
**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 8-K

**CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934**

March 29, 2007
Date of Report
(Date of earliest event reported)



GENWORTH FINANCIAL, INC.

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction
of incorporation or organization)

001-32195
(Commission
File Number)

33-1073076
(I.R.S. Employer
Identification No.)

6620 West Broad Street, Richmond, VA
(Address of principal executive offices)

23230
(Zip Code)

(804) 281-6000
(Registrant's telephone number, including area code)

N/A
(Former Name or Former Address, if Changed Since Last Report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2 below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
 - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
 - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
 - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))
-

Item 2.02 Results of Operations and Financial Condition.

On February 1, 2007, Genworth Financial, Inc. (the "Company") furnished its financial supplement for the quarter ended December 31, 2006 on a Current Report on Form 8-K. On January 9, 2007, the Company announced the reorganization of its businesses into three new operating segments: Retirement and Protection, International and U.S. Mortgage Insurance. The reorganization was intended to more directly align high-growth international, mortgage insurance and retirement and protection business opportunities. In addition, on January 10, 2007, the Company entered into a Stock Purchase Agreement, whereby the Company agreed to sell its group life and health insurance business for \$650 million in cash. A revised financial supplement for the quarter ended December 31, 2006 reflecting the realigned segment reporting structure is furnished as Exhibit 99.1 to this Current Report on Form 8-K and is hereby incorporated by reference in this Item 2.02.

All updates to the financial supplement relate solely to the presentation of segment specific disclosures and the effects of the classification of the group life and health business presented as discontinued operations and have no effect on the Company's previously reported results of operations, financial condition or cash flows.

The information contained in this Current Report on Form 8-K (including the exhibit) is being furnished and shall not be deemed "filed" for the purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that Section. The information contained in this Current Report on Form 8-K shall not be incorporated by reference into any registration statement or other document pursuant to the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in any such filing.

Item 9.01 Financial Statements and Exhibits.

The following material is furnished as an exhibit to this Current Report on Form 8-K:

| <u>Exhibit Number</u> | <u>Description of Exhibit</u> |
|---------------------------|--|
| 99.1 | Financial Supplement for the quarter ended December 31, 2006, reflecting changes in segment reporting structure and group life and health business presented as discontinued operations. |

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned hereunto duly authorized.

GENWORTH FINANCIAL, INC.

DATE: March 29, 2007

By: /s/ Scott R. Lindquist
Scott R. Lindquist
Vice President and Controller
(Principal Accounting Officer)



FOURTH QUARTER FINANCIAL SUPPLEMENT

REFLECTING CHANGES IN SEGMENT REPORTING STRUCTURE AND
GROUP LIFE & HEALTH BUSINESS AS DISCONTINUED OPERATIONS

December 31, 2006

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

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GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Dear Investor,

In conjunction with Genworth's realignment, announced in January 2007, we have prepared this fourth quarter financial supplement that reflects the changes in segment reporting structure and presents the group life and health businesses as discontinued operations.

All prior periods included herein have been represented to reflect the above-mentioned changes in accordance with U.S. Generally Accepted Accounting Principles (GAAP).

Please feel free to call one of us with any additional questions.

Regards,

Alicia Charity
Vice President
Investor Relations
804-662-2248

Linnea Olsen
Director
Investor Relations
804-662-2536

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Use of Non-GAAP Measures

This financial supplement includes the non-GAAP⁽¹⁾ financial measure entitled “net operating income.” The company defines net operating income as net income from continuing operations, excluding after-tax net investment gains (losses), net of taxes and other adjustments, changes in accounting principles and infrequent or unusual non-operating items. There were no infrequent or unusual non-operating items excluded from net operating income for the periods presented in this financial supplement.

Management believes that analysis of net operating income enhances understanding and comparability of performance by highlighting underlying business activity and profitability drivers. However, net operating income should not be viewed as a substitute for GAAP net income. In addition, the company’s definition of net operating income may differ from the definitions used by other companies. The table on page 7 of this report provides a reconciliation of net income to net operating income (as defined above) for the three and twelve months ended December 31, 2006 and 2005.

During 2006, we began allocating net investment gains (losses) to the segments in determining segment net income. We exclude net investment gains (losses), net of taxes and other adjustments, from segment net operating income for each of the segments. Other adjustments represent amortization of deferred acquisition costs and other intangible assets associated with net investment gains (losses). During 2005, all net investment gains (losses) were recorded in Corporate and Other.

This financial supplement includes other non-GAAP measures management believes enhances the understanding and comparability of performance by highlighting underlying business activity and profitability drivers. These additional non-GAAP measures are on pages 56 through 59 of this financial supplement.

(1) U.S. Generally Accepted Accounting Principles

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Financial Highlights
(amounts in millions, except per share data)

Balance Sheet Data

| | Q4 | 2006 | | | 2005 | | | |
|---|------------------|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | | Q3 | Q2 | Q1 | Q4 | Q3 | Q2 | Q1 |
| Total stockholders' equity, excluding accumulated other comprehensive income | \$ 12,173 | \$ 12,143 | \$11,977 | \$11,738 | \$11,906 | \$11,615 | \$11,343 | \$11,062 |
| Total accumulated other comprehensive income | 1,157 | 1,166 | 233 | 740 | 1,404 | 1,713 | 2,163 | 1,458 |
| Total stockholders' equity | \$ 13,330 | \$ 13,309 | \$12,210 | \$12,478 | \$13,310 | \$13,328 | \$13,506 | \$12,520 |
| Book value per common share | \$ 30.09 | \$ 29.44 | \$ 26.84 | \$ 27.37 | \$ 28.26 | \$ 28.31 | \$ 28.69 | \$ 26.62 |
| Book value per common share, excluding accumulated other comprehensive income | \$ 27.48 | \$ 26.86 | \$ 26.33 | \$ 25.74 | \$ 25.28 | \$ 24.67 | \$ 24.10 | \$ 23.52 |
| Common shares outstanding as of balance sheet date | 443.0 | 452.1 | 454.9 | 456.0 | 470.9 | 470.8 | 470.7 | 470.2 |

| | Twelve months ended | |
|-------------------------------|---------------------|-------------------|
| | December 31, 2006 | December 31, 2005 |
| Return on Equity (ROE) | | |
| GAAP Basis ROE | 11.1% | 10.7% |
| Operating ROE | 11.0% | 10.4% |

See page 56 herein for a reconciliation of GAAP Basis ROE to Operating ROE.

| | Three months ended | Twelve months ended |
|---|--------------------|---------------------|
| | December 31, 2006 | December 31, 2006 |
| Basic and Diluted Shares | | |
| Weighted-average shares used in basic earnings per common share calculations | 447.4 | 455.9 |
| Dilutive securities: | | |
| Stock purchase contracts underlying equity units ⁽¹⁾ | 7.8 | 7.7 |
| Stock options, restricted stock units and stock appreciation rights | 5.5 | 5.8 |
| Weighted-average shares used in diluted earnings per common share calculations | 460.7 | 469.4 |

⁽¹⁾ For more information on our Equity Units, see note 13 (d) in our audited financial statements filed on Form 10-K for the year ended December 31, 2006.

| Dilutive Effect of Stock Purchase Contracts Underlying Equity Units | Average market price | Incremental shares ^(a) |
|--|----------------------|-----------------------------------|
| | \$ 31.00 | 6.1 |
| \$ 32.00 | 6.7 | |
| \$ 33.00 | 7.3 | |
| \$ 34.00 | 7.8 | |
| \$ 35.00 | 8.3 | |
| \$ 36.00 | 8.8 | |
| \$ 37.00 | 9.3 | |
| \$ 38.00 | 9.7 | |
| \$ 39.00 | 10.1 | |
| \$ 40.00 | 10.5 | |

(a) Incremental shares are calculated using the treasury stock method.

Fourth Quarter Results

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GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Reconciliation of Net Income to Net Operating Income
(amounts in millions, except per share data)

| | Three months ended December 31, | | Twelve months ended December 31, | |
|---|------------------------------------|----------------|-------------------------------------|----------------|
| | 2006 | 2005 | 2006 | 2005 |
| Net income | \$ 373 | \$ 307 | \$1,328 | \$1,221 |
| Less income from discontinued operations, net of taxes | (12) | (9) | (41) | (35) |
| Less cumulative effect of accounting change, net of taxes | — | — | (4) | — |
| Income from continuing operations before accounting change | <u>361</u> | <u>298</u> | <u>1,283</u> | <u>1,186</u> |
| Net investment (gains) losses, net of taxes and other adjustments | (6) | (7) | 34 | 1 |
| Net operating income | <u>\$ 355</u> | <u>\$ 291</u> | <u>\$1,317</u> | <u>\$1,187</u> |
| Net earnings per common share: | | | | |
| Basic | <u>\$ 0.83</u> | <u>\$ 0.65</u> | <u>\$ 2.91</u> | <u>\$ 2.57</u> |
| Diluted | <u>\$ 0.81</u> | <u>\$ 0.64</u> | <u>\$ 2.83</u> | <u>\$ 2.52</u> |
| Net operating earnings per common share: | | | | |
| Basic | <u>\$ 0.79</u> | <u>\$ 0.62</u> | <u>\$ 2.89</u> | <u>\$ 2.50</u> |
| Diluted | <u>\$ 0.77</u> | <u>\$ 0.60</u> | <u>\$ 2.81</u> | <u>\$ 2.45</u> |
| Weighted-average common shares outstanding: | | | | |
| Basic | <u>447.4</u> | <u>470.9</u> | <u>455.9</u> | <u>475.3</u> |
| Diluted | <u>460.7</u> | <u>482.6</u> | <u>469.4</u> | <u>484.6</u> |

| | Three months ended December 31, | | Twelve months ended December 31, | |
|---|------------------------------------|---------|-------------------------------------|---------|
| | 2006 ⁽¹⁾ | 2005 | 2006 ⁽¹⁾ | 2005 |
| Adjusted for foreign exchange | | | | |
| Net income | \$ 367 | \$ 307 | \$1,316 | \$1,221 |
| Net operating income | \$ 349 | \$ 291 | \$1,305 | \$1,187 |
| Net earnings per common share: | | | | |
| Basic | \$ 0.82 | \$ 0.65 | \$ 2.89 | \$ 2.57 |
| Diluted | \$ 0.80 | \$ 0.64 | \$ 2.80 | \$ 2.52 |
| Net operating earnings per common share: | | | | |
| Basic | \$ 0.78 | \$ 0.62 | \$ 2.86 | \$ 2.50 |
| Diluted | \$ 0.76 | \$ 0.60 | \$ 2.78 | \$ 2.45 |

(1) The 2006 amounts exclude the effects of changes in foreign exchange rates on the current period ended and were calculated by applying the same prior year comparable period foreign exchange rates to the current period.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Net Income and Net Operating Income
(amounts in millions)

| | Three months ended December 31, | | Twelve months ended December 31, | |
|--|---------------------------------------|---------------|--|----------------|
| | 2006 | 2005 | 2006 | 2005 |
| REVENUES: | | | | |
| Premiums | \$1,446 | \$1,366 | \$ 5,802 | \$5,638 |
| Net investment income | 1,003 | 929 | 3,787 | 3,489 |
| Net investment gains (losses) | 8 | 11 | (69) | (1) |
| Policy fees and other income | 200 | 169 | 765 | 660 |
| Total revenues | <u>2,657</u> | <u>2,475</u> | <u>10,285</u> | <u>9,786</u> |
| BENEFITS AND EXPENSES: | | | | |
| Benefits and other changes in policy reserves | 1,050 | 940 | 4,004 | 3,753 |
| Interest credited | 388 | 373 | 1,520 | 1,423 |
| Acquisition and operating expenses, net of deferrals | 446 | 471 | 1,858 | 1,821 |
| Amortization of deferred acquisition costs and intangibles | 165 | 166 | 686 | 751 |
| Interest expense | 107 | 80 | 364 | 293 |
| Total benefits and expenses | <u>2,156</u> | <u>2,030</u> | <u>8,432</u> | <u>8,041</u> |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES AND ACCOUNTING CHANGE | 501 | 445 | 1,853 | 1,745 |
| Provision for income taxes | 140 | 147 | 570 | 559 |
| <i>Effective tax rate</i> | <u>28.0%</u> | <u>33.0%</u> | <u>30.8%</u> | <u>32.0%</u> |
| NET INCOME FROM CONTINUING OPERATIONS BEFORE ACCOUNTING CHANGE | 361 | 298 | 1,283 | 1,186 |
| Net income from discontinued operations, net of taxes | 12 | 9 | 41 | 35 |
| NET INCOME BEFORE ACCOUNTING CHANGE | 373 | 307 | 1,324 | 1,221 |
| Cumulative effect of accounting change, net of taxes | — | — | 4 | — |
| NET INCOME | 373 | 307 | 1,328 | 1,221 |
| ADJUSTMENTS TO NET INCOME: | | | | |
| Net income from discontinued operations, net of taxes | (12) | (9) | (41) | (35) |
| Net investment (gains) losses, net of taxes and other adjustments | (6) | (7) | 34 | 1 |
| Cumulative effect of accounting change, net of taxes | — | — | (4) | — |
| NET OPERATING INCOME | <u>\$ 355</u> | <u>\$ 291</u> | <u>\$ 1,317</u> | <u>\$1,187</u> |
| <i>Effective tax rate (operating income)</i> | 27.6% | 32.9% | 30.8% | 32.0% |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Consolidated Net Income and Net Operating Income by Quarter
(amounts in millions, except per share amounts)

| | 2006 | | | | | 2005 | | | | |
|--|---------------|---------------|---------------|---------------|-----------------|---------------|---------------|---------------|---------------|----------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$1,446 | \$1,505 | \$1,480 | \$1,371 | \$ 5,802 | \$1,366 | \$1,380 | \$1,450 | \$1,442 | \$5,638 |
| Net investment income | 1,003 | 932 | 940 | 912 | 3,787 | 929 | 890 | 830 | 840 | 3,489 |
| Net investment gains (losses) | 8 | (6) | (49) | (22) | (69) | 11 | (6) | — | (6) | (1) |
| Policy fees and other income | 200 | 184 | 200 | 181 | 765 | 169 | 183 | 151 | 157 | 660 |
| Total revenues | <u>2,657</u> | <u>2,615</u> | <u>2,571</u> | <u>2,442</u> | <u>10,285</u> | <u>2,475</u> | <u>2,447</u> | <u>2,431</u> | <u>2,433</u> | <u>9,786</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 1,050 | 1,061 | 978 | 915 | 4,004 | 940 | 911 | 938 | 964 | 3,753 |
| Interest credited | 388 | 382 | 378 | 372 | 1,520 | 373 | 364 | 346 | 340 | 1,423 |
| Acquisition and operating expenses, net of deferrals | 446 | 493 | 483 | 436 | 1,858 | 471 | 465 | 482 | 403 | 1,821 |
| Amortization of deferred acquisition costs and intangibles | 165 | 160 | 197 | 164 | 686 | 166 | 205 | 197 | 183 | 751 |
| Interest expense | 107 | 87 | 88 | 82 | 364 | 80 | 72 | 69 | 72 | 293 |
| Total benefits and expenses | <u>2,156</u> | <u>2,183</u> | <u>2,124</u> | <u>1,969</u> | <u>8,432</u> | <u>2,030</u> | <u>2,017</u> | <u>2,032</u> | <u>1,962</u> | <u>8,041</u> |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES AND ACCOUNTING CHANGE | | | | | | | | | | |
| Provision for income taxes | 501 | 432 | 447 | 473 | 1,853 | 445 | 430 | 399 | 471 | 1,745 |
| | <u>140</u> | <u>138</u> | <u>141</u> | <u>151</u> | <u>570</u> | <u>147</u> | <u>131</u> | <u>123</u> | <u>158</u> | <u>559</u> |
| NET INCOME FROM CONTINUING OPERATIONS BEFORE ACCOUNTING CHANGE | 361 | 294 | 306 | 322 | 1,283 | 298 | 299 | 276 | 313 | 1,186 |
| Net income from discontinued operations, net of taxes | 12 | 10 | 11 | 8 | 41 | 9 | 8 | 9 | 9 | 35 |
| NET INCOME BEFORE ACCOUNTING CHANGE | 373 | 304 | 317 | 330 | 1,324 | 307 | 307 | 285 | 322 | 1,221 |
| Cumulative effect of accounting change, net of taxes | — | — | — | 4 | 4 | — | — | — | — | — |
| NET INCOME | 373 | 304 | 317 | 334 | 1,328 | 307 | 307 | 285 | 322 | 1,221 |
| ADJUSTMENTS TO NET INCOME: | | | | | | | | | | |
| Net income from discontinued operations, net of taxes | (12) | (10) | (11) | (8) | (41) | (9) | (8) | (9) | (9) | (35) |
| Net investment (gains) losses, net of taxes and other adjustments | (6) | 3 | 22 | 15 | 34 | (7) | 4 | — | 4 | 1 |
| Cumulative effect of accounting change, net of taxes | — | — | — | (4) | (4) | — | — | — | — | — |
| NET OPERATING INCOME | <u>\$ 355</u> | <u>\$ 297</u> | <u>\$ 328</u> | <u>\$ 337</u> | <u>\$ 1,317</u> | <u>\$ 291</u> | <u>\$ 303</u> | <u>\$ 276</u> | <u>\$ 317</u> | <u>\$1,187</u> |
| <i>Effective tax rate (operating income)</i> | 27.6% | 31.9% | 32.1% | 31.9% | 30.8% | 32.9% | 30.5% | 30.8% | 33.5% | 32.0% |
| Earnings Per Share Data: | | | | | | | | | | |
| Earnings Per Share | | | | | | | | | | |
| Basic | \$ 0.83 | \$ 0.67 | \$ 0.70 | \$ 0.72 | \$ 2.91 | \$ 0.65 | \$ 0.65 | \$ 0.61 | \$ 0.66 | \$ 2.57 |
| Diluted | \$ 0.81 | \$ 0.65 | \$ 0.68 | \$ 0.70 | \$ 2.83 | \$ 0.64 | \$ 0.64 | \$ 0.60 | \$ 0.65 | \$ 2.52 |
| Operating Earnings Per Share | | | | | | | | | | |
| Basic | \$ 0.79 | \$ 0.65 | \$ 0.72 | \$ 0.72 | \$ 2.89 | \$ 0.62 | \$ 0.64 | \$ 0.59 | \$ 0.65 | \$ 2.50 |
| Diluted | \$ 0.77 | \$ 0.64 | \$ 0.70 | \$ 0.70 | \$ 2.81 | \$ 0.60 | \$ 0.63 | \$ 0.58 | \$ 0.64 | \$ 2.45 |
| Shares Outstanding | | | | | | | | | | |
| Basic | 447.4 | 453.8 | 455.8 | 467.0 | 455.9 | 470.9 | 470.7 | 470.4 | 488.8 | 475.3 |
| Diluted | 460.7 | 467.2 | 468.3 | 479.5 | 469.4 | 482.6 | 481.1 | 477.4 | 494.3 | 484.6 |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Consolidated Balance Sheet
(amounts in millions)

