



Genworth®  
Financial

## GENWORTH FINANCIAL FACTS & FIGURES

Choosing an insurance company is an important decision. You want to feel confident that the company you choose will be there when your clients need them most, especially when they purchase retirement protection products with long-term obligations such as long term care insurance, life insurance or annuities. Financial strength and sound business practices are at the core of making such decisions, and that's why the Genworth Financial companies are the right choice for you and your clients.

### Financially Strong, Fundamentally Sound

For more than 137 years, the Genworth Financial companies have been providing solutions to help customers achieve financial security. In this long history, the Genworth companies have never been unable to pay a valid claim.

As of December 31, 2008, Genworth had \$107 billion in assets and nearly \$9 billion in stockholder's equity. In addition, as of December 31, 2008, Genworth had \$7.3 billion in cash and cash equivalents at the operating companies level including \$4.3 billion in our U.S. Life Insurance companies.

### LTC Insurance Experience and Expertise

Genworth understands that producers and consumers alike look to a company with a strong history of experience, expertise and stability in which to place their trust.

### Strength and Size

Genworth Life Insurance Company and Genworth Life Insurance Company of New York ("Genworth Life") sold its first long term care insurance policy back in 1974, and today we represent approximately 1 out of every 3 new individual LTC insurance policies sold in the U.S. In 2003, we achieved an industry first when we reached 1 million policyholders.

### Long Term Care Claims

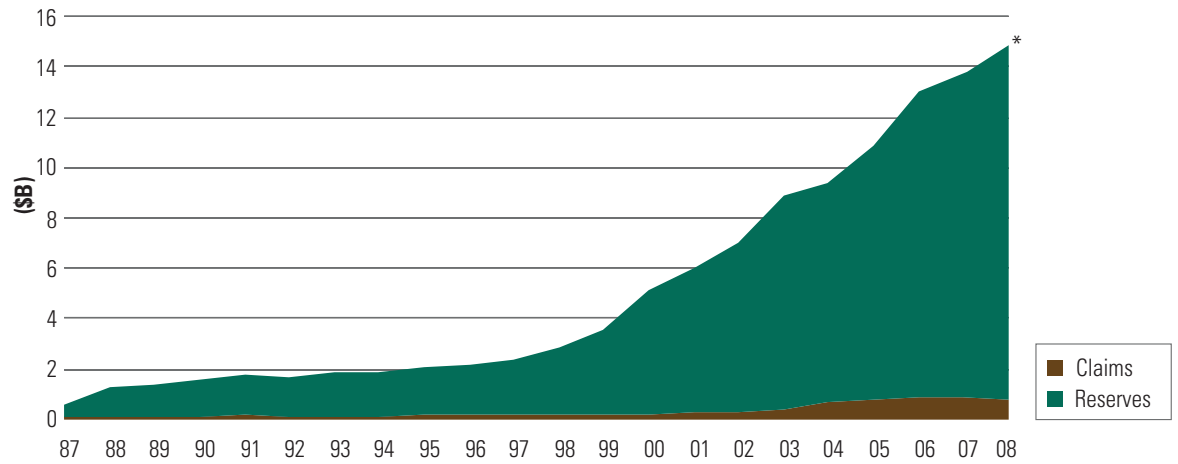
The moment of truth for our policyholders comes when they place a call to our claims organization. With more than 250 dedicated LTC claims associates who have processed over 100,000 claims<sup>1</sup>, the experience of Genworth Life's Long Term Care Insurance claims department is unmatched. Since 1974, we have paid more than \$4.7 billion in LTC insurance claims<sup>1</sup> – more than any other insurer in the industry.

*(continued)*

<sup>1</sup> As of 12/31/08.

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*Long Term Care Insurance  
underwritten by  
Genworth Life  
Insurance Company,  
and in New York  
by Genworth Life  
Insurance Company  
of New York  
Administrative Offices:  
Richmond, Virginia*



\* Genworth Life Insurance Company/Genworth Life Insurance Company of New York Quarterly Reports for quarter ending 12/31/08. Claims payments reflect claims paid in the calendar year. Reserves reflect total Long Term Care Insurance reserves.

### Long Term Care Reserves

Genworth Life has been setting aside assets to pay future claims for more than 34 years, and a significant portion of every collected premium is deposited into our reserves structure so that funds will be available to pay claims whenever they occur. These reserves have been invested in treasury bonds, investment grade corporate bonds, commercial mortgages (not residential or sub-prime mortgages) and other such investments. The reserves, by law, are held separately from the Genworth holding company assets and are used exclusively for the payment of future claims on Genworth Life's products. The reserves, as of December 31, 2008, were \$14.5 billion.

### Safety. Security. Stability.

Today, many of your clients' retirement nest eggs have lost significant value, and they are looking for the sense of security and safety that Genworth's long term care insurance products can provide.

The policies and contracts that are underwritten and issued by Genworth's insurance companies are supported by the assets held within those specific insurance company subsidiaries and not the holding company. These insurance companies and their assets are separate from the holding company and are required by the laws in the state where they are domiciled to set aside, or reserve, a certain level of assets calculated to protect their ability to pay claims.

Should an insurance company become insolvent, state insurance regulations include specific procedures, including, for example, an insurance regulator taking over the operations of the company to protect the interests of policyholders and the claims paying ability of the company. For more information, please visit the National Association of Life & Health Insurance Guaranty Association's website at [www.NOLHGA.com](http://www.NOLHGA.com). It is important to note that the reference to the Guaranty Association is for informational purposes only and not for the purpose of sales, solicitation or inducement to purchase any form of insurance from the Genworth Financial companies.

At Genworth, we are committed to being your partner in providing your clients with the future they deserve.