



Genworth
Financial



COMPANY OVERVIEW

Our Values...

Hear

We're there when people need us most.

We seek out, respect, and value different perspectives and experiences.

We positively impact our communities around the world.

Integrity

We demonstrate fairness, honesty, and accountability.

We do what we say.

We communicate with transparency.

Excellence

We prioritise to stay focused on the right things.

We take initiative to be a part of the solution.

We continually seek to teach and learn.

We are dedicated to helping people succeed financially throughout their lives. We use our wealth of consumer insights and understanding of our partners' requirements to build the businesses of tomorrow. Across all countries in which we operate, our efforts are linked to five core values that enable us to build revenues for business partners, consumers and our investors. They guide us in the development of new products and business models with constant innovation adding value at every stage of our consumer and Client relationships. This makes Genworth the No 1 choice for Clients who seek a market-leading partner.

Genworth Inc.

Genworth Financial Inc. is a leading financial security company dating back to 1871 with 138 years of underwriting experience. We are present in over 25 countries worldwide serving more than 15 million customers through 600 institutions and our operations continue to expand. We provide innovative products that position us as leaders in growing market segments, including life and long term care insurance, annuities and investment products, lifestyle protection insurance and mortgage insurance. These market opportunities recognise evolving social goals and demographic trends – such as increasing home ownership, helping people to live in financial security and good health and providing them with enduring retirement support.

Genworth International

With our International-Europe head office in London, Genworth employs over 700 people across more than 20 European countries. Genworth's International segment also has significant operations in Canada, Australia and Mexico. In Europe we operate two business units, namely Lifestyle Protection and Mortgage Insurance, enjoying relationships with over 200 leading financial institutions. Leveraging our global experience and local expertise we influence markets through unsurpassed compliance, risk management, controllership and government relations. We work collaboratively with our partners to understand consumers and develop products that protect them throughout their lives.

Genworth in Action

In 2009 we:

- Paid more than \$3 billion in insurance benefits to our Retirement and Protection policyholders and their beneficiaries
- Helped over 100,000 households each quarter maintain regular repayments on their financial commitments
- Helped over 20,000 households stay in their homes or avoid foreclosure through our workout programmes

Genworth Financial Inc. 2009 report

Total assets: \$108.2 billion

Publicly traded Fortune 500 company

Largest IPO on NYSE since December 2003

World Headquarters

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888 GENWORTH*



The Genworth approach is based on the solid foundation of research-based consumer insights.

Lifestyle Protection

We believe in developing innovative products and services that consumers want and which treat them fairly. We offer a range of Lifestyle Protection products worldwide (including 20 countries across Europe). These provide solutions which protect people's assets and financial commitments to make possible the lifestyle they are planning for themselves and their families.

As circumstances change at an ever-increasing pace, it is essential that our products move with the times. Our dedicated Product Development team conducts regular research across our markets to gain deeper insights into consumer needs and attitudes. Our innovation process ensures that we understand these changing needs so that we can deliver products that are of real value to consumers.

We also work closely with governments and regulators to promote the importance of Lifestyle Protection, creating a positive perception with decision-makers and shaping the regulatory environment in new territories.

Our Product Suite

Creditor Protection

Helps consumers meet repayments on mortgages, credit cards & personal loans if they are unable to work.

Standalone Protection

Helps people to manage financially if they lose their regular income.

Personal Accident

Provides lump sum in the event of a serious accident.

Merchandise Protection

Consumers can cover credit or debit card purchases against loss, damage or a reduction in price.

Asset Protection

Provides additional compensation following loss or damage to a vehicle.

Our Lifestyle Protection products provide a number of benefits to our partners, including:

- Building a broader product offering to the consumer
- Enabling cross and up selling opportunities
- Management of capital needs by reducing delinquency

We provide tailor made insurance and reinsurance solutions for our distribution partners. Our services include:

- Product design and sales training
- Customer acquisition
- Third party administration & captive management
- Consistent systems delivery across multiple platforms
- Commitment to excellent service standards

New Product Rating

Our principal Lifestyle Protection insurance subsidiaries are rated by Standard and Poor's as follows:

Company	Standard & Poor's
Financial Assurance Company Limited	A-
Financial Insurance Company Limited	A-

Mortgage Payment Protection

Personal Loan Payment Protection

Auto Loan Payment Protection

Credit Card and Overdraft Payment Protection

Commercial Loan Payment Protection

Expense Protector

Income Protector

Waiver of Premium

Personal Accident

Purchase Protection

Price Protection

Vehicle GAP

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