| | December 31, 2006 | September 30, 2006 | June 30, 2006 | March 31, 2006 | December 31, 2005 |
|---|----------------------|-----------------------|------------------|-------------------|----------------------|
| ASSETS | | | | | |
| Investments: | | | | | |
| Fixed maturity securities available-for-sale, at fair value | \$ 54,684 | \$ 53,516 | \$ 51,554 | \$ 52,758 | \$ 53,135 |
| Equity securities available-for-sale, at fair value | 197 | 192 | 187 | 193 | 206 |
| Commercial mortgage loans | 8,357 | 8,182 | 8,072 | 7,769 | 7,476 |
| Policy loans | 1,489 | 1,493 | 1,480 | 1,356 | 1,344 |
| Restricted investments held by securitization entities | — | — | — | — | 685 |
| Other invested assets | 3,846 | 3,050 | 1,840 | 2,738 | 3,174 |
| Total investments | 68,573 | 66,433 | 63,133 | 64,814 | 66,020 |
| Cash and cash equivalents | 2,436 | 2,296 | 2,346 | 1,891 | 1,854 |
| Accrued investment income | 742 | 751 | 653 | 778 | 722 |
| Deferred acquisition costs | 6,183 | 6,026 | 5,905 | 5,682 | 5,452 |
| Intangible assets | 831 | 877 | 936 | 811 | 775 |
| Goodwill | 1,602 | 1,353 | 1,351 | 1,316 | 1,315 |
| Reinsurance recoverable | 16,783 | 16,907 | 17,035 | 17,254 | 17,513 |
| Other assets | 864 | 1,193 | 760 | 720 | 955 |
| Separate account assets | 10,875 | 10,084 | 9,625 | 9,700 | 9,106 |
| Assets associated with discontinued operations | 1,982 | 1,927 | 1,902 | 1,941 | 1,942 |
| Total assets | <u>\$ 110,871</u> | <u>\$ 107,847</u> | <u>\$103,646</u> | <u>\$104,907</u> | <u>\$ 105,654</u> |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Consolidated Balance Sheet (continued)
(amounts in millions)

| | December 31, 2006 | September 30, 2006 | June 30, 2006 | March 31, 2006 | December 31, 2005 |
|---|----------------------|-----------------------|------------------|-------------------|----------------------|
| LIABILITIES AND STOCKHOLDERS' EQUITY | | | | | |
| Liabilities: | | | | | |
| Future annuity and contract benefits | \$ 63,299 | \$ 62,777 | \$ 62,802 | \$ 62,833 | \$ 62,967 |
| Liability for policy and contract claims | 3,114 | 2,971 | 2,882 | 2,848 | 2,928 |
| Unearned premiums | 4,229 | 4,179 | 3,955 | 3,704 | 3,646 |
| Other policyholder liabilities | 385 | 454 | 423 | 379 | 443 |
| Other liabilities | 5,709 | 5,111 | 3,596 | 4,468 | 4,848 |
| Non-recourse funding obligations | 2,765 | 2,450 | 2,150 | 2,150 | 1,400 |
| Short-term borrowings | 199 | 295 | 295 | 380 | 152 |
| Long-term borrowings | 3,321 | 2,730 | 2,741 | 2,729 | 2,736 |
| Senior notes underlying equity units | 600 | 600 | 600 | 600 | 600 |
| Mandatorily redeemable preferred stock | 100 | 100 | 100 | 100 | 100 |
| Deferred tax liability | 1,522 | 1,411 | 897 | 1,132 | 1,357 |
| Borrowings related to securitization entities | — | — | — | — | 660 |
| Separate account liabilities | 10,875 | 10,084 | 9,625 | 9,700 | 9,106 |
| Liabilities associated with discontinued operations | 1,423 | 1,376 | 1,370 | 1,406 | 1,401 |
| Total liabilities | 97,541 | 94,538 | 91,436 | 92,429 | 92,344 |
| Commitments and contingencies | | | | | |
| Stockholders' equity: | | | | | |
| Common stock | — | — | — | — | — |
| Additional paid-in capital | 10,759 | 10,737 | 10,713 | 10,682 | 10,671 |
| Accumulated other comprehensive income (loss): | | | | | |
| Net unrealized investment gains (losses) | 435 | 437 | (312) | 223 | 760 |
| Derivatives qualifying as hedges | 375 | 377 | 212 | 280 | 389 |
| Foreign currency translation and other adjustments | 347 | 352 | 333 | 237 | 255 |
| Total accumulated other comprehensive income (loss) | 1,157 | 1,166 | 233 | 740 | 1,404 |
| Retained earnings | 2,914 | 2,581 | 2,317 | 2,035 | 1,735 |
| Treasury stock, at cost | (1,500) | (1,175) | (1,053) | (979) | (500) |
| Total stockholders' equity | 13,330 | 13,309 | 12,210 | 12,478 | 13,310 |
| Total liabilities and stockholders' equity | \$ 110,871 | \$ 107,847 | \$103,646 | \$104,907 | \$ 105,654 |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Deferred Acquisition Costs Rollforward
(amounts in millions)

| <u>Deferred Acquisition Costs Rollforward</u> | <u>Retirement and Protection</u> | <u>International</u> | <u>U.S. Mortgage Insurance</u> | <u>Corporate and Other</u> | <u>Total</u> |
|--|--------------------------------------|----------------------|------------------------------------|--------------------------------|----------------|
| Unamortized balance as of September 30, 2006 | \$ 5,173 | \$ 744 | \$ 58 | \$ — | \$5,975 |
| Costs deferred | 213 | 123 | 8 | — | 344 |
| Amortization, net of interest accretion ⁽¹⁾ | (78) | (53) | (6) | — | (137) |
| Impact of foreign currency translation | — | 21 | — | — | 21 |
| Transfers ⁽²⁾ | — | (44) | — | — | (44) |
| Unamortized balance as of December 31, 2006 | 5,308 | 791 | 60 | — | 6,159 |
| Accumulated effect of net unrealized investment gains (losses) | 24 | — | — | — | 24 |
| Balance as of December 31, 2006 | <u>\$ 5,332</u> | <u>\$ 791</u> | <u>\$ 60</u> | <u>\$ —</u> | <u>\$6,183</u> |

(1) Amortization, net of interest accretion, includes \$3 million of amortization related to net investment gains (losses) for our investment contracts.

(2) Reflects balance reclassified to other liabilities related to certain reinsurance assumed business that was reclassified from reinsurance accounting to the deposit method of accounting.

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Quarterly Results by Segment

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GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Consolidated Net Income and Segment Net Operating Income
(amounts in millions, except per share amounts)

| | Q4 | 2006 | | | | 2005 | | | | |
|---|---------------|---------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|----------------|
| | | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| Retirement and Protection: | | | | | | | | | | |
| Managed Money | \$ 7 | \$ 5 | \$ 6 | \$ 2 | \$ 20 | \$ 3 | \$ 3 | \$ 2 | \$ 2 | \$ 10 |
| Retirement Income | 49 | 39 | 38 | 49 | 175 | 54 | 50 | 47 | 49 | 200 |
| Spread-Based Institutional | 10 | 9 | 13 | 10 | 42 | 11 | 6 | 11 | 9 | 37 |
| Life Insurance | 83 | 79 | 77 | 74 | 313 | 79 | 73 | 55 | 68 | 275 |
| Long-Term Care Insurance | 35 | 38 | 37 | 43 | 153 | 43 | 41 | 46 | 42 | 172 |
| Total Retirement and Protection | 184 | 170 | 171 | 178 | 703 | 190 | 173 | 161 | 170 | 694 |
| International: | | | | | | | | | | |
| International Mortgage Insurance—Canada | 57 | 54 | 51 | 46 | 208 | 46 | 38 | 35 | 34 | 153 |
| —Australia | 46 | 26 | 35 | 30 | 137 | 24 | 28 | 25 | 29 | 106 |
| —Other International | 4 | 1 | 4 | 1 | 10 | 2 | 2 | — | 6 | 10 |
| Payment Protection Insurance | 33 | 26 | 29 | 25 | 113 | 21 | 23 | 24 | 22 | 90 |
| Total International | 140 | 107 | 119 | 102 | 468 | 93 | 91 | 84 | 91 | 359 |
| U.S. Mortgage Insurance | 62 | 53 | 72 | 72 | 259 | 47 | 58 | 61 | 72 | 238 |
| Corporate and Other | (31) | (33) | (34) | (15) | (113) | (39) | (19) | (30) | (16) | (104) |
| NET OPERATING INCOME | 355 | 297 | 328 | 337 | 1,317 | 291 | 303 | 276 | 317 | 1,187 |
| ADJUSTMENTS TO NET OPERATING INCOME: | | | | | | | | | | |
| Net income from discontinued operations, net of taxes | 12 | 10 | 11 | 8 | 41 | 9 | 8 | 9 | 9 | 35 |
| Net investment gains (losses), net of taxes and other adjustments | 6 | (3) | (22) | (15) | (34) | 7 | (4) | — | (4) | (1) |
| Cumulative effect of accounting change, net of taxes | — | — | — | 4 | 4 | — | — | — | — | — |
| NET INCOME | \$ 373 | \$ 304 | \$ 317 | \$ 334 | \$1,328 | \$ 307 | \$ 307 | \$ 285 | \$ 322 | \$1,221 |
| Earnings Per Share Data: | | | | | | | | | | |
| Earnings Per Share | | | | | | | | | | |
| Basic | \$ 0.83 | \$ 0.67 | \$ 0.70 | \$ 0.72 | \$ 2.91 | \$ 0.65 | \$ 0.65 | \$ 0.61 | \$ 0.66 | \$ 2.57 |
| Diluted | \$ 0.81 | \$ 0.65 | \$ 0.68 | \$ 0.70 | \$ 2.83 | \$ 0.64 | \$ 0.64 | \$ 0.60 | \$ 0.65 | \$ 2.52 |
| Operating Earnings Per Share | | | | | | | | | | |
| Basic | \$ 0.79 | \$ 0.65 | \$ 0.72 | \$ 0.72 | \$ 2.89 | \$ 0.62 | \$ 0.64 | \$ 0.59 | \$ 0.65 | \$ 2.50 |
| Diluted | \$ 0.77 | \$ 0.64 | \$ 0.70 | \$ 0.70 | \$ 2.81 | \$ 0.60 | \$ 0.63 | \$ 0.58 | \$ 0.64 | \$ 2.45 |
| Shares Outstanding | | | | | | | | | | |
| Basic | 447.4 | 453.8 | 455.8 | 467.0 | 455.9 | 470.9 | 470.7 | 470.4 | 488.8 | 475.3 |
| Diluted | 460.7 | 467.2 | 468.3 | 479.5 | 469.4 | 482.6 | 481.1 | 477.4 | 494.3 | 484.6 |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Consolidated Segment Net Income and Segment Net Operating Income
(amounts in millions)

| Three months ended December 31, 2006 | Retirement and Protection | | | | | | International | | | | | | U.S. Mortgage Insurance | Corporate and Other | Total |
|---|---------------------------|-------------------|----------------------------|----------------|--------------------------|--------|---------------------------|------------------------------|--------------------------|------------------------------|--------|--------|-------------------------|---------------------|-------|
| | Managed Money | Retirement Income | Spread-Based Institutional | Life Insurance | Long-Term Care Insurance | Total | Mortgage Insurance-Canada | Mortgage Insurance-Australia | Other Mortgage Insurance | Payment Protection Insurance | Total | | | | |
| REVENUES: | | | | | | | | | | | | | | | |
| Premiums | \$ — | \$ 146 | \$ — | \$ 225 | \$ 490 | \$ 861 | \$ 88 | \$ 110 | \$ 22 | \$ 226 | \$ 446 | \$ 136 | \$ 3 | \$1,446 | |
| Net investment income | 1 | 330 | 157 | 156 | 196 | 840 | 30 | 22 | 4 | 45 | 101 | 34 | 28 | 1,003 | |
| Net investment gains (losses) | — | (7) | — | — | 1 | (6) | 2 | (1) | — | — | 1 | 4 | 9 | 8 | |
| Policy fees and other income | 64 | 40 | — | 82 | 3 | 189 | — | — | 1 | 2 | 3 | 4 | 4 | 200 | |
| Total revenues | 65 | 509 | 157 | 463 | 690 | 1,884 | 120 | 131 | 27 | 273 | 551 | 178 | 44 | 2,657 | |
| BENEFITS AND EXPENSES: | | | | | | | | | | | | | | | |
| Benefits and other changes in policy reserves | — | 223 | — | 178 | 492 | 893 | 14 | 52 | 1 | 36 | 103 | 54 | — | 1,050 | |
| Interest credited | — | 153 | 139 | 59 | 37 | 388 | — | — | — | — | — | — | — | 388 | |
| Acquisition and operating expenses, net of deferrals | 53 | 31 | 2 | 32 | 89 | 207 | 15 | 11 | 20 | 142 | 188 | 30 | 21 | 446 | |
| Amortization of deferred acquisition costs and intangibles | — | 52 | — | 33 | 18 | 103 | 3 | 5 | 2 | 45 | 55 | 6 | 1 | 165 | |
| Interest expense | — | 1 | — | 42 | — | 43 | — | — | — | 6 | 6 | — | 58 | 107 | |
| Total benefits and expenses | 53 | 460 | 141 | 344 | 636 | 1,634 | 32 | 68 | 23 | 229 | 352 | 90 | 80 | 2,156 | |
| INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | | | | | | | | | | | | | | | |
| Provision (benefit) for income taxes | 12 | 49 | 16 | 119 | 54 | 250 | 88 | 63 | 4 | 44 | 199 | 88 | (36) | 501 | |
| | 5 | 3 | 6 | 36 | 18 | 68 | 30 | 17 | — | 11 | 58 | 24 | (10) | 140 | |
| SEGMENT NET INCOME (LOSS) FROM CONTINUING OPERATIONS | | | | | | | | | | | | | | | |
| | 7 | 46 | 10 | 83 | 36 | 182 | 58 | 46 | 4 | 33 | 141 | 64 | (26) | 361 | |
| ADJUSTMENTS TO SEGMENT NET INCOME (LOSS) FROM CONTINUING OPERATIONS: | | | | | | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | 3 | — | — | (1) | 2 | (1) | — | — | — | (1) | (2) | (5) | (6) | |
| SEGMENT NET OPERATING INCOME (LOSS) | | | | | | | | | | | | | | | |
| | \$ 7 | \$ 49 | \$ 10 | \$ 83 | \$ 35 | \$ 184 | \$ 57 | \$ 46 | \$ 4 | \$ 33 | \$ 140 | \$ 62 | \$ (31) | \$ 355 | |
| <i>Effective tax rate (operating income)</i> | 41.7% | 7.9% | 37.5% | 30.3% | 34.0% | 27.4% | 33.7% | 28.1% | 0.0% | 25.0% | 29.3% | 26.2% | 31.1% | 27.6% | |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Consolidated Segment Net Income and Segment Net Operating Income (continued)
(amounts in millions)

| Three months ended December 31, 2005 | Retirement and Protection | | | | | | International | | | | | U.S. Mortgage Insurance | Corporate and Other | Total |
|---|---------------------------|----------------------|-----------------------------------|-------------------|------------------------------------|--------|----------------------------------|-------------------------------------|--------------------------------|------------------------------------|--------|-------------------------------|---------------------------|---------|
| | Managed Money | Retirement Income | Spread- Based Institutional | Life Insurance | Long- Term Care Insurance | Total | Mortgage Insurance- Canada | Mortgage Insurance- Australia | Other Mortgage Insurance | Payment Protection Insurance | Total | | | |
| REVENUES: | | | | | | | | | | | | | | |
| Premiums | \$ — | \$ 181 | \$ — | \$ 207 | \$ 429 | \$ 817 | \$ 67 | \$ 37 | \$ 13 | \$ 307 | \$ 424 | \$ 112 | \$ 13 | \$1,366 |
| Net investment income | — | 367 | 126 | 134 | 171 | 798 | 25 | 16 | 3 | 22 | 66 | 33 | 32 | 929 |
| Net investment gains (losses) | — | — | — | — | — | — | — | — | — | — | — | — | 11 | 11 |
| Policy fees and other income | 35 | 28 | — | 80 | 5 | 148 | 4 | 1 | — | 6 | 11 | 6 | 4 | 169 |
| Total revenues | 35 | 576 | 126 | 421 | 605 | 1,763 | 96 | 54 | 16 | 335 | 501 | 151 | 60 | 2,475 |
| BENEFITS AND EXPENSES: | | | | | | | | | | | | | | |
| Benefits and other changes in policy reserves | — | 255 | — | 158 | 399 | 812 | 8 | 7 | 1 | 61 | 77 | 50 | 1 | 940 |
| Interest credited | — | 170 | 106 | 59 | 38 | 373 | — | — | — | — | — | — | — | 373 |
| Acquisition and operating expenses, net of deferrals | 31 | 33 | 4 | 36 | 79 | 183 | 16 | 8 | 12 | 176 | 212 | 38 | 38 | 471 |
| Amortization of deferred acquisition costs and intangibles | — | 39 | — | 26 | 22 | 87 | 2 | 2 | 1 | 63 | 68 | 9 | 2 | 166 |
| Interest expense | — | 1 | — | 19 | — | 20 | — | — | — | — | — | — | 60 | 80 |
| Total benefits and expenses | 31 | 498 | 110 | 298 | 538 | 1,475 | 26 | 17 | 14 | 300 | 357 | 97 | 101 | 2,030 |
| INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | | | | | | | | | | | | | | |
| | 4 | 78 | 16 | 123 | 67 | 288 | 70 | 37 | 2 | 35 | 144 | 54 | (41) | 445 |
| Provision (benefit) for income taxes | 1 | 24 | 5 | 44 | 24 | 98 | 24 | 13 | — | 14 | 51 | 7 | (9) | 147 |
| SEGMENT NET INCOME (LOSS) FROM CONTINUING OPERATIONS | | | | | | | | | | | | | | |
| | 3 | 54 | 11 | 79 | 43 | 190 | 46 | 24 | 2 | 21 | 93 | 47 | (32) | 298 |
| ADJUSTMENTS TO SEGMENT NET INCOME (LOSS) FROM CONTINUING OPERATIONS: | | | | | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | — | — | — | — | — | — | — | — | — | — | — | (7) | (7) |
| SEGMENT NET OPERATING INCOME (LOSS) | | | | | | | | | | | | | | |
| | \$ 3 | \$ 54 | \$ 11 | \$ 79 | \$ 43 | \$ 190 | \$ 46 | \$ 24 | \$ 2 | \$ 21 | \$ 93 | \$ 47 | \$ (39) | \$ 291 |
| <i>Effective tax rate (operating income)</i> | 25.0% | 30.8% | 31.3% | 35.8% | 35.8% | 34.0% | 34.3% | 35.1% | 0.0% | 40.0% | 35.4% | 13.0% | 25.0% | 32.9% |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Consolidated Segment Net Income and Segment Net Operating Income
(amounts in millions)

