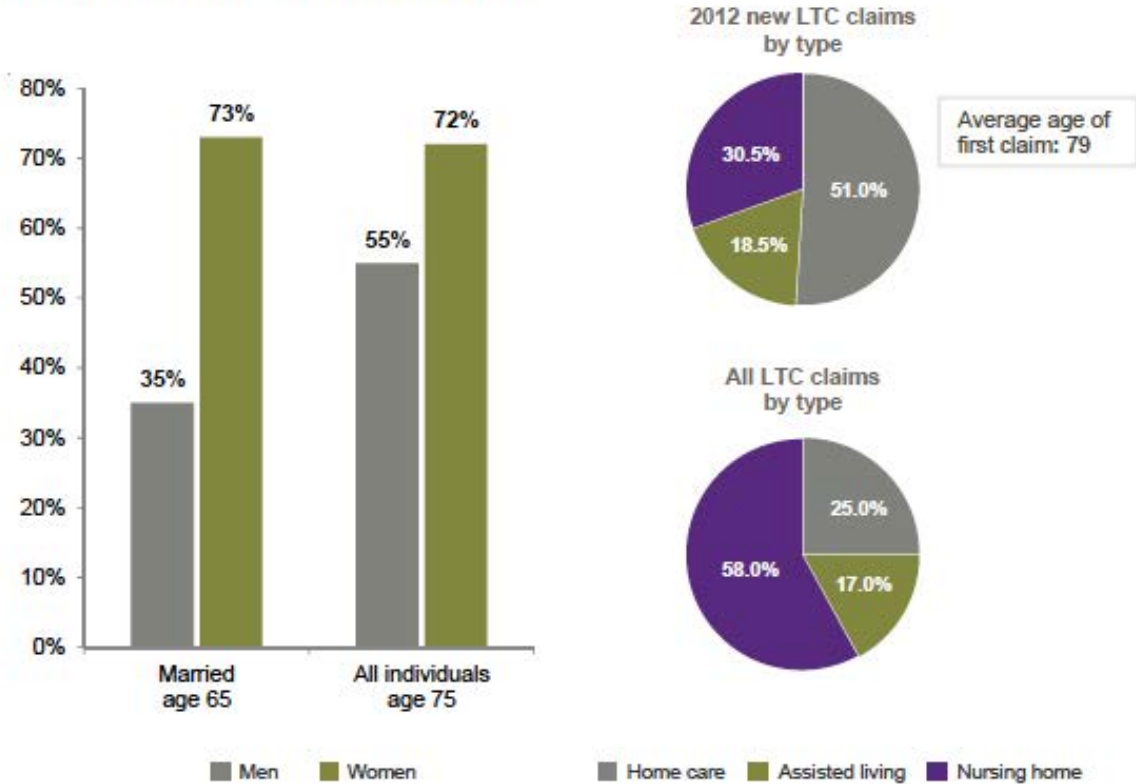


Likelihood of needing long-term care (LTC)



LONG-TERM VISION

Many individuals will need long-term care, which often starts with home care and progresses to a nursing home.

- There is a 1 in 3 chance that a long-term care need will last less than 6 months, but there is a 1 in 10 chance it will last 5 or more years.

Note: Annualized historical inflation for nursing home (private room): 3.5%; assisted living (one-bedroom): 2.2%; home health aide: 1.3%. 5- year CAGR represents the compound annual growth rate based on Genworth Cost of Care Survey. Genworth 2016 Cost of Care Survey, conducted by CareScout®, April 2016. © 2016 Genworth Financial, Inc. All rights reserved. Methodology document: https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/48590_050516.pdf
 Source: American Association for Long-Term Care Insurance 2014 Sourcebook. www.aaltci.org.