



Genworth®
Financial

*Insurance for living.
Solutions for life.™*

GENWORTH FINANCIAL COMPANY OVERVIEW

WHO WE ARE

Our Values...

Clarity

*We aim to make things easier
and more straightforward.*

Ingenuity

*We constantly search for
a better way to work.*

Performance

*We honor our promises and
commitment to integrity.*

Heart

*We help people throughout
their lives, especially when
they need us most.*

Genworth Financial is a leading insurance holding company in the United States, and has a strong and expanding global presence, with 7,000 employees and operations in 24 countries. We serve the life and lifestyle protection, retirement income, investment, and mortgage insurance needs of more than 15 million customers. Aging populations and growing pressures on employer and government retirement programs increase the need for innovative solutions for protection, savings, and retirement income needs. At the same time, global population growth creates a strong demand for affordable home ownership solutions. We have leadership positions in key product segments that benefit greatly from these trends. The distribution network for our products and services includes financial institutions, independent producers, and dedicated sales specialists.

OUR GOAL

At Genworth Financial, we are committed to always finding a better way to service our customers. Our belief in a better way and our relentless quest to find it is what separates us from others. It's what gets us up in the morning and it's what we focus on throughout the workday. It's more than our philosophy. It's what drives every decision we make, and our consumers, distributors, associates, and shareholders benefit from it.

As stated by our CEO, Michael D. Fraizer, in our Annual Review, Genworth is committed to focusing on six key areas for 2006:

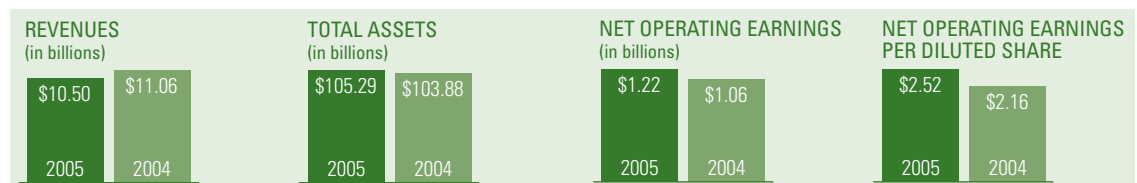
- We will **innovate**, across products and services, creating true solutions to fit ever-changing needs.
- We will **simplify**, making things clearer and easier, in order to increase growth and decrease cost.
- We will **save**, constantly identifying better ways to increase efficiency and generate savings.
- We will **touch**, always working to show empathy and caring to our customers and communities.
- We will **build our brand**, not just through marketing but through a satisfying total service experience that reinforces our reputation.
- We will **demonstrate stewardship**, in how we manage risk and deploy capital and lead with financial controllable risk.

OUR RESULTS

Two years since our inception, we've made tremendous progress in making our vision a reality. Our dedication has paid off not only in terms of what we've helped our customers achieve, but what we've achieved for ourselves.

- Component of the S&P 500*
- Ranked 223 on the FORTUNE 500 for 2006
- Largest IPO of 2004
- 4th largest publicly traded life and health (stock) insurance company

* "Standard & Poor's®", "S&P®", "S&P 500®", "Standard & Poor's 500", and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by Genworth Financial, Inc. and its subsidiaries. S&P does not sponsor, endorse, promote, and makes no representation regarding products offered by Genworth Financial companies.



OUR PRODUCTS

WORLD HEADQUARTERS

Genworth Financial, Inc.
6620 West Broad Street
Richmond, VA 23230
888 GENWORTH
genworth.com

PRINCIPAL OFFICES

Protection
(Life Insurance, Long Term Care Insurance, Group and Individual Life and Health products and Payment Protection)
700 Main Street
Lynchburg, VA 24504
434 845.0911

Mortgage Insurance
6601 Six Forks Road, Suite 500
Raleigh, NC 27615
800 334.9270

Retirement Income & Investments
(Variable and Fixed Annuities)
6620 West Broad Street
Richmond, VA 23230
804 281.6000

INTERNATIONAL OPERATIONS

Payment Protection Insurance
Building 11, Chiswick Park
Chiswick High Road
London, England W4 5XR
44 20 8380.3000

Mortgage Insurance – Canada
2060 Winston Park Drive, Suite 300
Oakville, ON L6H 5R7
800 511.8888

Mortgage Insurance – Europe
3rd Floor 80 Strand
London, England WC2R 0GR
44 20 7599.1500

Mortgage Insurance – Australia
Level 23, 259 George Street
Sydney, Australia 2000
61 2 8248.2500

Protection

Life Insurance, Long Term Care Insurance, Group and Individual Life and Health products and Payment Protection Insurance are vital to help protect loved ones and preserve hard-earned income.