| Twelve months ended December 31, 2006 | Retirement and Protection | | | | | | International | | | | | | U.S. Mortgage Insurance | Corporate and Other | Total |
|---|---------------------------|----------------------|-----------------------------------|-------------------|------------------------------------|---------|----------------------------------|-------------------------------------|--------------------------------|------------------------------------|---------|--------|-------------------------------|------------------------|-------|
| | Managed Money | Retirement Income | Spread- Based Institutional | Life Insurance | Long- Term Care Insurance | Total | Mortgage Insurance- Canada | Mortgage Insurance- Australia | Other Mortgage Insurance | Payment Protection Insurance | Total | | | | |
| REVENUES: | | | | | | | | | | | | | | | |
| Premiums | \$ — | \$ 736 | \$ — | \$ 900 | \$ 1,858 | \$3,494 | \$ 306 | \$ 266 | \$ 74 | \$ 1,149 | \$1,795 | \$ 486 | \$ 27 | \$ 5,802 | |
| Net investment income | 2 | 1,335 | 578 | 586 | 736 | 3,237 | 108 | 75 | 18 | 113 | 314 | 140 | 96 | 3,787 | |
| Net investment gains (losses) | — | (63) | (6) | (4) | 9 | (64) | 3 | (2) | — | — | 1 | 6 | (12) | (69) | |
| Policy fees and other income | 197 | 153 | — | 325 | 23 | 698 | 11 | — | 1 | 22 | 34 | 19 | 14 | 765 | |
| Total revenues | 199 | 2,161 | 572 | 1,807 | 2,626 | 7,365 | 428 | 339 | 93 | 1,284 | 2,144 | 651 | 125 | 10,285 | |
| BENEFITS AND EXPENSES: | | | | | | | | | | | | | | | |
| Benefits and other changes in policy reserves | — | 1,015 | — | 715 | 1,791 | 3,521 | 41 | 101 | 10 | 187 | 339 | 141 | 3 | 4,004 | |
| Interest credited | — | 634 | 504 | 238 | 144 | 1,520 | — | — | — | — | — | — | — | 1,520 | |
| Acquisition and operating expenses, net of deferrals | 167 | 139 | 8 | 142 | 351 | 807 | 66 | 37 | 64 | 683 | 850 | 129 | 72 | 1,858 | |
| Amortization of deferred acquisition costs and intangibles | — | 173 | 1 | 99 | 95 | 368 | 11 | 15 | 5 | 252 | 283 | 30 | 5 | 686 | |
| Interest expense | — | 5 | — | 135 | — | 140 | — | — | — | 6 | 6 | — | 218 | 364 | |
| Total benefits and expenses | 167 | 1,966 | 513 | 1,329 | 2,381 | 6,356 | 118 | 153 | 79 | 1,128 | 1,478 | 300 | 298 | 8,432 | |
| INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | | | | | | | | | | | | | | | |
| | 32 | 195 | 59 | 478 | 245 | 1,009 | 310 | 186 | 14 | 156 | 666 | 351 | (173) | 1,853 | |
| Provision (benefit) for income taxes | 12 | 50 | 21 | 167 | 86 | 336 | 101 | 49 | 4 | 43 | 197 | 89 | (52) | 570 | |
| Cumulative effect of accounting change, net of taxes | 20 | 145 | 38 | 311 | 159 | 673 | 209 | 137 | 10 | 113 | 469 | 262 | (121) | 1,283 | |
| | — | — | — | — | — | — | — | — | — | — | — | — | 4 | 4 | |
| SEGMENT NET INCOME (LOSS) FROM CONTINUING OPERATIONS | | | | | | | | | | | | | | | |
| | 20 | 145 | 38 | 311 | 159 | 673 | 209 | 137 | 10 | 113 | 469 | 262 | (117) | 1,287 | |
| ADJUSTMENTS TO SEGMENT NET INCOME (LOSS) FROM CONTINUING OPERATIONS: | | | | | | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | 30 | 4 | 2 | (6) | 30 | (1) | — | — | — | (1) | (3) | 8 | 34 | |
| Cumulative effect of accounting change, net of taxes | — | — | — | — | — | — | — | — | — | — | — | — | (4) | (4) | |
| SEGMENT NET OPERATING INCOME (LOSS) | | | | | | | | | | | | | | | |
| | \$ 20 | \$ 175 | \$ 42 | \$ 313 | \$ 153 | \$ 703 | \$ 208 | \$ 137 | \$ 10 | \$ 113 | \$ 468 | \$ 259 | \$ (113) | \$ 1,317 | |
| <i>Effective tax rate (operating income)</i> | 37.5% | 27.2% | 35.4% | 35.1% | 35.2% | 33.4% | 32.2% | 27.1% | 28.6% | 27.6% | 29.6% | 24.9% | 29.8% | 30.8% | |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Consolidated Segment Net Income and Segment Net Operating Income (continued)
(amounts in millions)

| Twelve months ended December 31, 2005 | Retirement and Protection | | | | | | International | | | | | | U.S. Mortgage Insurance | Corporate and Other | Total |
|---|---------------------------|----------------------|-----------------------------------|-------------------|------------------------------------|---------|----------------------------------|-------------------------------------|--------------------------------|------------------------------------|---------|--------|-------------------------------|------------------------|-------|
| | Managed Money | Retirement Income | Spread- Based Institutional | Life Insurance | Long- Term Care Insurance | Total | Mortgage Insurance- Canada | Mortgage Insurance- Australia | Other Mortgage Insurance | Payment Protection Insurance | Total | | | | |
| REVENUES: | | | | | | | | | | | | | | | |
| Premiums | \$ — | \$ 855 | \$ — | \$ 813 | \$ 1,680 | \$3,348 | \$ 228 | \$ 149 | \$ 58 | \$ 1,369 | \$1,804 | \$ 447 | \$ 39 | \$5,638 | |
| Net investment income | — | 1,371 | 442 | 493 | 652 | 2,958 | 87 | 58 | 12 | 97 | 254 | 130 | 147 | 3,489 | |
| Net investment gains (losses) | — | — | — | — | — | — | — | — | — | — | — | — | (1) | (1) | |
| Policy fees and other income | 132 | 112 | — | 317 | 15 | 576 | 17 | 2 | — | 26 | 45 | 26 | 13 | 660 | |
| Total revenues | 132 | 2,338 | 442 | 1,623 | 2,347 | 6,882 | 332 | 209 | 70 | 1,492 | 2,103 | 603 | 198 | 9,786 | |
| BENEFITS AND EXPENSES: | | | | | | | | | | | | | | | |
| Benefits and other changes in policy reserves | — | 1,111 | — | 663 | 1,547 | 3,321 | 29 | 9 | 7 | 263 | 308 | 117 | 7 | 3,753 | |
| Interest credited | — | 681 | 375 | 235 | 132 | 1,423 | — | — | — | — | — | — | — | 1,423 | |
| Acquisition and operating expenses, net of deferrals | 118 | 131 | 10 | 134 | 298 | 691 | 55 | 28 | 45 | 747 | 875 | 161 | 94 | 1,821 | |
| Amortization of deferred acquisition costs and intangibles | — | 131 | — | 111 | 103 | 345 | 8 | 9 | 4 | 340 | 361 | 35 | 10 | 751 | |
| Interest expense | — | 3 | — | 52 | — | 55 | — | — | — | — | — | — | 238 | 293 | |
| Total benefits and expenses | 118 | 2,057 | 385 | 1,195 | 2,080 | 5,835 | 92 | 46 | 56 | 1,350 | 1,544 | 313 | 349 | 8,041 | |
| INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | | | | | | | | | | | | | | | |
| | 14 | 281 | 57 | 428 | 267 | 1,047 | 240 | 163 | 14 | 142 | 559 | 290 | (151) | 1,745 | |
| Provision (benefit) for income taxes | 4 | 81 | 20 | 153 | 95 | 353 | 87 | 57 | 4 | 52 | 200 | 52 | (46) | 559 | |
| SEGMENT NET INCOME (LOSS) FROM CONTINUING OPERATIONS | | | | | | | | | | | | | | | |
| | 10 | 200 | 37 | 275 | 172 | 694 | 153 | 106 | 10 | 90 | 359 | 238 | (105) | 1,186 | |
| ADJUSTMENTS TO SEGMENT NET INCOME (LOSS) FROM CONTINUING OPERATIONS: | | | | | | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | — | — | — | — | — | — | — | — | — | — | — | 1 | 1 | |
| SEGMENT NET OPERATING INCOME (LOSS) | | | | | | | | | | | | | | | |
| | \$ 10 | \$ 200 | \$ 37 | \$ 275 | \$ 172 | \$ 694 | \$ 153 | \$ 106 | \$ 10 | \$ 90 | \$ 359 | \$ 238 | \$ (104) | \$1,187 | |
| <i>Effective tax rate (operating income)</i> | 28.6% | 28.8% | 35.1% | 35.7% | 35.6% | 33.7% | 36.3% | 35.0% | 28.6% | 36.6% | 35.8% | 17.9% | 30.7% | 32.0% | |

Retirement and Protection

20

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income—Retirement and Protection
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ 861 | \$ 923 | \$ 884 | \$ 826 | \$3,494 | \$ 817 | \$ 813 | \$ 865 | \$ 853 | \$3,348 |
| Net investment income | 840 | 803 | 817 | 777 | 3,237 | 798 | 742 | 708 | 710 | 2,958 |
| Net investment gains (losses) | (6) | (6) | (47) | (5) | (64) | — | — | — | — | — |
| Policy fees and other income | 189 | 166 | 178 | 165 | 698 | 148 | 161 | 129 | 138 | 576 |
| Total revenues | <u>1,884</u> | <u>1,886</u> | <u>1,832</u> | <u>1,763</u> | <u>7,365</u> | <u>1,763</u> | <u>1,716</u> | <u>1,702</u> | <u>1,701</u> | <u>6,882</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 893 | 935 | 873 | 820 | 3,521 | 812 | 804 | 837 | 868 | 3,321 |
| Interest credited | 388 | 382 | 378 | 372 | 1,520 | 373 | 364 | 346 | 340 | 1,423 |
| Acquisition and operating expenses, net of deferrals | 207 | 203 | 208 | 189 | 807 | 183 | 182 | 168 | 158 | 691 |
| Amortization of deferred acquisition costs and intangibles | 103 | 76 | 106 | 83 | 368 | 87 | 91 | 103 | 64 | 345 |
| Interest expense | 43 | 36 | 35 | 26 | 140 | 20 | 14 | 12 | 9 | 55 |
| Total benefits and expenses | <u>1,634</u> | <u>1,632</u> | <u>1,600</u> | <u>1,490</u> | <u>6,356</u> | <u>1,475</u> | <u>1,455</u> | <u>1,466</u> | <u>1,439</u> | <u>5,835</u> |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | | | | | | | | | | |
| | 250 | 254 | 232 | 273 | 1,009 | 288 | 261 | 236 | 262 | 1,047 |
| Provision for income taxes | 68 | 87 | 83 | 98 | 336 | 98 | 88 | 75 | 92 | 353 |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | 182 | 167 | 149 | 175 | 673 | 190 | 173 | 161 | 170 | 694 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 2 | 3 | 22 | 3 | 30 | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME | <u>\$ 184</u> | <u>\$ 170</u> | <u>\$ 171</u> | <u>\$ 178</u> | <u>\$ 703</u> | <u>\$ 190</u> | <u>\$ 173</u> | <u>\$ 161</u> | <u>\$ 170</u> | <u>\$ 694</u> |
| <i>Effective tax rate (operating income)</i> | 27.4% | 34.1% | 35.7% | 36.0% | 33.4% | 34.0% | 33.7% | 31.8% | 35.1% | 33.7% |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income and Sales—Managed Money
(amounts in millions)

| | Q4 | 2006 | | | | 2005 | | | | |
|---|-----------------|----------------|----------------|----------------|-----------------|----------------|----------------|----------------|----------------|----------------|
| | | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — |
| Net investment income | 1 | — | 1 | — | 2 | — | — | — | — | — |
| Net investment gains (losses) | — | — | — | — | — | — | — | — | — | — |
| Policy fees and other income | 64 | 46 | 46 | 41 | 197 | 35 | 33 | 32 | 32 | 132 |
| Total revenues | 65 | 46 | 47 | 41 | 199 | 35 | 33 | 32 | 32 | 132 |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | — | — | — | — | — | — | — | — | — | — |
| Interest credited | — | — | — | — | — | — | — | — | — | — |
| Acquisition and operating expenses, net of deferrals | 53 | 38 | 39 | 37 | 167 | 31 | 29 | 29 | 29 | 118 |
| Amortization of deferred acquisition costs and intangibles | — | — | — | — | — | — | — | — | — | — |
| Interest expense | — | — | — | — | — | — | — | — | — | — |
| Total benefits and expenses | 53 | 38 | 39 | 37 | 167 | 31 | 29 | 29 | 29 | 118 |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | 12 | 8 | 8 | 4 | 32 | 4 | 4 | 3 | 3 | 14 |
| Provision for income taxes | 5 | 3 | 2 | 2 | 12 | 1 | 1 | 1 | 1 | 4 |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | 7 | 5 | 6 | 2 | 20 | 3 | 3 | 2 | 2 | 10 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | — | — | — | — | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME | \$ 7 | \$ 5 | \$ 6 | \$ 2 | \$ 20 | \$ 3 | \$ 3 | \$ 2 | \$ 2 | \$ 10 |
| <i>Effective tax rate (operating income)</i> | 41.7% | 37.5% | 25.0% | 50.0% | 37.5% | 25.0% | 25.0% | 33.3% | 33.3% | 28.6% |
| SALES: | | | | | | | | | | |
| Sales by Distribution Channel: | | | | | | | | | | |
| Independent Producers | \$ 984 | \$ 373 | \$ 417 | \$ 299 | \$ 2,073 | \$ 226 | \$ 210 | \$ 222 | \$ 193 | \$ 851 |
| Dedicated Sales Specialist | 233 | 229 | 226 | 283 | 971 | 247 | 219 | 156 | 130 | 752 |
| Total Sales | \$ 1,217 | \$ 602 | \$ 643 | \$ 582 | \$ 3,044 | \$ 473 | \$ 429 | \$ 378 | \$ 323 | \$1,603 |
| Assets Under Management: | | | | | | | | | | |
| Account value, beginning of the period | \$ 6,766 | \$6,143 | \$5,824 | \$5,180 | \$ 5,180 | \$4,777 | \$4,335 | \$4,046 | \$3,973 | \$3,973 |
| Acquisitions ⁽¹⁾ | 9,110 | — | — | — | 9,110 | — | — | — | — | — |
| Deposits | 1,217 | 602 | 643 | 582 | 3,044 | 473 | 429 | 359 | 324 | 1,585 |
| Interest credited and investment performance | 696 | 154 | (159) | 254 | 945 | 72 | 160 | 58 | (96) | 194 |
| Surrenders, benefits and product charges | (496) | (133) | (165) | (192) | (986) | (142) | (147) | (128) | (155) | (572) |
| Account value, end of period | \$17,293 | \$6,766 | \$6,143 | \$5,824 | \$17,293 | \$5,180 | \$4,777 | \$4,335 | \$4,046 | \$5,180 |

Managed Money results represent AssetMark Investment Services, Inc., Genworth Financial Asset Management, Inc., Genworth Financial Advisers Corporation, Genworth Financial Trust Company and Capital Brokerage Corporation.

(1) On October 20, 2006, we acquired AssetMark Investment Services, Inc., an investment management and advisory company. Assets under management at acquisition date were \$9,110 million.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income—Retirement Income
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|---|--------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|---------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$146 | \$ 210 | \$ 200 | \$ 180 | \$ 736 | \$ 181 | \$ 189 | \$ 241 | \$ 244 | \$ 855 |
| Net investment income | 330 | 331 | 341 | 333 | 1,335 | 367 | 342 | 327 | 335 | 1,371 |
| Net investment gains (losses) | (7) | (7) | (42) | (7) | (63) | — | — | — | — | — |
| Policy fees and other income | 40 | 39 | 38 | 36 | 153 | 28 | 28 | 30 | 26 | 112 |
| Total revenues | <u>509</u> | <u>573</u> | <u>537</u> | <u>542</u> | <u>2,161</u> | <u>576</u> | <u>559</u> | <u>598</u> | <u>605</u> | <u>2,338</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 223 | 284 | 267 | 241 | 1,015 | 255 | 247 | 301 | 308 | 1,111 |
| Interest credited | 153 | 158 | 159 | 164 | 634 | 170 | 173 | 170 | 168 | 681 |
| Acquisition and operating expenses, net of deferrals | 31 | 36 | 39 | 33 | 139 | 33 | 35 | 35 | 28 | 131 |
| Amortization of deferred acquisition costs and intangibles | 52 | 45 | 40 | 36 | 173 | 39 | 33 | 32 | 27 | 131 |
| Interest expense | 1 | 2 | 1 | 1 | 5 | 1 | 1 | 1 | — | 3 |
| Total benefits and expenses | <u>460</u> | <u>525</u> | <u>506</u> | <u>475</u> | <u>1,966</u> | <u>498</u> | <u>489</u> | <u>539</u> | <u>531</u> | <u>2,057</u> |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | | | | | | | | | | |
| Provision for income taxes | 49 | 48 | 31 | 67 | 195 | 78 | 70 | 59 | 74 | 281 |
| | <u>3</u> | <u>13</u> | <u>11</u> | <u>23</u> | <u>50</u> | <u>24</u> | <u>20</u> | <u>12</u> | <u>25</u> | <u>81</u> |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | 46 | 35 | 20 | 44 | 145 | 54 | 50 | 47 | 49 | 200 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 3 | 4 | 18 | 5 | 30 | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME | <u>\$ 49</u> | <u>\$ 39</u> | <u>\$ 38</u> | <u>\$ 49</u> | <u>\$ 175</u> | <u>\$ 54</u> | <u>\$ 50</u> | <u>\$ 47</u> | <u>\$ 49</u> | <u>\$ 200</u> |
| <i>Effective tax rate (operating income)</i> | 7.9% | 26.4% | 36.7% | 33.8% | 27.2% | 30.8% | 28.6% | 20.3% | 33.8% | 28.8% |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income and Sales—Retirement Income—Fee-Based
(amounts in millions)

| | Q4 | 2006 | | | | 2005 | | | | |
|---|---------------|--------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|----------------|
| | | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — |
| Net investment income | 5 | 5 | 5 | 4 | 19 | 6 | 4 | 5 | 4 | 19 |
| Net investment gains (losses) | 1 | (1) | — | — | — | — | — | — | — | — |
| Policy fees and other income | 36 | 33 | 31 | 30 | 130 | 23 | 24 | 25 | 23 | 95 |
| Total revenues | 42 | 37 | 36 | 34 | 149 | 29 | 28 | 30 | 27 | 114 |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 3 | 3 | 3 | 1 | 10 | — | 2 | 4 | 1 | 7 |
| Interest credited | 3 | 3 | 4 | 4 | 14 | 5 | 1 | 4 | 3 | 13 |
| Acquisition and operating expenses, net of deferrals | 6 | 9 | 10 | 6 | 31 | 5 | 6 | 4 | (2) | 13 |
| Amortization of deferred acquisition costs and intangibles | 6 | 6 | 6 | 5 | 23 | 5 | 5 | 4 | 3 | 17 |
| Interest expense | — | — | — | — | — | — | — | — | — | — |
| Total benefits and expenses | 18 | 21 | 23 | 16 | 78 | 15 | 14 | 16 | 5 | 50 |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | | | | | | | | | | |
| | 24 | 16 | 13 | 18 | 71 | 14 | 14 | 14 | 22 | 64 |
| Provision for income taxes | 5 | 1 | 4 | 5 | 15 | 3 | 3 | 2 | 7 | 15 |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | 19 | 15 | 9 | 13 | 56 | 11 | 11 | 12 | 15 | 49 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (1) | 1 | — | — | — | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME | \$ 18 | \$ 16 | \$ 9 | \$ 13 | \$ 56 | \$ 11 | \$ 11 | \$ 12 | \$ 15 | \$ 49 |
| <i>Effective tax rate (operating income)</i> | 22.6% | 5.9% | 30.8% | 27.8% | 21.4% | 21.4% | 21.4% | 14.3% | 31.8% | 23.4% |
| SALES: | | | | | | | | | | |
| Sales by Product: | | | | | | | | | | |
| Income Distribution Series ⁽¹⁾ | \$ 400 | \$327 | \$ 307 | \$ 264 | \$1,298 | \$ 201 | \$ 99 | \$ 95 | \$ 86 | \$ 481 |
| Traditional Variable Annuities | 130 | 111 | 140 | 138 | 519 | 134 | 142 | 159 | 178 | 613 |
| Variable Life | 3 | 3 | 1 | 4 | 11 | 3 | 3 | 5 | 3 | 14 |
| Total Sales | \$ 533 | \$441 | \$ 448 | \$ 406 | \$1,828 | \$ 338 | \$ 244 | \$ 259 | \$ 267 | \$1,108 |
| Sales by Distribution Channel: | | | | | | | | | | |
| Financial Intermediaries | \$ 498 | \$408 | \$ 420 | \$ 375 | \$1,701 | \$ 308 | \$ 221 | \$ 243 | \$ 247 | \$1,019 |
| Independent Producers | 10 | 12 | 9 | 9 | 40 | 10 | 8 | 6 | 9 | 33 |
| Dedicated Sales Specialist | 25 | 21 | 19 | 22 | 87 | 20 | 15 | 10 | 11 | 56 |
| Total Sales | \$ 533 | \$441 | \$ 448 | \$ 406 | \$1,828 | \$ 338 | \$ 244 | \$ 259 | \$ 267 | \$1,108 |

Sales from our fee-based products represent new and additional premiums/deposits.

