



Genworth Financial

Built on GE Heritage

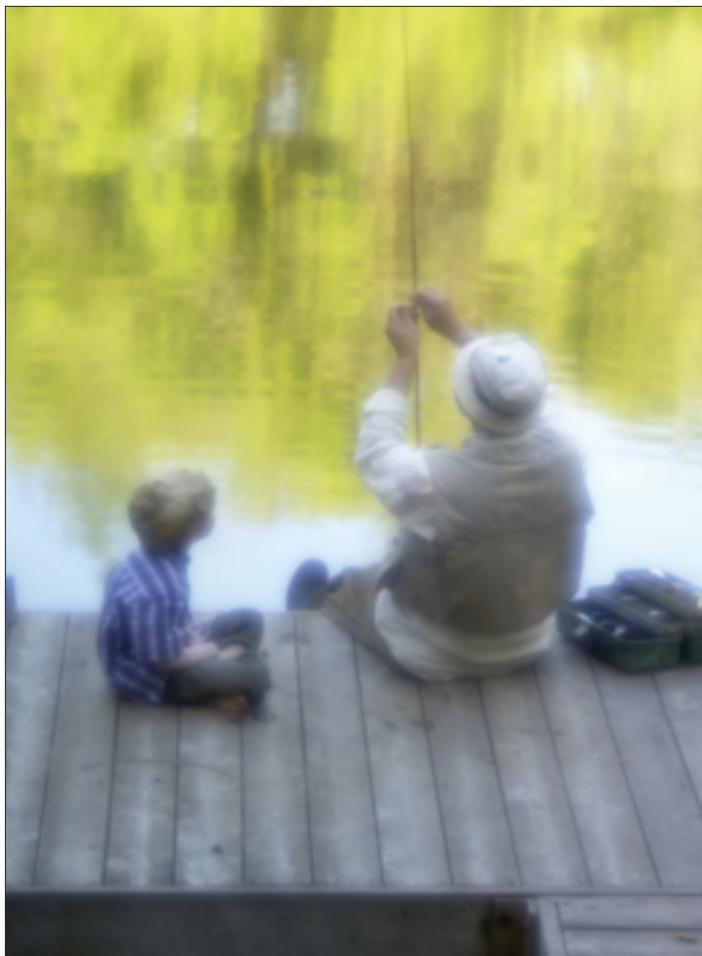
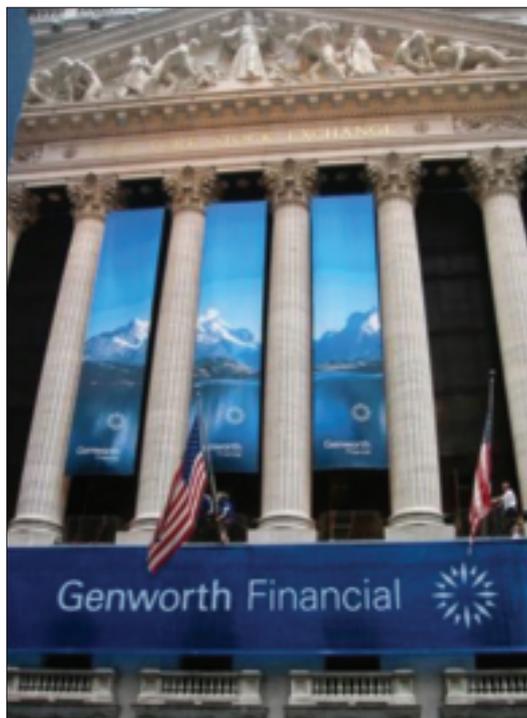
THE MARKET

Genworth Financial is one of the world's largest insurance holding companies, with more than \$100 billion in assets and 15 million customers in 22 countries. Headquartered in Richmond, Virginia, the company's products and services help people achieve home ownership faster, create for themselves a financial security safety net, and generate an income for life during their retirement years.

