



Genworth®
Financial

In these unprecedented times, we want to address the questions that are on the minds of our policyholders and those who are considering purchasing a long term care insurance policy from Genworth.

Is my long term care insurance policy going to be there when I need it?

Please know that, above all, we will uphold our obligations to our policyholders, supported by regulations that ensure the assets of our company will further protect these policies.

Genworth Financial is a holding company with several insurance company subsidiaries, including Genworth Life and Annuity Insurance Company, Genworth Life Insurance Company and Genworth Life Insurance Company of New York.¹

Policies and contracts are underwritten and issued by Genworth's insurance company subsidiaries. Those policies and contracts are supported by the assets held within the insurance company subsidiary that issued the policy or contract. These insurance companies and their assets are separate from the holding company.

Genworth Life Insurance Company and Genworth Life Insurance Company of New York are our long term care insurance companies. These insurance companies 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 our ability to pay claims. Genworth's insurance company subsidiaries hold substantial statutory reserves, consistent with those laws, and those reserves are held separate from the holding company assets.

The major financial ratings agencies continue to rate the financial strength of Genworth's life insurance company subsidiaries at high levels: A.M. Best at A+ (Superior); Standard and Poor's at AA- (Very Strong); Moody's at A1 (Good) and Fitch at A+ (Strong). In any insurance company, policyholders hold the most senior position in the insurance company's financial obligations.

¹ Genworth Life Insurance Company and Genworth Life and Annuity Insurance Company are licensed to do business in all states, except New York. Only Genworth Life Insurance Company of New York is licensed to do business in New York.

*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*

Should an insurance company become insolvent, they are taken over by the insurance department of the state in which they are based. Even if the company is placed under the control of the insurance department, claims will continue to be honored as long as premiums are paid, subject to the express provisions and limitations set by the governing state.

More information on Guaranty Associations is available at the National Organization of Life & Health Insurance Guaranty Association's Web site at www.NOLHGA.com.

In addition, if the holding company goes bankrupt, the life insurance operating companies can continue operating independently of the holding company.

We invite you to visit our web site at genworth.com/answers, where you will find:

genworth.com

*Genworth, Genworth Financial
and the Genworth logo
are service marks of
Genworth Financial, Inc.*

- A message from Mike Fraizer, Genworth's Chairman and CEO
- Genworth strategic highlights
- Current ratings of our insurance companies
- Recent information that outlines Genworth's financial position
- A link to our Investor site

If you have questions regarding this issue, please contact Policyholder Services toll free at 800 456.7766, or the Office of Consumer Affairs toll free at 800 267.1383, Monday through Friday, from 8:30 a.m. to 5 p.m. Eastern Standard Time.

Again, we realize these are extraordinary times. We want to assure you that we remain committed to our vision to be a specialist provider of long term care solutions and to deliver to our customers who rely on us.



INSURANCE
MARKETPLACE
STANDARDS
ASSOCIATION