

Dear Distribution Partner:



Buck Stinson
President
Long Term Care Insurance

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These are unprecedented times and, arguably, some of the toughest economic conditions that many of us have ever seen. In light of the realities we are all facing today, I believe it is important to reach out to you, our key distribution partners, to share my perspectives about our company and the important role our organizations play in helping protect consumers during these difficult economic times.

Today, it is more clear than ever that your clients need to consider the valuable protection that Genworth long term care planning solutions provide. Their retirement nest eggs have lost significant value, and the funds that they may have set aside to self-insure against the potential costs of long term care are now simply insufficient. They are looking for the sense of security that our protection-based alternatives provide.

Selecting a long term care insurance company is an important decision. As one of the pioneers of long term care insurance and a leader in the industry, Genworth has a strong history of experience, expertise and stability:

- **We know long term care:** Our company sold its first long term care insurance policy back in 1974, and we represent approximately 1 out of every 3 new individual LTC insurance policies sold in the U.S. today. In 2003, we achieved an industry first when we reached 1 million policyholders.
- **We'll be there when it counts:** We manage our business carefully, with long term stability in mind and are well reserved to pay future claims. Since 1974 we have paid more than \$4 billion in LTC insurance claims—more than any other insurer in the industry.ⁱ
- **Unmatched claims organization:** The moment of truth in our business is when the phone rings in our claims organization. We have over 300 dedicated long term care claims associates and have processed over 100,000 claims.ⁱ

As we move toward 2009, we expect the recessionary trends to continue. We know the economy will restrict discretionary spending and will distract many of your clients. Yet these conditions present a unique opportunity to address the exposure many of your customers have to the risks of long term care expenses in their retirement plans. Now more than ever, long term care planning needs to be a cornerstone of the financial planning process.

At Genworth, we are committed to being your partner in providing your clients with the future they deserve. Thank you for your trust and your business.

Sincerely,

Buck Stinson

ⁱ As of 6/30/08