The insurance industry is highly competitive, but Genworth is well positioned for growth. In 2004, Genworth spun out of General Electric to become an independent company, raising \$2.8 billion in the largest IPO of the year — the 11th-largest IPO of all time.* Unlike many startups, Genworth began life with significant strength. It has leading U.S. industry positions in long-term care insurance, immediate annuities, and term life insurance, as well as leadership on an international scale in mortgage insurance.

ACHIEVEMENTS

Genworth Financial is new and old at the same time, with a new brand that represents underwriting companies that date back to 1871. With more than 6,000 employees worldwide, Genworth's insurance companies boast some of the highest financial strength ratings in the industry.



While the numbers and rankings certainly tell a story that Genworth can be proud of, its greatest achievement continues to be a singular focus on being there for people during difficult times. Genworth never forgets that its products and services ultimately exist to protect people, to build their lives, and to help make their dreams come true.

HISTORY

Genworth Financial traces its history back through multiple acquisitions and organic growth as part of GE's financial portfolio of businesses. However, the first policy written by a Genworth underwriting company was issued 133 years before Genworth first began trading on the New York Stock Exchange. Its universal life insurance product and marketing innovations were an integral part of building the universal life product category more than 20 years ago.

In 1974, another one of Genworth's underwriting companies wrote one of the first policies for a product that is known today as long-term care insurance. What's more, Genworth's mortgage

insurance offerings have helped open doors to new homes since 1980.

Over the years, the company has grown by bringing together many great companies under a single umbrella and creating an exciting family of businesses capable of strong growth and operational excellence, and dedicated to world-class service.

Genworth's reputation for honest business conduct is anchored in sound corporate governance and a disciplined approach to legal and regulatory compliance. Genworth companies are proud of their membership in the Insurance Marketplace Standards Association, and of the honors received from the American Council of Life Insurers, which recognized commitment to business ethics by awarding Genworth companies the industry's inaugural "Integrity First Award" in both 2001 and 2002.

THE PRODUCTS

The Genworth Financial family of companies offers products to help address three key needs: Protection, Retirement Income and Investments, and Mortgage Insurance.

Protection products produce a safety net that helps people protect themselves, their families, and their assets. In the United States, the Genworth companies offer life insurance; long-term care insurance; and group life, health, dental, and disability insurance for small and medium-sized businesses. In Europe, where it has been working for more than 30 years with some of the most prestigious names in the financial sector, Genworth is one of the leading providers of Payment Protection Insurance. The company's independent distribution network is well established around the world, with more than 230,000 financial professionals, 1,800 dedicated long-term care specialists, 5,000 work-site brokers, and 195 financial institutions.

Retirement Income and Investment products help families achieve a reliable stream of retirement income — "a paycheck they can't outlive." Products include fixed, variable, and income annuities; variable life insurance; asset management; and other specialized products. The company's independent distribution network





Genworth™
Financial
Built on GE Heritage

**ONE SOURCE SOLUTIONS
FOR YOUR CLIENTS' NEEDS**

EMPLOYEE BENEFITS GROUP

Products underwritten or administered by
GE Group Life Assurance Company
GE Group Administrators, Inc. (In California, GE Administrators)
Professional Insurance Company (In California, PIC Life Insurance Company)



includes more than 900 financial intermediaries and 2,000 accountants and advisors.

Mortgage Insurance products open the doors to homeownership. These products make it possible for families around the world to buy homes with low-down-payment mortgages. Genworth is a leading mortgage insurance provider in the United States, Canada, Australia, and New Zealand, and the company is expanding rapidly across Europe. Their diverse distribution network includes more than 400 commercial banks and more than 5,000 mortgage bankers and brokers.

RECENT DEVELOPMENTS

Genworth Financial began trading on the New York Stock Exchange in 2004 under the symbol "GNW." The company's new independence



allows it to be even more agile and responsive.