(1) Income Distribution Series products are comprised of our retirement income and annuity product and variable annuity riders that provide similar income features.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Assets Under Management—Retirement Income—Fee-Based
(amounts in millions)

| | Q4 | 2006 | | | | 2005 | | | | |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| Income Distribution Series⁽¹⁾ | | | | | | | | | | |
| Account value, net of reinsurance, beginning of period | \$1,929 | \$1,555 | \$1,235 | \$ 911 | \$ 911 | \$ 747 | \$ 634 | \$ 540 | \$ 462 | \$ 462 |
| Deposits | 411 | 334 | 350 | 281 | 1,376 | 170 | 109 | 92 | 85 | 456 |
| Interest credited and investment performance | 105 | 68 | (5) | 59 | 227 | 6 | 13 | 8 | (4) | 23 |
| Surrenders, benefits and product charges | (43) | (28) | (25) | (16) | (112) | (12) | (9) | (6) | (3) | (30) |
| Account value, net of reinsurance, end of period | <u>2,402</u> | <u>1,929</u> | <u>1,555</u> | <u>1,235</u> | <u>2,402</u> | <u>911</u> | <u>747</u> | <u>634</u> | <u>540</u> | <u>911</u> |
| Traditional Variable Annuities | | | | | | | | | | |
| Account value, net of reinsurance, beginning of period | 1,585 | 1,458 | 1,360 | 1,182 | 1,182 | 1,048 | 902 | 747 | 632 | 632 |
| Deposits | 126 | 105 | 147 | 132 | 510 | 123 | 137 | 145 | 143 | 548 |
| Interest credited and investment performance | 104 | 54 | (19) | 78 | 217 | 32 | 35 | 29 | (13) | 83 |
| Surrenders, benefits and product charges | (35) | (32) | (30) | (32) | (129) | (21) | (26) | (19) | (15) | (81) |
| Account value, net of reinsurance, end of period | <u>1,780</u> | <u>1,585</u> | <u>1,458</u> | <u>1,360</u> | <u>1,780</u> | <u>1,182</u> | <u>1,048</u> | <u>902</u> | <u>747</u> | <u>1,182</u> |
| Variable Life Insurance | | | | | | | | | | |
| Account value, beginning of the period | 371 | 367 | 377 | 363 | 363 | 355 | 347 | 335 | 345 | 345 |
| Deposits | 7 | 7 | 7 | 9 | 30 | 8 | 7 | 11 | 8 | 34 |
| Interest credited and investment performance | 23 | 10 | (5) | 18 | 46 | 12 | 13 | 11 | (11) | 25 |
| Surrenders, benefits and product charges | (10) | (13) | (12) | (13) | (48) | (12) | (12) | (10) | (7) | (41) |
| Account value, end of period | <u>391</u> | <u>371</u> | <u>367</u> | <u>377</u> | <u>391</u> | <u>363</u> | <u>355</u> | <u>347</u> | <u>335</u> | <u>363</u> |
| Total Retirement Income—Fee-Based | <u>\$4,573</u> | <u>\$3,885</u> | <u>\$3,380</u> | <u>\$2,972</u> | <u>\$4,573</u> | <u>\$2,456</u> | <u>\$2,150</u> | <u>\$1,883</u> | <u>\$1,622</u> | <u>\$2,456</u> |

(1) Income Distribution Series products are comprised of our retirement income and annuity product and variable annuity riders that provide similar income features.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income and Sales—Retirement Income—Spread-Based
(amounts in millions)

| | Q4 | 2006 | | | | 2005 | | | | |
|---|---------------|---------------|---------------|---------------|-----------------|---------------|---------------|---------------|---------------|-----------------|
| | | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ 146 | \$ 210 | \$ 200 | \$ 180 | \$ 736 | \$ 181 | \$ 189 | \$ 241 | \$ 244 | \$ 855 |
| Net investment income | 325 | 326 | 336 | 329 | 1,316 | 361 | 338 | 322 | 331 | 1,352 |
| Net investment gains (losses) | (8) | (6) | (42) | (7) | (63) | — | — | — | — | — |
| Policy fees and other income | 4 | 6 | 7 | 6 | 23 | 5 | 4 | 5 | 3 | 17 |
| Total revenues | 467 | 536 | 501 | 508 | 2,012 | 547 | 531 | 568 | 578 | 2,224 |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 220 | 281 | 264 | 240 | 1,005 | 255 | 245 | 297 | 307 | 1,104 |
| Interest credited | 150 | 155 | 155 | 160 | 620 | 165 | 172 | 166 | 165 | 668 |
| Acquisition and operating expenses, net of deferrals | 25 | 27 | 29 | 27 | 108 | 28 | 29 | 31 | 30 | 118 |
| Amortization of deferred acquisition costs and intangibles | 46 | 39 | 34 | 31 | 150 | 34 | 28 | 28 | 24 | 114 |
| Interest expense | 1 | 2 | 1 | 1 | 5 | 1 | 1 | 1 | — | 3 |
| Total benefits and expenses | 442 | 504 | 483 | 459 | 1,888 | 483 | 475 | 523 | 526 | 2,007 |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | 25 | 32 | 18 | 49 | 124 | 64 | 56 | 45 | 52 | 217 |
| Provision (benefit) for income taxes | (2) | 12 | 7 | 18 | 35 | 21 | 17 | 10 | 18 | 66 |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | 27 | 20 | 11 | 31 | 89 | 43 | 39 | 35 | 34 | 151 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | 4 | 3 | 18 | 5 | 30 | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME | \$ 31 | \$ 23 | \$ 29 | \$ 36 | \$ 119 | \$ 43 | \$ 39 | \$ 35 | \$ 34 | \$ 151 |
| <i>Effective tax rate (operating income)</i> | - | 3.3% | 36.1% | 38.3% | 35.7% | 29.6% | 32.8% | 30.4% | 22.2% | 34.6% |
| SALES: | | | | | | | | | | |
| Sales by Product: | | | | | | | | | | |
| Structured Settlements | \$ 10 | \$ 37 | \$ 43 | \$ 47 | \$ 137 | \$ 51 | \$ 50 | \$ 93 | \$ 153 | \$ 347 |
| Single Premium Immediate Annuities | 228 | 250 | 215 | 200 | 893 | 193 | 190 | 164 | 166 | 713 |
| Fixed Annuities | 202 | 360 | 261 | 189 | 1,012 | 343 | 378 | 686 | 364 | 1,771 |
| Total Sales | \$ 440 | \$ 647 | \$ 519 | \$ 436 | \$ 2,042 | \$ 587 | \$ 618 | \$ 943 | \$ 683 | \$ 2,831 |
| Sales by Distribution Channel: | | | | | | | | | | |
| Financial Intermediaries | \$ 322 | \$ 517 | \$ 409 | \$ 323 | \$ 1,571 | \$ 467 | \$ 487 | \$ 771 | \$ 441 | \$ 2,166 |
| Independent Producers | 108 | 112 | 106 | 107 | 433 | 113 | 124 | 164 | 230 | 631 |
| Dedicated Sales Specialists | 10 | 18 | 4 | 6 | 38 | 7 | 7 | 8 | 12 | 34 |
| Total Sales | \$ 440 | \$ 647 | \$ 519 | \$ 436 | \$ 2,042 | \$ 587 | \$ 618 | \$ 943 | \$ 683 | \$ 2,831 |
| Premiums by Product: | | | | | | | | | | |
| Single Premium Immediate Annuities | \$ 137 | \$ 178 | \$ 160 | \$ 129 | \$ 604 | \$ 144 | \$ 129 | \$ 139 | \$ 141 | \$ 553 |
| Structured Settlements | 9 | 32 | 40 | 51 | 132 | 37 | 60 | 102 | 103 | 302 |
| Total Premiums | \$ 146 | \$ 210 | \$ 200 | \$ 180 | \$ 736 | \$ 181 | \$ 189 | \$ 241 | \$ 244 | \$ 855 |

Sales from our life-contingent spread-based retail products represent annualized first-year premiums. Annualized first-year premiums are calculated as if premiums are consistently paid for the full period of the sale even if they were actually paid for only a portion of such period. Sales from our non-life-contingent spread-based retail products represent new and additional premiums/deposits.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Assets Under Management—Retirement Income—Spread-Based
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|---|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| Fixed Annuities | | | | | | | | | | |
| Account value, net of reinsurance, beginning of period | \$14,449 | \$14,835 | \$15,241 | \$15,547 | \$15,547 | \$15,676 | \$15,540 | \$15,214 | \$15,113 | \$15,113 |
| Deposits | 245 | 424 | 326 | 267 | 1,262 | 356 | 530 | 699 | 285 | 1,870 |
| Interest credited | 133 | 137 | 139 | 145 | 554 | 151 | 154 | 150 | 150 | 605 |
| Surrenders, benefits and product charges | (855) | (947) | (871) | (718) | (3,391) | (636) | (548) | (523) | (334) | (2,041) |
| Account value, net of reinsurance, end of period | <u>13,972</u> | <u>14,449</u> | <u>14,835</u> | <u>15,241</u> | <u>13,972</u> | <u>15,547</u> | <u>15,676</u> | <u>15,540</u> | <u>15,214</u> | <u>15,547</u> |
| Single Premium Immediate Annuities | | | | | | | | | | |
| Account value, net of reinsurance, beginning of period | 6,064 | 5,888 | 5,772 | 5,680 | 5,680 | 5,578 | 5,488 | 5,415 | 5,344 | 5,344 |
| Premiums and deposits | 269 | 294 | 290 | 250 | 1,103 | 240 | 230 | 215 | 212 | 897 |
| Interest credited | 83 | 82 | 78 | 80 | 323 | 79 | 77 | 80 | 77 | 313 |
| Surrenders, benefits and product charges | (242) | (200) | (252) | (238) | (932) | (217) | (217) | (222) | (218) | (874) |
| Account value, net of reinsurance, end of period | <u>6,174</u> | <u>6,064</u> | <u>5,888</u> | <u>5,772</u> | <u>6,174</u> | <u>5,680</u> | <u>5,578</u> | <u>5,488</u> | <u>5,415</u> | <u>5,680</u> |
| Structured Settlements | | | | | | | | | | |
| Account value, net of reinsurance, beginning of period | 1,003 | 966 | 925 | 871 | 871 | 831 | 765 | 653 | 533 | 533 |
| Premiums and deposits | 9 | 37 | 45 | 58 | 149 | 41 | 69 | 116 | 124 | 350 |
| Interest credited | 14 | 14 | 13 | 12 | 53 | 12 | 11 | 11 | 11 | 45 |
| Surrenders, benefits and product charges | (15) | (14) | (17) | (16) | (62) | (13) | (14) | (15) | (15) | (57) |
| Account value, net of reinsurance, end of period | <u>1,011</u> | <u>1,003</u> | <u>966</u> | <u>925</u> | <u>1,011</u> | <u>871</u> | <u>831</u> | <u>765</u> | <u>653</u> | <u>871</u> |
| Total Retirement Income—Spread-Based, net of reinsurance | <u><u>\$21,157</u></u> | <u><u>\$21,516</u></u> | <u><u>\$21,689</u></u> | <u><u>\$21,938</u></u> | <u><u>\$21,157</u></u> | <u><u>\$22,098</u></u> | <u><u>\$22,085</u></u> | <u><u>\$21,793</u></u> | <u><u>\$21,282</u></u> | <u><u>\$22,098</u></u> |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income and Sales—Spread-Based Institutional
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|---|---------------|---------------|---------------|---------------|-----------------|---------------|-----------------|---------------|---------------|-----------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — | \$ — |
| Net investment income | 157 | 144 | 145 | 132 | 578 | 126 | 113 | 105 | 98 | 442 |
| Net investment gains (losses) | — | (1) | (3) | (2) | (6) | — | — | — | — | — |
| Policy fees and other income | — | — | — | — | — | — | — | — | — | — |
| Total revenues | <u>157</u> | <u>143</u> | <u>142</u> | <u>130</u> | <u>572</u> | <u>126</u> | <u>113</u> | <u>105</u> | <u>98</u> | <u>442</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | — | — | — | — | — | — | — | — | — | — |
| Interest credited | 139 | 128 | 123 | 114 | 504 | 106 | 101 | 86 | 82 | 375 |
| Acquisition and operating expenses, net of deferrals | 2 | 2 | 2 | 2 | 8 | 4 | 2 | 2 | 2 | 10 |
| Amortization of deferred acquisition costs and intangibles | — | 1 | — | — | 1 | — | — | — | — | — |
| Interest expense | — | — | — | — | — | — | — | — | — | — |
| Total benefits and expenses | <u>141</u> | <u>131</u> | <u>125</u> | <u>116</u> | <u>513</u> | <u>110</u> | <u>103</u> | <u>88</u> | <u>84</u> | <u>385</u> |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | | | | | | | | | | |
| Provision for income taxes | 16 | 12 | 17 | 14 | 59 | 16 | 10 | 17 | 14 | 57 |
| | <u>6</u> | <u>4</u> | <u>6</u> | <u>5</u> | <u>21</u> | <u>5</u> | <u>4</u> | <u>6</u> | <u>5</u> | <u>20</u> |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | | | | | | | | | | |
| | 10 | 8 | 11 | 9 | 38 | 11 | 6 | 11 | 9 | 37 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | 1 | 2 | 1 | 4 | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME | | | | | | | | | | |
| | <u>\$ 10</u> | <u>\$ 9</u> | <u>\$ 13</u> | <u>\$ 10</u> | <u>\$ 42</u> | <u>\$ 11</u> | <u>\$ 6</u> | <u>\$ 11</u> | <u>\$ 9</u> | <u>\$ 37</u> |
| <i>Effective tax rate (operating income)</i> | 37.5% | 30.8% | 35.0% | 37.5% | 35.4% | 31.3% | 40.0% | 35.3% | 35.7% | 35.1% |
| SALES: | | | | | | | | | | |
| Sales by Product: | | | | | | | | | | |
| Guaranteed Investment Contracts (GICs) | \$ 85 | \$ 146 | \$ 29 | \$ 57 | \$ 317 | \$ 31 | \$ 81 | \$ 105 | \$ 49 | \$ 266 |
| Funding Agreements Backing Notes | 800 | 450 | 300 | 700 | 2,250 | 500 | 1,000 | 150 | 300 | 1,950 |
| Funding Agreements | — | — | 50 | — | 50 | — | — | 100 | — | 100 |
| Total Sales | <u>\$ 885</u> | <u>\$ 596</u> | <u>\$ 379</u> | <u>\$ 757</u> | <u>\$ 2,617</u> | <u>\$ 531</u> | <u>\$ 1,081</u> | <u>\$ 355</u> | <u>\$ 349</u> | <u>\$ 2,316</u> |

