



FINANCIALLY STRONG, FUNDAMENTALLY SOUND

Genworth's Insurance Companies are Industry Leaders:

- #1 in Individual Long Term Care Insurance Sales*; Claims Paid**, and Total Policyholders*
- #2 in Term Life and Universal Life Insurance Policies Sold in the Brokerage Channel in 2008***
- #2 Issuer of Fixed Rate Immediate Annuities in 2008 ****

* "Individual LTC Insurance: Annual Review 2008" Issued March 2009, Ranking based on annualized premium and total policies sold in 2008.

** NAIC 2007 Long Term Care Insurance Experience Report

*** LIMRA Individual Life Insurance Sales in the U.S., 2008.

**** LIMRA's "2008 Individual Annuity Market Report" Issued March 2009, Ranking based on annualized premium sold in 2008.

Genworth's heritage goes back to 1871 when The Life Insurance Company of Virginia wrote its first policy. For more than 137 years, we have built an extensive family of financially strong, well-respected insurance companies and distribution partnerships across the globe. We are a publicly traded company with more than \$100 billion in assets and a presence in more than 25 countries around the world.

We are a component of Standard & Poor's 500 Index of Leading U.S. Companies and are ranked at #271 in the Fortune 500.

Our U.S. life insurance companies include Genworth Life and Annuity Insurance Company, Genworth Life Insurance Company, and Genworth Life Insurance Company of New York.

In Genworth's long history, our insurance companies have helped millions of policy and contract holders achieve financial security through our life and long term care insurance, and annuity products. Most importantly, we have paid every valid claim submitted by a policyholder or a beneficiary.

Our Claims-Paying Ability

People rely on insurance companies to be there when they need them. So, in order to protect consumers, the insurance industry is highly regulated. Insurance companies are required to hold certain levels of reserves aside in order to pay current and future claims. This is known as a company's liquidity and capital levels.

At Genworth, we take our obligations to policyholders very seriously. In order to ensure we continue to meet those obligations, we maintain a level of capital well in excess of regulatory requirements. In fact, as of the end of March 2009, Genworth's U.S. life insurance companies have more than three and a half times the minimum level of capital required.

Genworth maintains a level of appropriate liquidity at both the holding and insurance company levels. Genworth's U.S. life insurance companies currently maintain \$4.1 billion in cash reserves to help manage through the current economic environment, as well as prepare for many possible future scenarios.

We have been there for our policyholders for more than 137 years, and we look forward to continuing to serve their needs well into the future.

Our Financial Strength

Four rating agencies, A.M. Best, Fitch, Moody's and Standard & Poor's, provide independent assessments of insurance companies' ability to meet their financial objectives and commitments. This information gives consumers and investors insight into certain aspects of an insurance company's financial strength.

For complete information and our current company ratings, visit Genworth.com/answers

All of Genworth's financial strength and credit ratings are investment grade. Specifically, our U.S. life insurance companies ratings are in the "Good" to "Excellent" ratings categories.

Genworth Life and Annuity Insurance Company is one of only 15 life insurance companies that have maintained an "A" (Excellent) or higher rating from A.M. Best for 75 years or more.

These ratings represent the opinion of the rating agency and are not a warranty of the issuing insurance company's ability to meet its contractual obligations. Ratings are current as of May 7, 2009.

Our Diversified Investment Strategy

Simply put, insurance companies invest money in order to ensure they have adequate funds to pay claims and continue to grow. When evaluating a company's investment strategy, you should consider its experience and track record, as well as how its investments are structured.

For more information about our investments portfolio, visit Genworth.com/investors

Genworth's investment professionals bring a wealth of knowledge and expertise and have proven industry experience in managing portfolios through good times and bad. We carefully structure our investments to provide acceptable returns while maintaining an appropriate level of risk.

Genworth manages a \$65 billion consolidated investment portfolio as of March 31, 2009, with more than 70 percent invested in high-quality, fixed maturity securities and cash and cash equivalents. The remainder of our portfolio is diversified over a range of investments including commercial mortgages, short-term investments and other types of assets. Less than 1 percent of our portfolio is in equity securities.

Our Commitment

We provide products designed to help our customers meet important financial needs. In these challenging times, we believe these products are needed now more than ever. Above all else, everything we do is focused on fulfilling our obligations to our policy and contract holders - it's a commitment we take seriously.

Thank you for your confidence in Genworth.

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Genworth Life and Annuity Insurance Company, Richmond, VA

Genworth Life Insurance Company, Lynchburg, VA

Genworth Life Insurance Company of New York, 666 Third Avenue, 9th Floor, New York, NY 10017

Genworth Life and Annuity Insurance Company and Genworth Life Insurance Company are licensed in all states except New York. Only Genworth Life Insurance Company of New York is licensed in New York.

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

Insurance and Annuity Products: • **Are not** deposits. • **Are not** guaranteed by any bank or its affiliates. • **Are not** insured by the FDIC or any other federal government agency. • **May** decrease in value.