Recent demographic and market trends point to a growing demand for the products offered by Genworth's family of companies. An aging population needs more retirement income. There are enormous gaps in lifestyle protection. Home ownership continues to expand in the United States and internationally, and Genworth has the experience, skills, and vision to satisfy customers' needs today and well into the future.

But the company also recognizes that relationships with its ultimate consumers are only part of the solution. The equation becomes complete as Genworth nurtures and builds strong long-term relationships with its distributors. Genworth's advanced sales and marketing support, personalized service through its Platinum Customer Service desks, and technology leadership have

all been designed for one thing: to make it easier for Genworth's distributors to serve their clients.

PROMOTION

Genworth Financial has built its brand from the ground up, starting with its name. The name "Genworth" reflects the company's heritage, conveying the company's stature and integrity.

Genworth has also created a unique logo featuring a futuristic compass symbol. The compass reflects that the company is taking a new direction — while sending a signal to customers that Genworth can help them navigate their way through the complex world of personal finance.

Brand building continued with a consistent graphic look that appears on Genworth's Web site, in print advertising, and in a popular television commercial featuring a young actor playing the three-year-old son of married tennis stars Andre Agassi and Steffi Graf. In the commercial, the boy competes shot-for-shot with tennis pro Taylor Dent, delivering a very clear message: with "good genes," anything is possible, even when you go it alone at a young age. The idea generated a great deal of attention while introducing Genworth Financial to the public.

The second phase of the company's branding efforts focused on communicating what the company does. A second television commercial, again featuring Agassi and Graf, debuted on NBC's hit reality series *The Apprentice* — episodes in which Genworth itself played a starring role when finalists were challenged to manage Genworth-sponsored charity events. No insurance company had ever tried such a venture before, and Genworth's industry recognition skyrocketed following the episodes.

Of course, the brand also lives on the Internet 24 hours a day, seven days a week. It's all part of the company's 360-degree marketing plan to explain Genworth's key difference: a commitment to present information in a clear, straightforward way that lets people make smart decisions about insurance and investing.

BRAND VALUES

Behind the Genworth Financial name and identity is the brand promise. Everything Genworth people do exemplifies the values the brand stands for:

- *Ingenuity.* Genworth constantly searches for a better way to work — perpetually reaching higher, charting new courses, and always evolving.
- *Clarity.* In an industry that has traditionally been complex, Genworth aims to make things more straightforward.
- *Performance.* Genworth honors its promises and commitment to integrity. It believes that exceptional performance grows naturally from discipline, teamwork, deep expertise, and superb products and services.
- *Heart.* Genworth never forgets the human dimension. Personal touch is woven into everything it does and every product and service it offers.

These are the values that define Genworth. They are the criteria against which the company judges all of its actions and progress.

*Source: IPOHome.com by Renaissance Capital

THINGS YOU DIDN'T KNOW ABOUT GENWORTH FINANCIAL

- www.financiallearning.com, the Genworth Center for Financial Learning's award-winning Web site, and its Spanish counterpart, www.midinero.com, promote financial literacy for everyone and provide objective financial information while not promoting any specific product or service.
- Genworth hosts an annual Retirement Income Summit to bring customers and industry leaders together to talk about retirement issues.
- Genworth teamed with Delta Sigma Theta Sorority, Incorporated, one of the nation's largest African American sororities, to launch the Delta Homeownership Initiative. Through educational workshops and home-buyer fairs conducted nationwide, the Initiative provides first-time home buyers with the tools and information needed to become home owners.
- In 2002, Genworth created an annual National Long-Term Care Awareness Day and continues to sponsor it in order to bring attention to this oft-neglected issue.
- Genworth created "Tu Casa Ahora" (Your Home Now), an online Spanish-language program that provides Hispanics with useful information on the complex home-buying process. Available at www.tucasaahora.com, the program gives users access to discounts and special offers on home-related products and services and provides access to mortgage loan originators who have Spanish-language capabilities.