Thanks to our **Long Term Care Insurance**, we're helping people have more options on where they can receive covered care — including in their own homes. Innovative products like Total Living CoverageSM combine life insurance and long term care insurance, giving people the flexibility and convenience to address their own particular life insurance and long term care insurance needs with one policy.

Our **Term Life Insurance** and **Universal Life Insurance** portfolios provide not only the basic death benefit protection customers want, they can also provide flexibility when needs change. Our term product suite includes return-of-premium products that build cash value and return premium at the end of the level premium period. And our universal life insurance products offer flexible premium payment patterns and build cash values that can be tapped into while the insured is living.

Group and Individual Life and Health Insurance products are designed around what employer groups want and need most from a benefits program: a comprehensive product portfolio offering tailored plan designs and administration ease. All while helping businesses, individuals and families preserve and protect their assets.

Payment Protection Insurance, sold in 18 countries, helps protect consumers from losing valuable possessions should their incomes be interrupted, providing them a safety net at precisely the time when they are most vulnerable.

Retirement Income and Investments

Today, many traditional government and employer-sponsored sources of retirement income are undoubtedly in question. The message being sent to individuals is loud and clear: "You're on your own." We refuse to accept that message. That is why we offer a wide range of innovative products and services designed to help people maintain their lifestyles in retirement.

To help individuals 'fill in the gaps' created by waning social security and pension benefits, we offer **Variable, Fixed and Immediate Annuities** that can provide guaranteed sources of income for life.

No two investors are alike... nor are their plans for retirement. That's why our **Professional Money Management** offers independent advice and personalized asset management services for individuals through Genworth Financial Asset Management, Inc. and Genworth Financial Advisers Corporation.

Our **Structured Settlements** help mend the lives of those impacted by physical injury or the loss of a loved one. Money is paid out over time to help meet financial needs including: current medical and legal expenses, income to replace lost wages, ongoing medical costs and other major expenses.

Mortgage Insurance

Home ownership is an aspiration shared around the globe. Our mortgage insurance helps the ever-growing population of first time home buyers around the world get into their own homes faster. How? Our products help make low down payment mortgages possible. We enable families and individuals to buy, rather than rent a home, and start building equity now, not someday. After the purchase, we can provide services such as loan payment counseling that helps keep a home. And we provide innovative coverage that will make a mortgage payment for a specified period if an individual involuntarily loses a job.

PRODUCT LEADERSHIP POSITIONS

| | | | |
|--|----|---|----|
| U.S. Individual Long Term Care Insurance ⁽¹⁾ | #1 | U.S. Fixed Immediate Annuities ⁽¹⁾ | #2 |
| U.S. Variable Immediate Annuities ⁽²⁾ | #1 | U.S. Term Life Insurance ⁽¹⁾ | #4 |
| Global Mortgage Insurance ⁽³⁾ | #1 | U.S. Mortgage Insurance ⁽⁵⁾ | #5 |
| A Leader in European Payment Protection Insurance ⁽⁴⁾ | | | |

OUR COMMUNITY REACH

Our uniqueness extends beyond our own walls into our communities, both locally and globally. We have two main sources of providing community support: our volunteers and our Genworth Foundation. Our volunteers combine passion, skill, and generosity to impact local communities. Mentoring at-risk children, delivering meals to elderly citizens, and building homes for families in need are some of the many ways that our volunteers have spent more than 10,000 hours giving back with a purpose. The Genworth Foundation supports communities across the globe through charitable giving and events.

(1) LIMRA International, 2005 (2) VARDS, 2005 (3) Private flow new insurance written; company estimates, 2005 (4) Company estimates, 2005 (5) Flow new insurance written; Inside Mortgage Finance, 2005 (Flow is the industry term used to describe mortgage insurance on individual loans.)

*Total Living CoverageSM universal life insurance with long term care benefits is subject to Policy Form Series ULPLTCIPGLI (11/05) et al. and Rider Form Nos. ULRABRIPGLI (11/05) et al., ULREBRIPGLI (11/05) et al., ULRROPGLI (11/05) et al. and ULRGMBRIPGLI (11/05) et al. Policy, benefits and riders may not all be available in all states. Terms and conditions may vary by state. All applications are subject to the underwriting requirements of Genworth Life Insurance Company, Lynchburg, VA, a Genworth Financial company.

Insurance and Investment products available from the Genworth Financial family of companies including mutual funds and variable insurance products distributed by Capital Brokerage Corporation. Member NASD/SIPC.

All guarantees are based on the claims paying ability of the issuing insurance company.