial Cost of Care Survey, conducted by CareScout, April 2009

**\$12,000:** Americans can expect to pay about \$12,000 more per year today for a nursing home than they had to pay in 2005, a 4.42% compound annual increase.

Genworth Financial Cost of Care Survey, conducted by CareScout, April 2009

**83 million:** Estimated population of Americans who qualify for long term care insurance<sup>1</sup>. More than 76 million<sup>2</sup> have yet to purchase a stand-alone long term care insurance product.

<sup>1</sup> U.S. Census 2006 and internal Genworth sources

<sup>2</sup> LIMRA 4Q 2007 In Force

## By the Numbers

**#1:** Genworth Financial companies' industry ranking in new lives covered and in the number of overall inforce long term care insurance policies.

LIMRA 1Q 2009

**22 percent:** More than one in every five people in the U.S. with an individual long term care insurance policy is serviced by Genworth Financial companies.

LIMRA 2008 Individual In Force

**1 million-plus:** Total number of Genworth Financial companies' long term care insurance policyholders.

Genworth internal claims data, as of December 31, 2008

**1974:** It was during this year that Genworth Financial companies issued their first long term care insurance policy.

**\$4.8+ billion:** Total claims paid by Genworth Financial's Long Term Care Insurance business since 1974.

Genworth internal claims data, as of December 31, 2008

**\$3 million:** Amount Genworth Financial companies pays in long term care insurance benefits each business day.

Genworth internal claims data, as of December 31, 2008

**117,000+:** Number of long term care insurance claims that have been paid to date by Genworth Financial companies. Fewer than 5 percent of claims have been denied.

Genworth internal claims data, as of December 31, 2008

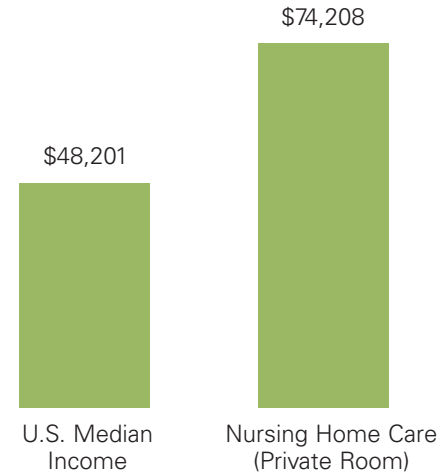
**48 percent:** Percentage of all claim dollars paid by Genworth Financial companies to policyholders with mental disorders, including dementia.

Genworth internal claims data, as of December 31, 2008

**71 percent:** Percentage of long term care insurance claims dollars that have been paid by Genworth Financial companies to female policyholders.

Genworth internal claims data, as of December 31, 2008

## The U.S. Median Household Income Compared to the Median Cost of One Year in a Nursing Home



Sources: U.S. Census, 2006  
Genworth Financial Cost of Care Survey, conducted by CareScout, April 2009

## About Genworth Financial

Genworth Financial, Inc. (NYSE:GNW) is a leading Fortune 500 global financial security company. Genworth has more than \$100 billion in assets and employs approximately 6,000 people with a presence in more than 25 countries. Its products and services help meet the investment, protection, retirement and lifestyle needs of more than 15 million customers. Genworth operates through three segments: Retirement and Protection, U.S. Mortgage Insurance and International. Its products and services are offered through financial intermediaries, advisors, independent distributors and sales specialists. Genworth Financial, which traces its roots back to 1871, became a public company in 2004 and is headquartered in Richmond, Virginia. For more information, visit [Genworth.com](http://Genworth.com). From time to time Genworth releases important information via postings on its corporate website. Accordingly, investors and other interested parties are encouraged to enroll to receive automatic email alerts and Really Simple Syndication (RSS) feeds regarding new postings. Enrollment information is found under the "Investors" section of [genworth.com](http://genworth.com).

## Additional Information

For more information about long term care, visit [genworth.com/CostofCare](http://genworth.com/CostofCare)