



Genworth
Financial



COMPANY OVERVIEW

World Headquarters

Genworth Financial, Inc.
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Investor Relations
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The Genworth approach is based on the solid foundation of research-based consumer insights.

Genworth Financial, Inc. is a leading financial security company with strong and expanding global operations, present in over 30 countries worldwide serving more than 15 million customers.

We are dedicated to helping people succeed financially throughout their lives. We provide innovative products that position us as leaders in growing market segments, including life and long term care insurance, individual and group annuities and investment products, managed money, payment protection insurance and mortgage insurance. These complementary market opportunities benefit from powerful social goals and demographic trends – increasing home ownership, helping people to live in financial security and good health, and providing them with enduring retirement support.

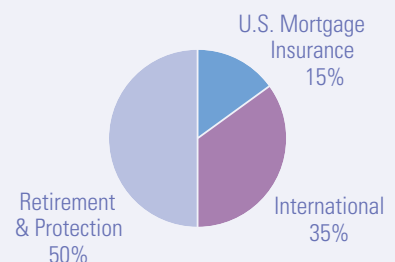
Genworth Financial is a publicly traded Fortune 500 company. We use our wealth of consumer insights and understanding of our partners' requirements to build the businesses of tomorrow. Across all countries where we operate, our efforts are linked to five core values that we embrace to build revenues for business partners, consumers and our investors. They guide us to develop new products and business models through constant innovation. This enables the addition of value at every stage of our consumer and distributor relationships. And makes Genworth the No 1 choice for distributors who seek a partner who leads the market.

Genworth Financial, Inc, 2007 report

Total assets	\$114.3 billion
Market capitalisation	\$15.3 billion
Net operating income	\$1.2 billion

- Publicly traded Fortune 500 company
- Largest IPO on NYSE since December 2003

Genworth Revenues





GENWORTH INTERNATIONAL

Our European business is headquartered in London and employs more than 900 people across 22 countries. We are also present in Canada, Australia, New Zealand, Japan, Korea and Mexico. In Europe we focus on Lifestyle Protection and Mortgage Insurance with a developing presence in Retirement Income and Wealth Management. Partnering with some 200 leading Financial Institutions, we look for new and better ways to do business in the markets in which we operate.

Our Values...

Ingenuity

We constantly search for a better way.

Clarity

We aim to make things easier and more straightforward.

Performance

We honour our promises and commitment to integrity.

Heart

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

Initiative

We show courage to do the right thing at the right time and actively seek to learn from others.

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Lifestyle Protection

Lifestyle Protection products help consumers to meet repayments on mortgages, credit cards and personal loans in the event of accident, sickness or unemployment. We also provide Committed Payments (protection not linked to a loan), Purchase Protection, Price Protection, Personal Accident and GAP insurance.

These products provide a number of benefits to our partners, including:

- Building a broader product offering to the consumer
- Enabling cross and up selling opportunities
- Management of capital needs by reducing delinquency

We provide tailor made insurance and reinsurance solutions for our distribution partners. Our services include:

- Product design and sales training
- Customer acquisition
- Third party administration & captive management
- Consistent systems delivery across multiple platforms
- Commitment to excellent service standards

Retirement Income & Wealth Management

Genworth Financial's innovative and flexible Retirement Income & Wealth Management solutions help consumers plan for and achieve the lifestyle they desire, helping them cope with the growing responsibility retirement now brings. Already available in the U.S., Genworth is working to tailor these products to local European markets.

Mortgage Insurance

Mortgage Insurance can help protect lenders and investors in the event that a mortgage borrower defaults on a loan and the proceeds of the sale of the property are insufficient to pay the outstanding debt. Our products can provide the borrower with earlier and potentially more affordable access to home ownership by requiring a lower initial deposit.

Benefits for lenders may include:

- Growth opportunities in some sections of the mortgage market
- Reduced loss volatility from transfer of credit risk
- Increased mortgage book due to more efficient use of capital
- Enhanced quality of mortgage-backed bonds

As a global leader in Mortgage Insurance we also provide added-value services built around our partners' specific needs; these include:

- Market research and marketing support
- Product design
- Process audits and quality control
- Training solutions

Genworth Financial Mortgage Insurance ratings:

Standard & Poor's	AA-	(very strong)
Moody's	AA3	(excellent)

Correct at time of print, October 2008.

Genworth Financial is the trading name of Genworth Financial Mortgage Insurance Limited (Registered in England with number 2624121; Registered address: 80 Strand, London, WC2R 0GR), Financial Assurance Company Limited (Registered in England with number 4873014; Registered address: Building 11, Chiswick Park, Chiswick High Road, London, W4 5XR) and Financial Insurance Company Limited (Registered in England with number 1515187; Registered address: Building 11, Chiswick Park, Chiswick High Road, London, W4 5XR). The above companies are authorised and regulated by the Financial Services Authority. Genworth Financial Mortgage Insurance Limited: FSA registered number 202893. Financial Assurance Company Limited: FSA registered number 229586. Financial Insurance Company Limited: FSA registered number: 202639.