Sales from our spread-based institutional products represent new and additional premiums/deposits. These products are sold through specialized brokers and investment brokers as well as directly to the contractholder.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Assets Under Management by Contract Type — Spread-Based Institutional
(amounts in millions)

| | 2006 | | | | | | | | | |
|--|-----------------|----------------|----------------|-----------------|-----------------|----------------|----------------|-----------------|-----------------|-----------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| GICs, Funding Agreements and Funding Agreements Backing Notes | | | | | | | | | | |
| Account value, net of reinsurance, beginning of period | \$ 9,812 | \$9,886 | \$9,766 | \$ 9,777 | \$ 9,777 | \$9,998 | \$9,162 | \$ 9,408 | \$ 9,541 | \$ 9,541 |
| Deposits | 971 | 676 | 498 | 980 | 3,125 | 587 | 1,402 | 871 | 841 | 3,701 |
| Interest credited | 139 | 128 | 123 | 114 | 504 | 107 | 101 | 86 | 82 | 376 |
| Surrenders and benefits | (439) | (878) | (501) | (1,105) | (2,923) | (915) | (667) | (1,203) | (1,056) | (3,841) |
| Account value, end of period | <u>\$10,483</u> | <u>\$9,812</u> | <u>\$9,886</u> | <u>\$ 9,766</u> | <u>\$10,483</u> | <u>\$9,777</u> | <u>\$9,998</u> | <u>\$ 9,162</u> | <u>\$ 9,408</u> | <u>\$ 9,777</u> |
| By Contract Type: | | | | | | | | | | |
| Guaranteed Investment Contracts | \$ 2,241 | \$2,373 | \$2,619 | \$ 2,849 | | \$3,142 | \$3,217 | \$ 3,264 | \$ 3,302 | |
| Funding agreements backing notes | 5,544 | 4,741 | 4,569 | 4,270 | | 3,957 | 4,054 | 3,172 | 3,381 | |
| Funding agreements | <u>2,698</u> | <u>2,698</u> | <u>2,698</u> | <u>2,647</u> | | <u>2,678</u> | <u>2,727</u> | <u>2,726</u> | <u>2,725</u> | |
| | <u>\$10,483</u> | <u>\$9,812</u> | <u>\$9,886</u> | <u>\$ 9,766</u> | | <u>\$9,777</u> | <u>\$9,998</u> | <u>\$ 9,162</u> | <u>\$ 9,408</u> | |
| Funding agreements by liquidity provisions: | | | | | | | | | | |
| 90 day | \$ 425 | \$ 425 | \$ 425 | \$ 425 | | \$ 558 | \$ 858 | \$ 1,108 | \$ 1,308 | |
| 180 day | 450 | 450 | 450 | 450 | | 450 | 550 | 350 | 150 | |
| No put | 1,235 | 1,235 | 1,485 | 1,485 | | 1,385 | 1,035 | 985 | 1,010 | |
| 13 month rolling maturity | 575 | 575 | 325 | 275 | | 275 | 275 | 275 | 250 | |
| Accrued interest | 13 | 13 | 13 | 12 | | 10 | 9 | 8 | 7 | |
| Total funding agreements | <u>\$ 2,698</u> | <u>\$2,698</u> | <u>\$2,698</u> | <u>\$ 2,647</u> | | <u>\$2,678</u> | <u>\$2,727</u> | <u>\$ 2,726</u> | <u>\$ 2,725</u> | |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income and Sales—Life Insurance
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|---|--------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|---------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ 225 | \$ 228 | \$ 226 | \$ 221 | \$ 900 | \$ 207 | \$ 212 | \$ 193 | \$ 201 | \$ 813 |
| Net investment income | 156 | 146 | 146 | 138 | 586 | 134 | 122 | 116 | 121 | 493 |
| Net investment gains (losses) | — | (3) | (1) | — | (4) | — | — | — | — | — |
| Policy fees and other income | 82 | 74 | 86 | 83 | 325 | 80 | 94 | 65 | 78 | 317 |
| Total revenues | 463 | 445 | 457 | 442 | 1,807 | 421 | 428 | 374 | 400 | 1,623 |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 178 | 183 | 171 | 183 | 715 | 158 | 168 | 165 | 172 | 663 |
| Interest credited | 59 | 59 | 60 | 60 | 238 | 59 | 59 | 58 | 59 | 235 |
| Acquisition and operating expenses, net of deferrals | 32 | 39 | 35 | 36 | 142 | 36 | 36 | 28 | 34 | 134 |
| Amortization of deferred acquisition costs and intangibles | 33 | 7 | 38 | 21 | 99 | 26 | 39 | 26 | 20 | 111 |
| Interest expense | 42 | 34 | 34 | 25 | 135 | 19 | 13 | 11 | 9 | 52 |
| Total benefits and expenses | 344 | 322 | 338 | 325 | 1,329 | 298 | 315 | 288 | 294 | 1,195 |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | 119 | 123 | 119 | 117 | 478 | 123 | 113 | 86 | 106 | 428 |
| Provision for income taxes | 36 | 45 | 43 | 43 | 167 | 44 | 40 | 31 | 38 | 153 |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | 83 | 78 | 76 | 74 | 311 | 79 | 73 | 55 | 68 | 275 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | 1 | 1 | — | 2 | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME | \$ 83 | \$ 79 | \$ 77 | \$ 74 | \$ 313 | \$ 79 | \$ 73 | \$ 55 | \$ 68 | \$ 275 |
| <i>Effective tax rate (operating income)</i> | 30.3% | 37.3% | 35.8% | 36.8% | 35.1% | 35.8% | 35.4% | 36.0% | 35.8% | 35.7% |
| SALES: | | | | | | | | | | |
| Sales by Product: | | | | | | | | | | |
| Term Life | \$ 33 | \$ 36 | \$ 37 | \$ 34 | \$ 140 | \$ 37 | \$ 38 | \$ 34 | \$ 29 | \$ 138 |
| Universal Life: | | | | | | | | | | |
| Annualized first-year deposits | 13 | 9 | 10 | 9 | 41 | 7 | 7 | 6 | 7 | 27 |
| Excess deposits ⁽¹⁾ | 33 | 24 | 22 | 19 | 98 | 20 | 12 | 8 | 6 | 46 |
| Total Universal Life | 46 | 33 | 32 | 28 | 139 | 27 | 19 | 14 | 13 | 73 |
| Total Sales | \$ 79 | \$ 69 | \$ 69 | \$ 62 | \$ 279 | \$ 64 | \$ 57 | \$ 48 | \$ 42 | \$ 211 |
| Sales by Distribution Channel: | | | | | | | | | | |
| Financial Intermediaries | \$ 1 | \$ 1 | \$ 1 | \$ 1 | \$ 4 | \$ 1 | \$ 1 | \$ 1 | \$ 3 | \$ 6 |
| Independent Producers | 78 | 68 | 68 | 61 | 275 | 63 | 56 | 47 | 39 | 205 |
| Total Sales | \$ 79 | \$ 69 | \$ 69 | \$ 62 | \$ 279 | \$ 64 | \$ 57 | \$ 48 | \$ 42 | \$ 211 |

Sales from our term life insurance product represent annualized first-year premiums. Annualized first-year premiums are calculated as if premiums are consistently paid for the full period of the sale even if they were actually paid for only a portion of such period. Sales from our universal life product represent annualized first-year deposits and excess deposits.

(1) Excess deposits reported in the fourth quarter of 2006 include \$8 million of sales from the second and third quarters of 2006 not previously recognized.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Life Insurance In-force
(amounts in millions)

| | Q4 | 2006 | | | 2005 | | | |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | | Q3 | Q2 | Q1 | Q4 | Q3 | Q2 | Q1 |
| Term life insurance | | | | | | | | |
| Life insurance in-force, net of reinsurance | \$429,803 | \$422,163 | \$409,103 | \$393,812 | \$379,378 | \$366,131 | \$350,224 | \$337,927 |
| Life insurance in-force before reinsurance | \$595,045 | \$583,780 | \$571,014 | \$554,472 | \$540,257 | \$525,264 | \$508,330 | \$494,431 |
| Universal and whole life insurance | | | | | | | | |
| Life insurance in-force, net of reinsurance | \$ 40,669 | \$ 41,595 | \$ 40,850 | \$ 40,890 | \$ 40,711 | \$ 41,722 | \$ 42,110 | \$ 42,428 |
| Life insurance in-force before reinsurance | \$ 49,572 | \$ 49,337 | \$ 49,207 | \$ 49,335 | \$ 49,353 | \$ 49,613 | \$ 49,846 | \$ 50,805 |
| Total life insurance | | | | | | | | |
| Life insurance in-force, net of reinsurance | \$470,472 | \$463,758 | \$449,953 | \$434,702 | \$420,089 | \$407,853 | \$392,334 | \$380,355 |
| Life insurance in-force before reinsurance | \$644,617 | \$633,117 | \$620,221 | \$603,807 | \$589,610 | \$574,877 | \$558,176 | \$545,236 |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income and Sales—Long-Term Care Insurance
(amounts in millions)

| | Q4 | 2006 | | | | 2005 | | | | |
|---|--------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|--------------|---------------|
| | | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ 490 | \$ 485 | \$ 458 | \$ 425 | \$1,858 | \$ 429 | \$ 412 | \$ 431 | \$ 408 | \$1,680 |
| Net investment income | 196 | 182 | 184 | 174 | 736 | 171 | 165 | 160 | 156 | 652 |
| Net investment gains (losses) | 1 | 5 | (1) | 4 | 9 | — | — | — | — | — |
| Policy fees and other income | 3 | 7 | 8 | 5 | 23 | 5 | 6 | 2 | 2 | 15 |
| Total revenues | 690 | 679 | 649 | 608 | 2,626 | 605 | 583 | 593 | 566 | 2,347 |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 492 | 468 | 435 | 396 | 1,791 | 399 | 389 | 371 | 388 | 1,547 |
| Interest credited | 37 | 37 | 36 | 34 | 144 | 38 | 31 | 32 | 31 | 132 |
| Acquisition and operating expenses, net of deferrals | 89 | 88 | 93 | 81 | 351 | 79 | 80 | 74 | 65 | 298 |
| Amortization of deferred acquisition costs and intangibles | 18 | 23 | 28 | 26 | 95 | 22 | 19 | 45 | 17 | 103 |
| Interest expense | — | — | — | — | — | — | — | — | — | — |
| Total benefits and expenses | 636 | 616 | 592 | 537 | 2,381 | 538 | 519 | 522 | 501 | 2,080 |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | 54 | 63 | 57 | 71 | 245 | 67 | 64 | 71 | 65 | 267 |
| Provision for income taxes | 18 | 22 | 21 | 25 | 86 | 24 | 23 | 25 | 23 | 95 |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | 36 | 41 | 36 | 46 | 159 | 43 | 41 | 46 | 42 | 172 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (1) | (3) | 1 | (3) | (6) | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME | <u>\$ 35</u> | <u>\$ 38</u> | <u>\$ 37</u> | <u>\$ 43</u> | <u>\$ 153</u> | <u>\$ 43</u> | <u>\$ 41</u> | <u>\$ 46</u> | <u>\$ 42</u> | <u>\$ 172</u> |
| <i>Effective tax rate (operating income)</i> | 34.0% | 34.5% | 36.2% | 35.8% | 35.2% | 35.8% | 35.9% | 35.2% | 35.4% | 35.6% |
| SALES: | | | | | | | | | | |
| Sales by Distribution Channel: | | | | | | | | | | |
| Financial Intermediaries | \$ 7 | \$ 6 | \$ 5 | \$ 6 | \$ 24 | \$ 5 | \$ 4 | \$ 5 | \$ 5 | \$ 19 |
| Independent Producers | 24 | 27 | 22 | 21 | 94 | 19 | 18 | 17 | 18 | 72 |
| Dedicated Sales Specialist | 11 | 11 | 14 | 14 | 50 | 14 | 16 | 16 | 15 | 61 |
| Total Individual Long-Term Care | 42 | 44 | 41 | 41 | 168 | 38 | 38 | 38 | 38 | 152 |
| Group Long-Term Care | — | — | 1 | — | 1 | 5 | — | 1 | — | 6 |
| Medicare Supplement and Other A&H | 7 | 7 | 9 | 7 | 30 | 3 | 3 | 3 | 3 | 12 |
| Linked Benefit | 3 | — | — | — | 3 | — | — | — | — | — |
| Total Sales | <u>\$ 52</u> | <u>\$ 51</u> | <u>\$ 51</u> | <u>\$ 48</u> | <u>\$ 202</u> | <u>\$ 46</u> | <u>\$ 41</u> | <u>\$ 42</u> | <u>\$ 41</u> | <u>\$ 170</u> |
| Total Long-Term Care | | | | | | | | | | |
| Earned Premium | \$ 423 | \$ 418 | \$ 407 | \$ 399 | \$1,647 | \$ 402 | \$ 389 | \$ 400 | \$ 381 | \$1,572 |
| Loss Ratio ^(a) | 71.5% | 65.6% | 64.4% | 59.6% | 65.4% | 58.7% | 64.0% | 55.6% | 65.1% | 60.8% |
| Gross Benefits Ratio ^(b) | 106.3% | 99.1% | 98.0% | 92.7% | 99.1% | 94.1% | 96.7% | 87.3% | 96.1% | 93.5% |
| Medicare Supplement and A&H | | | | | | | | | | |
| Earned Premium | \$ 64 | \$ 68 | \$ 53 | \$ 26 | \$ 211 | \$ 27 | \$ 27 | \$ 27 | \$ 26 | \$ 107 |
| Loss Ratio ^(a) | 60.7% | 76.5% | 67.6% | 94.6% | 71.4% | 74.5% | 46.1% | 72.1% | 79.0% | 67.9% |

Sales from our long-term care products represent annualized first-year premiums. Annualized first-year premiums are calculated as if premiums are consistently paid for the full period of the sale even if they were actually paid for only a portion of such period.

(a) We calculate the loss ratio for our products by dividing benefits and other changes in policy reserves less tabular interest on reserves less loss adjustment expenses by net earned premiums.

(b) We calculate the gross benefits ratio by dividing the benefits and other changes in policy reserves by net earned premium.

International

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GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income—International
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|---|---------------|---------------|---------------|---------------|---------------|--------------|--------------|--------------|--------------|---------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ 446 | \$ 454 | \$ 473 | \$ 422 | \$1,795 | \$ 424 | \$ 450 | \$ 459 | \$ 471 | \$1,804 |
| Net investment income | 101 | 75 | 71 | 67 | 314 | 66 | 62 | 61 | 65 | 254 |
| Net investment gains (losses) | 1 | (1) | — | 1 | 1 | — | — | — | — | — |
| Policy fees and other income | 3 | 10 | 12 | 9 | 34 | 11 | 13 | 13 | 8 | 45 |
| Total revenues | <u>551</u> | <u>538</u> | <u>556</u> | <u>499</u> | <u>2,144</u> | <u>501</u> | <u>525</u> | <u>533</u> | <u>544</u> | <u>2,103</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 103 | 81 | 80 | 75 | 339 | 77 | 77 | 75 | 79 | 308 |
| Interest credited | — | — | — | — | — | — | — | — | — | — |
| Acquisition and operating expenses, net of deferrals | 188 | 228 | 226 | 208 | 850 | 212 | 208 | 244 | 211 | 875 |
| Amortization of deferred acquisition costs and intangibles | 55 | 73 | 83 | 72 | 283 | 68 | 98 | 84 | 111 | 361 |
| Interest expense | 6 | — | — | — | 6 | — | — | — | — | — |
| Total benefits and expenses | <u>352</u> | <u>382</u> | <u>389</u> | <u>355</u> | <u>1,478</u> | <u>357</u> | <u>383</u> | <u>403</u> | <u>401</u> | <u>1,544</u> |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | | | | | | | | | | |
| | 199 | 156 | 167 | 144 | 666 | 144 | 142 | 130 | 143 | 559 |
| Provision for income taxes | 58 | 49 | 48 | 42 | 197 | 51 | 51 | 46 | 52 | 200 |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | 141 | 107 | 119 | 102 | 469 | 93 | 91 | 84 | 91 | 359 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (1) | — | — | — | (1) | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME^(a) | <u>\$ 140</u> | <u>\$ 107</u> | <u>\$ 119</u> | <u>\$ 102</u> | <u>\$ 468</u> | <u>\$ 93</u> | <u>\$ 91</u> | <u>\$ 84</u> | <u>\$ 91</u> | <u>\$ 359</u> |
| <i>Effective tax rate (operating income)</i> | 29.3% | 31.8% | 28.7% | 28.7% | 29.6% | 35.4% | 35.9% | 35.4% | 36.4% | 35.8% |

(a) Segment net operating income adjusted for foreign exchange for our international segment was \$134 million and \$456 million for the three and twelve months ended December 31, 2006, respectively.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income and Sales—International Mortgage Insurance—Canada
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|---|----------------|-----------------|----------------|----------------|-----------------|----------------|----------------|----------------|----------------|-----------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ 88 | \$ 78 | \$ 72 | \$ 68 | \$ 306 | \$ 67 | \$ 57 | \$ 52 | \$ 52 | \$ 228 |
| Net investment income | 30 | 27 | 26 | 25 | 108 | 25 | 21 | 19 | 22 | 87 |
| Net investment gains (losses) | 2 | — | — | 1 | 3 | — | — | — | — | — |
| Policy fees and other income | — | 3 | 5 | 3 | 11 | 4 | 6 | 5 | 2 | 17 |
| Total revenues | <u>120</u> | <u>108</u> | <u>103</u> | <u>97</u> | <u>428</u> | <u>96</u> | <u>84</u> | <u>76</u> | <u>76</u> | <u>332</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 14 | 11 | 5 | 11 | 41 | 8 | 6 | 7 | 8 | 29 |
| Acquisition and operating expenses, net of deferrals | 15 | 16 | 19 | 16 | 66 | 16 | 14 | 14 | 11 | 55 |
| Amortization of deferred acquisition costs and intangibles | 3 | 3 | 3 | 2 | 11 | 2 | 2 | 2 | 2 | 8 |
| Total benefits and expenses | <u>32</u> | <u>30</u> | <u>27</u> | <u>29</u> | <u>118</u> | <u>26</u> | <u>22</u> | <u>23</u> | <u>21</u> | <u>92</u> |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | | | | | | | | | | |
| | 88 | 78 | 76 | 68 | 310 | 70 | 62 | 53 | 55 | 240 |
| Provision for income taxes | 30 | 24 | 25 | 22 | 101 | 24 | 24 | 18 | 21 | 87 |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | | | | | | | | | | |
| | 58 | 54 | 51 | 46 | 209 | 46 | 38 | 35 | 34 | 153 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (1) | — | — | — | (1) | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME^(a) | | | | | | | | | | |
| | <u>\$ 57</u> | <u>\$ 54</u> | <u>\$ 51</u> | <u>\$ 46</u> | <u>\$ 208</u> | <u>\$ 46</u> | <u>\$ 38</u> | <u>\$ 35</u> | <u>\$ 34</u> | <u>\$ 153</u> |
| <i>Effective tax rate (operating income)</i> | 33.7% | 30.8% | 32.9% | 31.3% | 32.2% | 34.3% | 38.7% | 34.0% | 38.2% | 36.3% |
| SALES: | | | | | | | | | | |
| New Insurance Written (NIW): | | | | | | | | | | |
| Flow | \$6,515 | \$ 8,080 | \$6,005 | \$4,007 | \$24,607 | \$5,198 | \$5,579 | \$4,375 | \$3,173 | \$18,325 |
| Bulk | 301 | 2,731 | 140 | 31 | 3,203 | 2,195 | 319 | 257 | 166 | 2,937 |
| Total International Mortgage Insurance Canada NIW | <u>\$6,816</u> | <u>\$10,811</u> | <u>\$6,145</u> | <u>\$4,038</u> | <u>\$27,810</u> | <u>\$7,393</u> | <u>\$5,898</u> | <u>\$4,632</u> | <u>\$3,339</u> | <u>\$21,262</u> |

Sales represent new insurance written. New insurance written represents the original principal balance of mortgages covered by newly issued mortgage insurance during the specified period.

^(a) Segment net operating income for our Canada platform adjusted for foreign exchange was \$56 million and \$194 million for the three and twelve months ended December 31, 2006, respectively.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income and Sales—International Mortgage Insurance—Australia
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|---|-----------------|-----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|----------------|-----------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ 110 | \$ 48 | \$ 57 | \$ 51 | \$ 266 | \$ 37 | \$ 37 | \$ 41 | \$ 34 | \$ 149 |
| Net investment income | 22 | 20 | 17 | 16 | 75 | 16 | 14 | 14 | 14 | 58 |
| Net investment gains (losses) | (1) | (1) | — | — | (2) | — | — | — | — | — |
| Policy fees and other income | — | — | — | — | — | 1 | — | — | 1 | 2 |
| Total revenues | <u>131</u> | <u>67</u> | <u>74</u> | <u>67</u> | <u>339</u> | <u>54</u> | <u>51</u> | <u>55</u> | <u>49</u> | <u>209</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 52 | 18 | 17 | 14 | 101 | 7 | 2 | 5 | (5) | 9 |
| Acquisition and operating expenses, net of deferrals | 11 | 8 | 9 | 9 | 37 | 8 | 6 | 7 | 7 | 28 |
| Amortization of deferred acquisition costs and intangibles | 5 | 4 | 2 | 4 | 15 | 2 | 2 | 3 | 2 | 9 |
| Total benefits and expenses | <u>68</u> | <u>30</u> | <u>28</u> | <u>27</u> | <u>153</u> | <u>17</u> | <u>10</u> | <u>15</u> | <u>4</u> | <u>46</u> |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | | | | | | | | | | |
| | 63 | 37 | 46 | 40 | 186 | 37 | 41 | 40 | 45 | 163 |
| Provision for income taxes | 17 | 11 | 11 | 10 | 49 | 13 | 13 | 15 | 16 | 57 |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | | | | | | | | | | |
| | 46 | 26 | 35 | 30 | 137 | 24 | 28 | 25 | 29 | 106 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | — | — | — | — | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME^(a) | | | | | | | | | | |
| | <u>\$ 46</u> | <u>\$ 26</u> | <u>\$ 35</u> | <u>\$ 30</u> | <u>\$ 137</u> | <u>\$ 24</u> | <u>\$ 28</u> | <u>\$ 25</u> | <u>\$ 29</u> | <u>\$ 106</u> |
| <i>Effective tax rate (operating income)</i> | 28.1% | 31.6% | 23.9% | 25.0% | 27.1% | 35.1% | 31.7% | 37.5% | 35.6% | 35.0% |
| SALES: | | | | | | | | | | |
| New Insurance Written (NIW): | | | | | | | | | | |
| Flow | \$ 9,833 | \$10,679 | \$9,467 | \$11,904 | \$41,883 | \$10,060 | \$10,254 | \$ 7,552 | \$7,866 | \$35,732 |
| Bulk | 754 | 1,823 | 196 | 465 | 3,238 | 314 | 1,929 | 3,785 | 1,334 | 7,362 |
| Total International Mortgage Insurance Australia NIW | <u>\$10,587</u> | <u>\$12,502</u> | <u>\$9,663</u> | <u>\$12,369</u> | <u>\$45,121</u> | <u>\$10,374</u> | <u>\$12,183</u> | <u>\$11,337</u> | <u>\$9,200</u> | <u>\$43,094</u> |

Sales represent new insurance written. New insurance written represents the original principal balance of mortgages covered by newly issued mortgage insurance during the specified period.

