



**Genworth**  
Financial



## COMPANY OVERVIEW

### *Our Values...*

#### *Ingenuity*

*We constantly search for a better way.*

#### *Clarity*

*We aim to make things easier and more straightforward.*

#### *Performance*

*We honour our promises and commitment to integrity.*

#### *Heart*

*We help people throughout their lives, especially when they need us most.*

#### *Initiative*

*We show courage to do the right thing at the right time and actively seek to learn from others.*

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 distributor relationships. This makes Genworth the No 1 choice for distributors 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 30 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, individual and group annuities and investment products, managed money, payment 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 head office in London, Genworth employs over 900 people across 22 European countries, Canada, Australia, New Zealand, Japan, Korea and Mexico. We operate three business units in Europe, namely Lifestyle Protection, Mortgage Insurance and Retirement & Protection, 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.

### *World Headquarters*

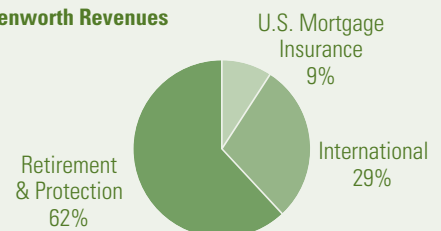
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### **Genworth Financial Inc. 2008 report**

Total assets	\$107.4 billion
Net income	\$0.6 billion
Total revenues	\$9.9 billion

- Publicly traded Fortune 500 company
- Largest IPO on NYSE since December 2003

### **Genworth Revenues**





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

## Lifestyle Protection

Lifestyle Protection products help consumers to meet repayments on mortgages, credit cards and personal loans in the event of accident, sickness or unemployment. We also provide Committed Payments (protection not linked to a loan), Purchase Protection, Price Protection, Personal Accident and GAP insurance.

These 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

## Mortgage Insurance

Mortgage Insurance can help protect lenders and investors in the event that a mortgage borrower defaults on a loan and the proceeds of the sale of the property are insufficient to pay the outstanding debt. Our products can provide the borrower with earlier and potentially more affordable access to home ownership by requiring a lower initial deposit.

Benefits for lenders may include:

- Growth opportunities in some sections of the mortgage market
- Reduced loss volatility from transfer of credit risk
- Increased mortgage book due to more efficient use of capital
- Enhanced quality of mortgage-backed bonds

As a global leader in Mortgage Insurance we also provide added-value services built around our partners' specific needs; these include:

- Market research and marketing support
- Product design
- Process audits and quality control
- Training solutions

## Our commitment to the Community

Genworth's philanthropic focus in the Community centres on three areas:

- Helping children prepare for their futures
- Supporting access to basic needs
- Helping enrich the lives of older adults

In Europe Genworth supports these initiatives through monetary giving, employee engagement and volunteering.

For example; since its inception in 2007, Genworth's 'Putts for Charity' programme has benefited charities both large and small across Europe and is aligned closely to our commitment to community involvement. Last year the initiative raised over €179,000 for good causes.

Additionally, Genworth provides funding to 'Habitat for Humanity', an international charity dedicated to building affordable housing for low-income families. Funds are donated to supporting construction of new homes, renovations of existing homes and apartments, as well as providing operational support for the organisation.

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