^(a) Segment net operating income for our Australia platform adjusted for foreign exchange was \$44 million and \$139 million for the three and twelve months ended December 31, 2006, respectively.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income and Sales—Other International Mortgage Insurance
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ 22 | \$ 18 | \$ 22 | \$ 12 | \$ 74 | \$ 13 | \$ 13 | \$ 14 | \$ 18 | \$ 58 |
| Net investment income | 4 | 5 | 5 | 4 | 18 | 3 | 4 | 3 | 2 | 12 |
| Net investment gains (losses) | — | — | — | — | — | — | — | — | — | — |
| Policy fees and other income | 1 | — | — | — | 1 | — | — | — | — | — |
| Total revenues | <u>27</u> | <u>23</u> | <u>27</u> | <u>16</u> | <u>93</u> | <u>16</u> | <u>17</u> | <u>17</u> | <u>20</u> | <u>70</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 1 | 3 | 4 | 2 | 10 | 1 | 1 | 2 | 3 | 7 |
| Acquisition and operating expenses, net of deferrals | 20 | 17 | 16 | 11 | 64 | 12 | 12 | 14 | 7 | 45 |
| Amortization of deferred acquisition costs and intangibles | 2 | 1 | 1 | 1 | 5 | 1 | 1 | 1 | 1 | 4 |
| Total benefits and expenses | <u>23</u> | <u>21</u> | <u>21</u> | <u>14</u> | <u>79</u> | <u>14</u> | <u>14</u> | <u>17</u> | <u>11</u> | <u>56</u> |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | | | | | | | | | | |
| | 4 | 2 | 6 | 2 | 14 | 2 | 3 | — | 9 | 14 |
| Provision for income taxes | — | 1 | 2 | 1 | 4 | — | 1 | — | 3 | 4 |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | | | | | | | | | | |
| | 4 | 1 | 4 | 1 | 10 | 2 | 2 | — | 6 | 10 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | — | — | — | — | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME^(a) | | | | | | | | | | |
| | <u>\$ 4</u> | <u>\$ 1</u> | <u>\$ 4</u> | <u>\$ 1</u> | <u>\$ 10</u> | <u>\$ 2</u> | <u>\$ 2</u> | <u>\$ —</u> | <u>\$ 6</u> | <u>\$ 10</u> |
| <i>Effective tax rate (operating income)</i> | 0.0% | 50.0% | 33.3% | 50.0% | 28.6% | 0.0% | 33.3% | 0.0% | 33.3% | 28.6% |
| SALES: | | | | | | | | | | |
| New Insurance Written (NIW): | | | | | | | | | | |
| Flow | \$5,393 | \$4,536 | \$4,518 | \$3,803 | \$18,250 | \$3,972 | \$2,723 | \$2,143 | \$1,704 | \$10,542 |
| Bulk | <u>2,788</u> | <u>825</u> | <u>1,341</u> | <u>171</u> | <u>5,125</u> | <u>141</u> | <u>226</u> | <u>3,291</u> | <u>—</u> | <u>3,658</u> |
| Total Other International NIW | <u><u>\$8,181</u></u> | <u><u>\$5,361</u></u> | <u><u>\$5,859</u></u> | <u><u>\$3,974</u></u> | <u><u>\$23,375</u></u> | <u><u>\$4,113</u></u> | <u><u>\$2,949</u></u> | <u><u>\$5,434</u></u> | <u><u>\$1,704</u></u> | <u><u>\$14,200</u></u> |

Sales represent new insurance written. New insurance written represents the original principal balance of mortgages covered by newly issued mortgage insurance during the specified period.

^(a) Segment net operating income for our Other International platform adjusted for foreign exchange was \$3 million and \$9 million for the three and twelve months ended December 31, 2006, respectively.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Selected Key Performance Measures—International Mortgage Insurance
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|---|------------------|------------------|------------------|------------------|-----------------|------------------|------------------|------------------|------------------|-----------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| New Insurance Written | | | | | | | | | | |
| Canada ^(a) | \$ 6,800 | \$ 10,800 | \$ 6,200 | \$ 4,000 | \$27,800 | \$ 7,400 | \$ 5,900 | \$ 4,600 | \$ 3,300 | \$21,200 |
| Australia ^(b) | 10,600 | 12,500 | 9,600 | 12,400 | 45,100 | 10,400 | 12,200 | 11,400 | 9,200 | 43,200 |
| Other International ^(c) | 8,200 | 5,400 | 5,900 | 4,000 | 23,500 | 4,100 | 2,900 | 5,400 | 1,700 | 14,100 |
| Total International New Insurance Written | \$ 25,600 | \$ 28,700 | \$ 21,700 | \$ 20,400 | \$96,400 | \$ 21,900 | \$ 21,000 | \$ 21,400 | \$ 14,200 | \$78,500 |
| Net Premiums Written | | | | | | | | | | |
| Canada | \$ 145 | \$ 178 | \$ 123 | \$ 79 | \$ 525 | \$ 110 | \$ 114 | \$ 92 | \$ 67 | \$ 383 |
| Australia | 75 | 91 | 74 | 93 | 333 | 73 | 67 | 59 | 59 | 258 |
| Other International | 62 | 42 | 47 | 32 | 183 | 29 | 23 | 17 | 11 | 80 |
| Total International Net Premiums Written | \$ 282 | \$ 311 | \$ 244 | \$ 204 | \$ 1,041 | \$ 212 | \$ 204 | \$ 168 | \$ 137 | \$ 721 |
| Loss Ratio^(d) | | | | | | | | | | |
| Canada | 16% | 14% | 7% | 16% | 13% | 12% | 10% | 13% | 15% | 12% |
| Australia | 47% | 37% | 30% | 29% | 38% | 20% | 5% | 13% | -14% | 7% |
| Other International | 6% | 18% | 15% | 14% | 13% | 9% | 9% | 11% | 17% | 12% |
| Total International Loss Ratio | 30% | 22% | 17% | 21% | 24% | 14% | 8% | 13% | 6% | 10% |
| Expense Ratio^(e) | | | | | | | | | | |
| Canada | 13% | 11% | 18% | 23% | 15% | 16% | 15% | 17% | 19% | 16% |
| Australia | 22% | 13% | 15% | 14% | 16% | 13% | 14% | 16% | 15% | 14% |
| Other International | 34% | 43% | 34% | 41% | 37% | 50% | 52% | 90% | 79% | 63% |
| Total International Expense Ratio | 20% | 16% | 20% | 21% | 19% | 19% | 18% | 24% | 22% | 21% |
| Primary Insurance In-force | | | | | | | | | | |
| Canada | \$113,200 | \$112,200 | \$101,900 | \$ 92,800 | | \$ 89,300 | \$ 81,000 | \$ 71,500 | \$ 77,100 | |
| Australia | 174,100 | 167,300 | 133,100 | 133,600 | | 127,300 | 123,800 | 114,900 | 110,800 | |
| Other International | 44,700 | 40,100 | 36,600 | 30,400 | | 27,600 | 26,200 | 23,800 | 22,000 | |
| Total International Primary Insurance In-force | \$332,000 | \$319,600 | \$271,600 | \$256,800 | | \$244,200 | \$231,000 | \$210,200 | \$209,900 | |
| Total Risk In-force^(f) | | | | | | | | | | |
| Canada | \$ 39,600 | \$ 39,300 | \$ 35,700 | \$ 32,500 | | \$ 31,200 | \$ 28,300 | \$ 25,000 | \$ 27,000 | |
| Australia | 61,000 | 58,500 | 46,600 | 46,700 | | 44,600 | 43,300 | 40,300 | 38,800 | |
| Other International | 5,700 | 4,900 | 4,300 | 3,600 | | 3,200 | 2,900 | 2,500 | 2,200 | |
| Total International Risk In-force | \$106,300 | \$102,700 | \$ 86,600 | \$ 82,800 | | \$ 79,000 | \$ 74,500 | \$ 67,800 | \$ 68,000 | |

The loss and expense ratios included above are calculated using whole dollars and may be different than the ratios calculated using the rounded numbers included herein.

- (a) New insurance written for our Canada platform adjusted for foreign exchange was \$6,600 and \$25,900 for the three and twelve months ended December 31, 2006, respectively.
- (b) New insurance written for our Australia platform adjusted for foreign exchange was \$10,400 and \$46,000 for the three and twelve months ended December 31, 2006, respectively.
- (c) New insurance written for our Other International platform adjusted for foreign exchange was \$7,400 and \$23,100 for the three and twelve months ended December 31, 2006, respectively.
- (d) The ratio of incurred losses and loss adjustment expense to net premiums earned.
- (e) The ratio of an insurer's general expenses to net premiums written. In our business, general expenses consist of acquisition and insurance expenses, net of deferrals, and amortization of DAC and intangibles.
- (f) Our businesses in Australia, New Zealand and Canada currently provide 100% coverage on the majority of the loans we insure in those markets. For the purpose of representing our risk in-force, we have computed an "Effective Risk In-force" amount, which recognizes that the loss on any particular loan will be reduced by the net proceeds received upon sale of the property. Effective risk in-force has been calculated by applying to insurance in-force a factor that represents our highest expected average per-claim payment for any one underwriting year over the life of our businesses in Australia, New Zealand and Canada. This factor was 35% for all periods presented.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Premium Recognition Curve and Loss Factor Update
(amounts in millions)

| | International Mortgage Insurance | | | |
|---|--|--------------------|-------------|---------------------|
| | Q4 2006 Before Impact of Adjustments | Adjustments | | Q4 2006 Reported |
| | | Australia | Canada | |
| REVENUES: | | | | |
| Premiums | \$ 160 | \$ 52 | \$ 8 | \$ 220 |
| Net investment income | 56 | — | — | 56 |
| Net investment gains (losses) | 1 | — | — | 1 |
| Policy fees and other income | 1 | — | — | 1 |
| Total revenues | <u>218</u> | <u>52</u> | <u>8</u> | <u>278</u> |
| BENEFITS AND EXPENSES: | | | | |
| Benefits and other changes in policy reserves | 33 | 34 | — | 67 |
| Acquisition and operating expenses, net of deferrals | 46 | — | — | 46 |
| Amortization of deferred acquisition costs and intangibles | 7 | 3 | — | 10 |
| Total benefits and expenses | <u>86</u> | <u>37</u> | <u>—</u> | <u>123</u> |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | 132 | 15 | 8 | 155 |
| Provision for income taxes | 39 | 5 | 3 | 47 |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | 93 | 10 | 5 | 108 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (1) | — | — | (1) |
| SEGMENT NET OPERATING INCOME | <u>\$ 92</u> | <u>\$ 10</u> | <u>\$ 5</u> | <u>\$ 107</u> |
| | | | | |
| Loss Ratio ⁽¹⁾ | | 21% | | 30% |
| Loss Ratio by Platform | | | | |
| Australia ⁽¹⁾ | | 31% ⁽²⁾ | | 47% |
| Canada ⁽¹⁾ | | 18% | | 16% |

(1) Loss ratios are calculated by dividing benefits and other changes in policy reserves by premiums.

(2) The Australia loss ratio before impact of adjustments includes \$6 million of premiums recognized from excess cancellations. Excluding the excess cancellations during the quarter, our loss ratio is 35%.

Non-GAAP Definition of Loss Ratio Before Impact of Adjustments

The results and ratios “before impact of adjustments” are non-GAAP measures based on financial information not in accordance with GAAP. The adjustments included on this page include the impact of the cumulative adjustment of earned premiums, with a related amortization of deferred acquisition costs adjustment, and the increase to losses due to an update of loss factors. The cumulative adjustment of earned premiums is the result of a study to update the amortization pattern of unearned premiums based on historical experience and estimated expected future expiration of risk. Management believes the loss ratios before the impact of the adjustments enhances understanding of our loss experience of our International Mortgage Insurance business. However, the loss ratios “before impact of adjustments” should not be viewed as a substitute for the loss ratios calculated based on GAAP financial information.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income and Sales—Payment Protection Insurance
(amounts in millions)

| | Q4 ^(a) | 2006 | | | | 2005 | | | | |
|---|-------------------|---------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|----------------|
| | | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ 226 | \$ 310 | \$ 322 | \$ 291 | \$1,149 | \$ 307 | \$ 343 | \$ 352 | \$ 367 | \$1,369 |
| Net investment income | 45 | 23 | 23 | 22 | 113 | 22 | 23 | 25 | 27 | 97 |
| Net investment gains (losses) | — | — | — | — | — | — | — | — | — | — |
| Policy fees and other income | 2 | 7 | 7 | 6 | 22 | 6 | 7 | 8 | 5 | 26 |
| Total revenues | <u>273</u> | <u>340</u> | <u>352</u> | <u>319</u> | <u>1,284</u> | <u>335</u> | <u>373</u> | <u>385</u> | <u>399</u> | <u>1,492</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 36 | 49 | 54 | 48 | 187 | 61 | 68 | 61 | 73 | 263 |
| Interest credited | — | — | — | — | — | — | — | — | — | — |
| Acquisition and operating expenses, net of deferrals | 142 | 187 | 182 | 172 | 683 | 176 | 176 | 209 | 186 | 747 |
| Amortization of deferred acquisition costs and intangibles | 45 | 65 | 77 | 65 | 252 | 63 | 93 | 78 | 106 | 340 |
| Interest expense | 6 | — | — | — | 6 | — | — | — | — | — |
| Total benefits and expenses | <u>229</u> | <u>301</u> | <u>313</u> | <u>285</u> | <u>1,128</u> | <u>300</u> | <u>337</u> | <u>348</u> | <u>365</u> | <u>1,350</u> |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | 44 | 39 | 39 | 34 | 156 | 35 | 36 | 37 | 34 | 142 |
| Provision for income taxes | 11 | 13 | 10 | 9 | 43 | 14 | 13 | 13 | 12 | 52 |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | 33 | 26 | 29 | 25 | 113 | 21 | 23 | 24 | 22 | 90 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | — | — | — | — | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME ^(b) | <u>\$ 33</u> | <u>\$ 26</u> | <u>\$ 29</u> | <u>\$ 25</u> | <u>\$ 113</u> | <u>\$ 21</u> | <u>\$ 23</u> | <u>\$ 24</u> | <u>\$ 22</u> | <u>\$ 90</u> |
| <i>Effective tax rate (operating income)</i> | 25.0% | 33.3% | 25.6% | 26.5% | 27.6% | 40.0% | 36.1% | 35.1% | 35.3% | 36.6% |
| SALES: | | | | | | | | | | |
| Payment Protection: | | | | | | | | | | |
| Traditional indemnity premiums | \$ 203 | \$ 424 | \$ 454 | \$ 389 | \$1,470 | \$ 394 | \$ 429 | \$ 474 | \$ 432 | \$1,729 |
| Premium equivalents for administrative services only business | 51 | 31 | 14 | 30 | 126 | 27 | 25 | 27 | 21 | 100 |
| Reinsurance premiums assumed accounted for under the deposit method | 437 | 97 | 32 | — | 566 | — | — | — | — | — |
| Total Payment Protection | 691 | 552 | 500 | 419 | 2,162 | 421 | 454 | 501 | 453 | 1,829 |
| Mexico operations | 18 | 18 | 15 | 16 | 67 | 16 | 14 | 12 | 12 | 54 |
| Total Sales ^(c) | <u>\$ 709</u> | <u>\$ 570</u> | <u>\$ 515</u> | <u>\$ 435</u> | <u>\$2,229</u> | <u>\$ 437</u> | <u>\$ 468</u> | <u>\$ 513</u> | <u>\$ 465</u> | <u>\$1,883</u> |

Sales from our payment protection insurance business represent total written premiums, deposits and premium equivalents for third-party administered business, gross of ceded reinsurance and cancellations, during the specified period.

Beginning in 2006, our Mexico-domiciled insurer is reported within the payment protection insurance business. All quarters presented have been revised to combine our Mexico-domiciled insurer operations with payment protection insurance. The revision has also been made to reflect the impact on Corporate and Other where our Mexico-domiciled insurer was previously reported. Sales from our Mexico-domiciled insurer represent net written premium, net of cancellations.

- (a) During the fourth quarter of 2006, approximately \$73 million of premiums related to certain reinsurance assumed business were reclassified from reinsurance accounting to the deposit method of accounting. This change in accounting also resulted in reclassifications in the investment income, benefits and other changes in policyholder reserves and interest expense captions on the income statement, but had no impact on segment net income or segment net operating income in the fourth quarter of 2006. The fourth quarter 2006 reclassification to the deposit method of accounting presented above was a cumulative catch-up for the previous three quarters of 2006. To better facilitate the analysis of PPI's sales, revenue and expense trends, page 41 presents all 2006 and 2005 quarterly income statements and sales data on a basis consistent with these reinsurance assumed arrangements being accounted for under the deposit method of accounting. This change in accounting had no impact on segment net income from continuing operations or segment net operating income for all periods presented.
- (b) Segment net operating income adjusted for foreign exchange for our payment protection insurance business was \$31 million and \$114 million for the three and twelve months ended December 31, 2006, respectively.
- (c) Sales adjusted for foreign exchange for our payment protection insurance business was \$653 million and \$2,207 million for the three and twelve months ended December 31, 2006, respectively.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income and Sales—Payment Protection Insurance
(Supplemental Analysis—Prior Quarters Adjusted for Change in Accounting)
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|---|---------------|---------------|---------------|---------------|----------------|---------------|---------------|---------------|---------------|----------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ 277 | \$ 287 | \$ 306 | \$ 279 | \$1,149 | \$ 292 | \$ 328 | \$ 343 | \$ 357 | \$1,320 |
| Net investment income | 29 | 31 | 28 | 25 | 113 | 25 | 26 | 28 | 30 | 109 |
| Net investment gains (losses) | — | — | — | — | — | — | — | — | — | — |
| Policy fees and other income | 8 | 3 | 5 | 6 | 22 | 6 | 7 | 8 | 5 | 26 |
| Total revenues | 314 | 321 | 339 | 310 | 1,284 | 323 | 361 | 379 | 392 | 1,455 |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 54 | 41 | 48 | 44 | 187 | 56 | 65 | 58 | 75 | 254 |
| Interest credited | — | — | — | — | — | — | — | — | — | — |
| Acquisition and operating expenses, net of deferrals | 151 | 183 | 179 | 170 | 683 | 165 | 162 | 200 | 173 | 700 |
| Amortization of deferred acquisition costs and intangibles | 64 | 56 | 72 | 60 | 252 | 67 | 98 | 84 | 110 | 359 |
| Interest expense | 1 | 2 | 1 | 2 | 6 | — | — | — | — | — |
| Total benefits and expenses | 270 | 282 | 300 | 276 | 1,128 | 288 | 325 | 342 | 358 | 1,313 |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | 44 | 39 | 39 | 34 | 156 | 35 | 36 | 37 | 34 | 142 |
| Provision for income taxes | 11 | 13 | 10 | 9 | 43 | 14 | 13 | 13 | 12 | 52 |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | 33 | 26 | 29 | 25 | 113 | 21 | 23 | 24 | 22 | 90 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | — | — | — | — | — | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME | \$ 33 | \$ 26 | \$ 29 | \$ 25 | \$ 113 | \$ 21 | \$ 23 | \$ 24 | \$ 22 | \$ 90 |
| <i>Effective tax rate (operating income)</i> | 25.0% | 33.3% | 25.6% | 26.5% | 27.6% | 40.0% | 36.1% | 35.1% | 35.3% | 36.6% |
| SALES: | | | | | | | | | | |
| Payment Protection: | | | | | | | | | | |
| Traditional indemnity premiums | \$ 476 | \$ 307 | \$ 369 | \$ 318 | \$1,470 | \$ 348 | \$ 383 | \$ 435 | \$ 399 | \$1,565 |
| Premium equivalents for administrative services only business | 51 | 31 | 14 | 30 | 126 | 27 | 25 | 27 | 21 | 100 |
| Reinsurance premiums assumed accounted for under the deposit method | 164 | 214 | 117 | 71 | 566 | 46 | 46 | 39 | 33 | 164 |
| Total Payment Protection | 691 | 552 | 500 | 419 | 2,162 | 421 | 454 | 501 | 453 | 1,829 |
| Mexico operations | 18 | 18 | 15 | 16 | 67 | 16 | 14 | 12 | 12 | 54 |
| Total Sales | \$ 709 | \$ 570 | \$ 515 | \$ 435 | \$2,229 | \$ 437 | \$ 468 | \$ 513 | \$ 465 | \$1,883 |
| Details of Premiums: | | | | | | | | | | |
| Continuing business | \$ 271 | \$ 265 | \$ 269 | \$ 254 | \$1,059 | \$ 241 | \$ 248 | \$ 262 | \$ 266 | \$1,017 |
| Travel and runoff block | 6 | 22 | 37 | 25 | 90 | 51 | 80 | 81 | 91 | 303 |
| Total Premiums | \$ 277 | \$ 287 | \$ 306 | \$ 279 | \$1,149 | \$ 292 | \$ 328 | \$ 343 | \$ 357 | \$1,320 |

Supplemental Analysis for Change in Accounting:

During the fourth quarter of 2006, approximately \$73 million of premiums related to certain reinsurance assumed business were reclassified from reinsurance accounting to the deposit method of accounting. This change in accounting also resulted in reclassifications in the investment income, benefits and other changes in policyholder reserves and interest expense captions on the income statement, but had no impact on segment net income or segment net operating income in the fourth quarter of 2006. The fourth quarter 2006 reclassification to the deposit method of accounting presented on page 40 was treated as a cumulative catch-up for the previous three quarters of 2006.

To better facilitate the analysis of PPI's sales, revenue and expense trends, the above represents all 2006 and 2005 quarterly income statements and sales data on a basis consistent with these reinsurance assumed arrangements being accounted for under the deposit method of accounting. This change in accounting had no impact on segment net income from continuing operations or segment net operating income for all periods presented.

U.S. Mortgage Insurance

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GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Segment Net Income and Segment Net Operating Income and Sales—U.S. Mortgage Insurance
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|---|-----------------|----------------|----------------|----------------|-----------------|----------------|----------------|----------------|----------------|-----------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ 136 | \$ 118 | \$ 116 | \$ 116 | \$ 486 | \$ 112 | \$ 111 | \$ 113 | \$ 111 | \$ 447 |
| Net investment income | 34 | 34 | 37 | 35 | 140 | 33 | 34 | 32 | 31 | 130 |
| Net investment gains (losses) | 4 | 1 | 1 | — | 6 | — | — | — | — | — |
| Policy fees and other income | 4 | 5 | 6 | 4 | 19 | 6 | 6 | 7 | 7 | 26 |
| Total revenues | <u>178</u> | <u>158</u> | <u>160</u> | <u>155</u> | <u>651</u> | <u>151</u> | <u>151</u> | <u>152</u> | <u>149</u> | <u>603</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | 54 | 44 | 24 | 19 | 141 | 50 | 27 | 25 | 15 | 117 |
| Acquisition and operating expenses, net of deferrals | 30 | 35 | 32 | 32 | 129 | 38 | 49 | 40 | 34 | 161 |
| Amortization of deferred acquisition costs and intangibles | 6 | 9 | 7 | 8 | 30 | 9 | 13 | 7 | 6 | 35 |
| Total benefits and expenses | <u>90</u> | <u>88</u> | <u>63</u> | <u>59</u> | <u>300</u> | <u>97</u> | <u>89</u> | <u>72</u> | <u>55</u> | <u>313</u> |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | | | | | | | | | | |
| | 88 | 70 | 97 | 96 | 351 | 54 | 62 | 80 | 94 | 290 |
| Provision for income taxes | 24 | 17 | 24 | 24 | 89 | 7 | 4 | 19 | 22 | 52 |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | | | | | | | | | | |
| | 64 | 53 | 73 | 72 | 262 | 47 | 58 | 61 | 72 | 238 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (2) | — | (1) | — | (3) | — | — | — | — | — |
| SEGMENT NET OPERATING INCOME | | | | | | | | | | |
| | <u>\$ 62</u> | <u>\$ 53</u> | <u>\$ 72</u> | <u>\$ 72</u> | <u>\$ 259</u> | <u>\$ 47</u> | <u>\$ 58</u> | <u>\$ 61</u> | <u>\$ 72</u> | <u>\$ 238</u> |
| <i>Effective tax rate (operating income)</i> | 26.2% | 23.2% | 25.0% | 25.0% | 24.9% | 13.0% | 6.5% | 23.8% | 23.4% | 17.9% |
| SALES: | | | | | | | | | | |
| New Insurance Written (NIW): | | | | | | | | | | |
| Flow | \$ 7,211 | \$6,951 | \$6,651 | \$5,544 | \$26,357 | \$6,567 | \$7,073 | \$6,533 | \$4,983 | \$25,156 |
| Bulk | 8,113 | 1,172 | 1,462 | 1,258 | 12,005 | 62 | 147 | 687 | 683 | 1,579 |
| Pool | 261 | 74 | 63 | 41 | 439 | 61 | — | — | — | 61 |
| Total U.S. Mortgage NIW | <u>\$15,585</u> | <u>\$8,197</u> | <u>\$8,176</u> | <u>\$6,843</u> | <u>\$38,801</u> | <u>\$6,690</u> | <u>\$7,220</u> | <u>\$7,220</u> | <u>\$5,666</u> | <u>\$26,796</u> |

Sales represent new insurance written. New insurance written represents the original principal balance of mortgages covered by newly issued mortgage insurance during the specified period.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Selected Key Performance Measures—U.S. Mortgage Insurance
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|------------------------------------|------------------|------------------|------------------|------------------|-----------------|------------------|------------------|------------------|------------------|-----------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| New Insurance Written | \$ 15,600 | \$ 8,200 | \$ 8,200 | \$ 6,800 | \$38,800 | \$ 6,700 | \$ 7,200 | \$ 7,200 | \$ 5,700 | \$26,800 |
| Net Premiums Written | \$ 138 | \$ 121 | \$ 119 | \$ 115 | \$ 493 | \$ 112 | \$ 112 | \$ 111 | \$ 109 | \$ 444 |
| New Risk Written | | | | | | | | | | |
| Flow | \$ 1,776 | \$ 1,773 | \$ 1,697 | \$ 1,404 | \$ 6,650 | \$ 1,667 | \$ 1,820 | \$ 1,713 | \$ 1,263 | \$ 6,463 |
| Bulk | 257 | 40 | 41 | 102 | 440 | 2 | 10 | 19 | 9 | 40 |
| Total Primary | 2,033 | 1,813 | 1,738 | 1,506 | 7,090 | 1,669 | 1,830 | 1,732 | 1,272 | 6,503 |
| Pool | 9 | 3 | 2 | 2 | 16 | 2 | — | — | — | 2 |
| Total New Risk Written | <u>\$ 2,042</u> | <u>\$ 1,816</u> | <u>\$ 1,740</u> | <u>\$ 1,508</u> | <u>\$ 7,106</u> | <u>\$ 1,671</u> | <u>\$ 1,830</u> | <u>\$ 1,732</u> | <u>\$ 1,272</u> | <u>\$ 6,505</u> |
| Loss Ratio^(a) | 40% | 37% | 21% | 16% | 29% | 45% | 24% | 22% | 14% | 26% |
| Expense Ratio^(b) | 26% | 36% | 33% | 35% | 32% | 42% | 55% | 42% | 37% | 44% |
| Primary Insurance In-force | \$113,400 | \$104,000 | \$102,000 | \$100,500 | | \$100,200 | \$101,900 | \$104,300 | \$106,000 | |
| Risk In-force | | | | | | | | | | |
| Flow | \$ 22,484 | \$ 21,962 | \$ 21,555 | \$ 21,328 | | \$ 21,375 | \$ 21,500 | \$ 21,848 | \$ 22,103 | |
| Bulk | 783 | 534 | 498 | 460 | | 363 | 370 | 369 | 284 | |
| Total Primary | 23,267 | 22,496 | 22,053 | 21,788 | | 21,738 | 21,870 | 22,217 | 22,387 | |
| Pool | 452 | 468 | 494 | 516 | | 554 | 590 | 643 | 682 | |
| Total Risk In-force | <u>\$ 23,719</u> | <u>\$ 22,964</u> | <u>\$ 22,547</u> | <u>\$ 22,304</u> | | <u>\$ 22,292</u> | <u>\$ 22,460</u> | <u>\$ 22,860</u> | <u>\$ 23,069</u> | |

(a) The ratio of incurred losses and loss adjustment expense to net premiums earned.

(b) The ratio of an insurer's general expenses to net premiums written. In our business, general expenses consist of acquisition and insurance expenses, net of deferrals, and amortization of DAC and intangibles.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Selected Key Performance Measures—U.S. Mortgage Insurance
(dollar amounts in millions)

| | 2006 | | | | 2005 | | | |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| | Q4 | Q3 | Q2 | Q1 | Q4 | Q3 | Q2 | Q1 |
| Risk In-force by Credit Quality | | | | | | | | |
| Flow by FICO Scores >619 (%) | 91% | 91% | 92% | 92% | 92% | 92% | 92% | 92% |
| Flow by FICO Scores 575-619 | 7% | 7% | 6% | 6% | 6% | 6% | 6% | 6% |
| Flow by FICO Scores <575 | 2% | 2% | 2% | 2% | 2% | 2% | 2% | 2% |
| Bulk by FICO Scores >619 | 97% | 95% | 95% | 94% | 96% | 95% | 95% | 92% |
| Bulk by FICO Scores 575-619 | 2% | 3% | 3% | 4% | 2% | 3% | 3% | 4% |
| Bulk by FICO Scores <575 | 1% | 2% | 2% | 2% | 2% | 2% | 2% | 4% |
| Primary A minus and sub-prime | 11.2% | 11.1% | 10.8% | 10.6% | 10.4% | 10.1% | 9.9% | 9.9% |
| Primary Loans | | | | | | | | |
| Primary total loans in-force | 778,311 | 744,867 | 740,091 | 740,562 | 744,970 | 763,988 | 786,959 | 804,839 |
| Primary total loans in default | 24,296 | 23,083 | 22,069 | 23,127 | 27,391 | 24,478 | 23,613 | 24,376 |
| Primary loans total default rate | 3.1% | 3.1% | 3.0% | 3.1% | 3.7% | 3.2% | 3.0% | 3.0% |
| Flow loans in default | 22,966 | 22,001 | 21,021 | 22,070 | 26,163 | 23,284 | 22,392 | 22,891 |
| Flow loans default rate | 3.6% | 3.5% | 3.3% | 3.5% | 4.1% | 3.5% | 3.3% | 3.3% |
| Bulk loans in default | 1,330 | 1,082 | 1,048 | 1,057 | 1,228 | 1,194 | 1,221 | 1,485 |
| Bulk loans default rate | 1.0% | 1.0% | 0.9% | 1.0% | 1.2% | 1.1% | 1.1% | 1.4% |
| A minus and sub-prime loans in default | 7,258 | 6,773 | 6,185 | 6,064 | 7,072 | 6,420 | 5,930 | 6,058 |
| A minus and sub-prime loans default rate | 9.6% | 9.3% | 8.8% | 8.8% | 10.5% | 9.6% | 8.9% | 8.9% |
| Pool Loans | | | | | | | | |
| Pool loans in default | 402 | 446 | 477 | 500 | 597 | 542 | 597 | 648 |
| Pool loans default rate | 1.9% | 2.5% | 2.6% | 2.7% | 3.1% | 2.7% | 2.8% | 2.7% |
| Claims Paid | | | | | | | | |
| Primary Claims Paid (includes LAE) | \$ 36.0 | \$ 36.0 | \$ 32.2 | \$ 30.6 | \$ 33.8 | \$ 34.0 | \$ 37.9 | \$ 39.6 |
| Pool Claims Paid (includes LAE) | \$ 0.2 | \$ — | \$ 0.4 | \$ 0.1 | \$ 0.1 | \$ — | \$ 0.2 | \$ 0.1 |
| Primary Average Claim Severity | 99% | 98% | 95% | 96% | 95% | 94% | 95% | 95% |
| Other Measures | | | | | | | | |
| Flow Persistency ^(a) | 76% | 74% | 71% | 72% | 68% | 59% | 63% | 66% |
| Gross written premiums ceded to captives/total direct written premiums | 23% | 23% | 24% | 24% | 24% | 24% | 24% | 25% |
| Risk to capital ratio ^(b) | 8.6:1 | 7.9:1 | 8.0:1 | 8.1:1 | 8.2:1 | 8.6:1 | 8.9:1 | 9.4:1 |

^(a) Excludes bulk transactions and the effect of periodic reconciliations involving single premium mortgage insurance. Including the effect of the periodic reconciliations, flow persistency would be 71% and 65% for the three months ended March 31, 2006 and December 31, 2005, respectively. All other periods shown were unaffected.

^(b) Certain states limit a private mortgage insurer's risk in-force to 25 times the total of the insurer's policyholders' surplus plus the statutory contingent reserve, commonly known as the "risk to capital" requirement. The risk to capital ratio for our U.S. mortgage insurance business was computed as of the beginning of the period indicated.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

**Primary Risk In-force and Primary Default Rate
by Region and State**

| | December 31, 2006 | | December 31, 2005 | |
|------------------------------|-------------------------------|-------------------------|-------------------------------|-------------------------|
| | % of Primary Risk In-force | Primary Default Rate | % of Primary Risk In-force | Primary Default Rate |
| By Region | | | | |
| Southeast ⁽¹⁾ | 26% | 3.36% | 25% | 4.03% |
| South Central ⁽²⁾ | 17 | 3.18% | 17 | 4.91% |
| Northeast ⁽³⁾ | 13 | 3.34% | 14 | 3.66% |
| North Central ⁽⁴⁾ | 12 | 2.80% | 12 | 2.84% |
| Great Lakes ⁽⁵⁾ | 10 | 4.75% | 9 | 4.96% |
| Pacific ⁽⁶⁾ | 8 | 1.44% | 9 | 1.79% |
| Plains ⁽⁷⁾ | 6 | 2.52% | 6 | 2.60% |
| New England ⁽⁸⁾ | 4 | 2.66% | 4 | 2.56% |
| Mid-Atlantic ⁽⁹⁾ | 4 | 2.21% | 4 | 2.52% |
| Total | <u>100%</u> | <u>3.12%</u> | <u>100%</u> | <u>3.68%</u> |
| By State | | | | |
| Florida | 9% | 2.17% | 9% | 2.43% |
| Texas | 7% | 3.89% | 7% | 5.09% |
| New York | 6% | 2.59% | 6% | 2.87% |
| Illinois | 5% | 3.08% | 5% | 3.16% |
| Georgia | 4% | 4.22% | 4% | 4.51% |
| North Carolina | 4% | 4.04% | 4% | 4.51% |
| Pennsylvania | 4% | 4.47% | 4% | 4.83% |
| Ohio | 4% | 4.96% | 4% | 5.40% |
| New Jersey | 3% | 3.14% | 3% | 3.36% |
| California | 3% | 0.99% | 3% | 1.14% |

(1) Alabama, Arkansas, Florida, Georgia, Mississippi, North Carolina, South Carolina and Tennessee

(2) Arizona, Colorado, Louisiana, New Mexico, Oklahoma, Texas and Utah

(3) New Jersey, New York and Pennsylvania

(4) Illinois, Minnesota, Missouri and Wisconsin

(5) Indiana, Kentucky, Michigan and Ohio

(6) Alaska, California, Hawaii, Nevada, Oregon and Washington

(7) Idaho, Iowa, Kansas, Montana, Nebraska, North Dakota, South Dakota and Wyoming

(8) Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont

(9) Delaware, Maryland, Virginia, Washington D.C. and West Virginia

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Premium Recognition Curve and Loss Factor Update
(amounts in millions)

| | U.S. Mortgage Insurance | | |
|---|--|-------------|---------------------|
| | Q4 2006 Before Impact of Adjustments | Adjustments | Q4 2006 Reported |
| REVENUES: | | | |
| Premiums | \$ 128 | \$ 8 | \$ 136 |
| Net investment income | 34 | — | 34 |
| Net investment gains (losses) | 4 | — | 4 |
| Policy fees and other income | 4 | — | 4 |
| Total revenues | <u>170</u> | <u>8</u> | <u>178</u> |
| BENEFITS AND EXPENSES: | | | |
| Benefits and other changes in policy reserves | 54 | — | 54 |
| Acquisition and operating expenses, net of deferrals | 30 | — | 30 |
| Amortization of deferred acquisition costs and intangibles | 6 | — | 6 |
| Total benefits and expenses | <u>90</u> | <u>—</u> | <u>90</u> |
| INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES | 80 | 8 | 88 |
| Provision for income taxes | <u>21</u> | <u>3</u> | <u>24</u> |
| SEGMENT NET INCOME FROM CONTINUING OPERATIONS | 59 | 5 | 64 |
| ADJUSTMENT TO SEGMENT NET INCOME FROM CONTINUING OPERATIONS: | | | |
| Net investment (gains) losses, net of taxes and other adjustments | <u>(2)</u> | <u>—</u> | <u>(2)</u> |
| SEGMENT NET OPERATING INCOME | <u>\$ 57</u> | <u>\$ 5</u> | <u>\$ 62</u> |
| Loss Ratio ⁽¹⁾ | | 42% | 40% |

⁽¹⁾ Loss ratios are calculated by dividing benefits and other changes in policy reserves by premiums.

Non-GAAP Definition of Loss Ratio Before Impact of Adjustments

The results and ratios “before impact of adjustments” are non-GAAP measures based on financial information not in accordance with GAAP. The adjustments included on this page include the impact of the cumulative adjustment of earned premiums, with a related amortization of deferred acquisition costs adjustment, and the increase to losses due to an update of loss factors. The cumulative adjustment of earned premiums is the result of a study to update the amortization pattern of unearned premiums based on historical experience and estimated expected future expiration of risk. Management believes the loss ratios before the impact of the adjustments enhances understanding of our loss experience of our U.S. Mortgage Insurance business. However, the loss ratios “before impact of adjustments” should not be viewed as a substitute for the loss ratios calculated based on GAAP financial information.

Corporate and Other

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GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Net Loss and Net Operating Loss—Corporate and Other
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|--|----------------|----------------|----------------|----------------|-----------------|----------------|----------------|----------------|----------------|-----------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| REVENUES: | | | | | | | | | | |
| Premiums | \$ 3 | \$ 10 | \$ 7 | \$ 7 | \$ 27 | \$ 13 | \$ 6 | \$ 13 | \$ 7 | \$ 39 |
| Net investment income | 28 | 20 | 15 | 33 | 96 | 32 | 52 | 29 | 34 | 147 |
| Net investment gains (losses) | 9 | — | (3) | (18) | (12) | 11 | (6) | — | (6) | (1) |
| Policy fees and other income | 4 | 3 | 4 | 3 | 14 | 4 | 3 | 2 | 4 | 13 |
| Total revenues | <u>44</u> | <u>33</u> | <u>23</u> | <u>25</u> | <u>125</u> | <u>60</u> | <u>55</u> | <u>44</u> | <u>39</u> | <u>198</u> |
| BENEFITS AND EXPENSES: | | | | | | | | | | |
| Benefits and other changes in policy reserves | — | 1 | 1 | 1 | 3 | 1 | 3 | 1 | 2 | 7 |
| Acquisition and operating expenses, net of deferrals | 21 | 27 | 17 | 7 | 72 | 38 | 26 | 30 | — | 94 |
| Amortization of deferred acquisition costs and intangibles | 1 | 2 | 1 | 1 | 5 | 2 | 3 | 3 | 2 | 10 |
| Interest expense | 58 | 51 | 53 | 56 | 218 | 60 | 58 | 57 | 63 | 238 |
| Total benefits and expenses | <u>80</u> | <u>81</u> | <u>72</u> | <u>65</u> | <u>298</u> | <u>101</u> | <u>90</u> | <u>91</u> | <u>67</u> | <u>349</u> |
| LOSS FROM CONTINUING OPERATIONS BEFORE INCOME TAXES AND ACCOUNTING CHANGE | (36) | (48) | (49) | (40) | (173) | (41) | (35) | (47) | (28) | (151) |
| Benefit from income taxes | (10) | (15) | (14) | (13) | (52) | (9) | (12) | (17) | (8) | (46) |
| NET LOSS FROM CONTINUING OPERATIONS BEFORE ACCOUNTING CHANGE | (26) | (33) | (35) | (27) | (121) | (32) | (23) | (30) | (20) | (105) |
| Cumulative effect of accounting change, net of taxes | — | — | — | 4 | 4 | — | — | — | — | — |
| NET LOSS FROM CONTINUING OPERATIONS | (26) | (33) | (35) | (23) | (117) | (32) | (23) | (30) | (20) | (105) |
| ADJUSTMENT TO SEGMENT NET LOSS FROM CONTINUING OPERATIONS: | | | | | | | | | | |
| Net investment (gains) losses, net of taxes and other adjustments | (5) | — | 1 | 12 | 8 | (7) | 4 | — | 4 | 1 |
| Cumulative effect of accounting change, net of taxes | — | — | — | (4) | (4) | — | — | — | — | — |
| NET OPERATING LOSS | <u>\$ (31)</u> | <u>\$ (33)</u> | <u>\$ (34)</u> | <u>\$ (15)</u> | <u>\$ (113)</u> | <u>\$ (39)</u> | <u>\$ (19)</u> | <u>\$ (30)</u> | <u>\$ (16)</u> | <u>\$ (104)</u> |
| <i>Effective tax rate (operating income)</i> | 31.1% | 31.3% | 26.1% | 31.8% | 29.8% | 25.0% | 34.5% | 36.2% | 27.3% | 30.7% |

ADDITIONAL FINANCIAL DATA

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GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Investments Summary
(amounts in millions)

| | December 31, 2006 | | September 30, 2006 | | June 30, 2006 | | March 31, 2006 | | December 31, 2005 | |
|--|-------------------|-------------|--------------------|-------------|------------------|-------------|------------------|-------------|-------------------|-------------|
| | Carrying Amount | % of Total | Carrying Amount | % of Total | Carrying Amount | % of Total | Carrying Amount | % of Total | Carrying Amount | % of Total |
| Composition of Investment Portfolio | | | | | | | | | | |
| Fixed maturity securities: | | | | | | | | | | |
| Investment grade | | | | | | | | | | |
| Other public | \$ 24,604 | 35% | \$ 24,259 | 36% | \$ 23,087 | 35% | \$ 23,752 | 36% | \$ 24,807 | 37% |
| Other private | 10,653 | 15 | 10,476 | 15 | 10,193 | 16 | 10,163 | 15 | 10,093 | 15 |
| Mortgage and asset-backed | 14,438 | 20 | 13,170 | 19 | 12,629 | 19 | 13,158 | 20 | 12,506 | 18 |
| Tax exempt | 2,231 | 3 | 2,720 | 4 | 2,801 | 4 | 2,900 | 4 | 2,885 | 4 |
| Non-investment grade | 2,758 | 4 | 2,891 | 4 | 2,844 | 4 | 2,785 | 4 | 2,844 | 4 |
| Equity securities: | | | | | | | | | | |
| Common stocks and mutual funds | 52 | — | 45 | — | 44 | — | 45 | — | 54 | — |
| Preferred stocks | 145 | — | 147 | — | 143 | — | 148 | — | 152 | — |
| Commercial mortgage loans | 8,357 | 12 | 8,182 | 12 | 8,072 | 12 | 7,769 | 12 | 7,476 | 11 |
| Policy loans | 1,489 | 2 | 1,493 | 2 | 1,480 | 2 | 1,356 | 2 | 1,344 | 2 |
| Restricted investments held by securitization entities | — | — | — | — | — | — | — | — | 685 | 1 |
| Cash, cash equivalents and short-term investments | 2,449 | 4 | 2,301 | 3 | 2,349 | 4 | 1,944 | 3 | 1,879 | 3 |
| Securities lending | 2,277 | 3 | 1,621 | 3 | 935 | 2 | 1,597 | 2 | 1,820 | 3 |
| Other invested assets | 1,556 | 2 | 1,424 | 2 | 902 | 2 | 1,088 | 2 | 1,329 | 2 |
| Total invested assets and cash | <u>\$ 71,009</u> | <u>100%</u> | <u>\$ 68,729</u> | <u>100%</u> | <u>\$ 65,479</u> | <u>100%</u> | <u>\$ 66,705</u> | <u>100%</u> | <u>\$ 67,874</u> | <u>100%</u> |

| | | December 31, 2006 | | September 30, 2006 | | June 30, 2006 | | March 31, 2006 | | December 31, 2005 | |
|---|---|-------------------|-------------|--------------------|-------------|------------------|-------------|------------------|-------------|-------------------|-------------|
| | | Carrying Amount | % of Total | Carrying Amount | % of Total | Carrying Amount | % of Total | Carrying Amount | % of Total | Carrying Amount | % of Total |
| Public Fixed Maturities—Credit Quality: | | | | | | | | | | | |
| NAIC Designation | Rating Agency Equivalent Designation | | | | | | | | | | |
| 1 | Aaa/Aa/A | \$ 30,041 | 76% | \$ 29,341 | 74% | \$ 28,204 | 74% | \$ 28,800 | 74% | \$ 28,831 | 72% |
| 2 | Baa | 7,496 | 19 | 7,971 | 20 | 7,758 | 20 | 8,347 | 21 | 8,902 | 23 |
| 3 | Ba | 1,320 | 3 | 1,425 | 4 | 1,430 | 4 | 1,496 | 4 | 1,457 | 4 |
| 4 | B | 611 | 2 | 647 | 2 | 616 | 2 | 544 | 1 | 552 | 1 |
| 5 | Caa and lower | 76 | — | 22 | — | 25 | — | 77 | — | 75 | — |
| 6 | In or near default | 9 | — | 9 | — | 9 | — | 9 | — | 12 | — |
| Not rated | Not rated | — | — | — | — | — | — | 5 | — | 57 | — |
| Total public fixed maturities | | <u>\$ 39,553</u> | <u>100%</u> | <u>\$ 39,415</u> | <u>100%</u> | <u>\$ 38,042</u> | <u>100%</u> | <u>\$ 39,278</u> | <u>100%</u> | <u>\$ 39,886</u> | <u>100%</u> |
| Private Fixed Maturities—Credit Quality: | | | | | | | | | | | |
| NAIC Designation | Rating Agency Equivalent Designation | | | | | | | | | | |
| 1 | Aaa/Aa/A | \$ 8,897 | 59% | \$ 7,972 | 57% | \$ 7,530 | 56% | \$ 7,634 | 57% | \$ 7,380 | 56% |
| 2 | Baa | 5,493 | 36 | 5,341 | 38 | 5,231 | 39 | 5,193 | 39 | 5,179 | 39 |
| 3 | Ba | 579 | 4 | 592 | 4 | 535 | 4 | 445 | 3 | 466 | 4 |
| 4 | B | 132 | 1 | 172 | 1 | 163 | 1 | 160 | 1 | 157 | 1 |
| 5 | Caa and lower | 5 | — | 12 | — | 13 | — | 13 | — | 16 | — |
| 6 | In or near default | 7 | — | 11 | — | 39 | — | 34 | — | 34 | — |
| Not rated | Not rated | 18 | — | 1 | — | 1 | — | 1 | — | 17 | — |
| Total private fixed maturities | | <u>\$ 15,131</u> | <u>100%</u> | <u>\$ 14,101</u> | <u>100%</u> | <u>\$ 13,512</u> | <u>100%</u> | <u>\$ 13,480</u> | <u>100%</u> | <u>\$ 13,249</u> | <u>100%</u> |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Fixed Maturities Summary
(amounts in millions)

| | December 31, 2006 | | September 30, 2006 | | June 30, 2006 | | March 31, 2006 | | December 31, 2005 | |
|---|----------------------|-------------|----------------------|-------------|----------------------|-------------|----------------------|-------------|----------------------|-------------|
| | Estimated Fair Value | % of Total | Estimated Fair Value | % of Total | Estimated Fair Value | % of Total | Estimated Fair Value | % of Total | Estimated Fair Value | % of Total |
| Fixed Maturities—Security Sector: | | | | | | | | | | |
| U.S. government, agencies & government sponsored entities | \$ 864 | 2% | \$ 689 | 1% | \$ 665 | 1% | \$ 635 | 1% | \$ 780 | 2% |
| Tax exempt | 2,231 | 4 | 2,720 | 5 | 2,802 | 5 | 2,900 | 6 | 2,889 | 5 |
| Foreign government | 1,765 | 3 | 1,770 | 3 | 1,842 | 4 | 1,824 | 4 | 1,806 | 3 |
| U.S. corporate | 24,656 | 45 | 24,730 | 46 | 24,051 | 47 | 24,950 | 47 | 25,751 | 48 |
| Foreign corporate | 10,632 | 19 | 10,335 | 20 | 9,457 | 18 | 9,183 | 17 | 9,282 | 18 |
| Mortgage-backed | 9,212 | 17 | 8,508 | 16 | 8,130 | 16 | 8,633 | 16 | 8,641 | 16 |
| Asset-backed | 5,324 | 10 | 4,764 | 9 | 4,607 | 9 | 4,633 | 9 | 3,986 | 8 |
| Total fixed maturities | <u>\$ 54,684</u> | <u>100%</u> | <u>\$ 53,516</u> | <u>100%</u> | <u>\$ 51,554</u> | <u>100%</u> | <u>\$ 52,758</u> | <u>100%</u> | <u>\$ 53,135</u> | <u>100%</u> |
| Corporate Bond Holdings—Industry Sector: | | | | | | | | | | |
| Finance and insurance | \$ 12,461 | 35% | \$ 11,832 | 34% | \$ 11,202 | 33% | \$ 11,485 | 34% | \$ 11,256 | 32% |
| Utilities and energy | 6,238 | 18 | 6,345 | 18 | 6,073 | 18 | 6,472 | 19 | 6,754 | 19 |
| Consumer—non cyclical | 4,136 | 12 | 4,219 | 12 | 4,085 | 12 | 4,419 | 13 | 4,576 | 13 |
| Consumer—cyclical | 2,497 | 7 | 2,464 | 7 | 2,413 | 7 | 2,306 | 7 | 2,616 | 7 |
| Capital goods | 2,115 | 6 | 1,954 | 6 | 1,840 | 6 | 1,798 | 5 | 2,005 | 6 |
| Industrial | 1,762 | 5 | 1,998 | 6 | 2,027 | 6 | 2,016 | 6 | 2,096 | 6 |
| Technology and communications | 2,469 | 7 | 2,497 | 7 | 2,431 | 7 | 2,511 | 7 | 2,403 | 7 |
| Transportation | 1,230 | 3 | 1,235 | 3 | 1,207 | 4 | 1,217 | 3 | 1,304 | 4 |
| Other | 2,380 | 7 | 2,521 | 7 | 2,230 | 7 | 1,909 | 6 | 2,023 | 6 |
| Total | <u>\$ 35,288</u> | <u>100%</u> | <u>\$ 35,065</u> | <u>100%</u> | <u>\$ 33,508</u> | <u>100%</u> | <u>\$ 34,133</u> | <u>100%</u> | <u>\$ 35,033</u> | <u>100%</u> |
| Fixed Maturities—Contractual Maturity Dates: | | | | | | | | | | |
| Due in one year or less | \$ 2,342 | 4% | \$ 2,902 | 5% | \$ 2,867 | 6% | \$ 2,729 | 5% | \$ 2,789 | 5% |
| Due after one year through five years | 10,416 | 19 | 9,984 | 19 | 9,567 | 18 | 9,780 | 19 | 9,997 | 19 |
| Due after five years through ten years | 9,900 | 18 | 10,264 | 19 | 10,229 | 20 | 10,512 | 20 | 10,994 | 21 |
| Due after ten years | 17,490 | 32 | 17,094 | 32 | 16,154 | 31 | 16,471 | 31 | 16,728 | 31 |
| Subtotal | 40,148 | 73 | 40,244 | 75 | 38,817 | 75 | 39,492 | 75 | 40,508 | 76 |
| Mortgage and asset-backed | 14,536 | 27 | 13,272 | 25 | 12,737 | 25 | 13,266 | 25 | 12,627 | 24 |
| Total fixed maturities | <u>\$ 54,684</u> | <u>100%</u> | <u>\$ 53,516</u> | <u>100%</u> | <u>\$ 51,554</u> | <u>100%</u> | <u>\$ 52,758</u> | <u>100%</u> | <u>\$ 53,135</u> | <u>100%</u> |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Commercial Mortgage Loans Data
(amounts in millions)

| Summary of Commercial Mortgage Loans | December 31, 2006 | | September 30, 2006 | | June 30, 2006 | | March 31, 2006 | | December 31, 2005 | |
|--|-------------------|------------|--------------------|------------|-----------------|------------|-----------------|------------|-------------------|------------|
| | Carrying Amount | % of Total | Carrying Amount | % of Total | Carrying Amount | % of Total | Carrying Amount | % of Total | Carrying Amount | % of Total |
| Geographic Region | | | | | | | | | | |
| Pacific | \$ 2,321 | 28% | \$ 2,372 | 29% | \$ 2,359 | 29% | \$ 2,267 | 29% | \$ 2,255 | 30% |
| South Atlantic | 1,798 | 21 | 1,721 | 21 | 1,703 | 21 | 1,634 | 21 | 1,552 | 21 |
| Middle Atlantic | 1,115 | 13 | 1,117 | 14 | 1,105 | 14 | 1,105 | 14 | 1,080 | 14 |
| East North Central | 835 | 10 | 829 | 10 | 835 | 10 | 867 | 11 | 792 | 11 |
| Mountain | 815 | 10 | 759 | 9 | 718 | 9 | 609 | 8 | 576 | 8 |
| West South Central | 357 | 4 | 331 | 4 | 365 | 4 | 344 | 4 | 338 | 4 |
| West North Central | 535 | 7 | 531 | 6 | 473 | 6 | 451 | 6 | 442 | 6 |
| East South Central | 280 | 3 | 306 | 4 | 303 | 4 | 293 | 4 | 281 | 4 |
| New England | 311 | 4 | 224 | 3 | 219 | 3 | 222 | 3 | 183 | 2 |
| Subtotal | 8,367 | 100% | 8,190 | 100% | 8,080 | 100% | 7,792 | 100% | 7,499 | 100% |
| Allowance for losses | (15) | | (14) | | (15) | | (30) | | (31) | |
| Unamortized fees and costs | 5 | | 6 | | 7 | | 7 | | 8 | |
| Total | \$ 8,357 | | \$ 8,182 | | \$ 8,072 | | \$ 7,769 | | \$ 7,476 | |
| Property Type | | | | | | | | | | |
| Office | \$ 2,319 | 28% | \$ 2,334 | 29% | \$ 2,349 | 29% | \$ 2,291 | 29% | \$ 2,196 | 29% |
| Industrial | 2,211 | 26 | 2,184 | 27 | 2,174 | 27 | 2,155 | 28 | 2,090 | 28 |
| Retail | 2,203 | 26 | 2,158 | 26 | 2,089 | 26 | 2,067 | 27 | 2,056 | 28 |
| Apartments | 987 | 12 | 995 | 12 | 976 | 12 | 950 | 12 | 831 | 11 |
| Mixed use/other | 647 | 8 | 519 | 6 | 492 | 6 | 329 | 4 | 326 | 4 |
| Subtotal | 8,367 | 100% | 8,190 | 100% | 8,080 | 100% | 7,792 | 100% | 7,499 | 100% |
| Allowance for losses | (15) | | (14) | | (15) | | (30) | | (31) | |
| Unamortized fees and costs | 5 | | 6 | | 7 | | 7 | | 8 | |
| Total | \$ 8,357 | | \$ 8,182 | | \$ 8,072 | | \$ 7,769 | | \$ 7,476 | |
| Loan Size | | | | | | | | | | |
| Under \$5 million | \$ 3,557 | 43% | \$ 3,545 | 43% | \$ 3,491 | 43% | \$ 3,757 | 48% | \$ 3,353 | 45% |
| \$5 million but less than \$10 million | 1,885 | 23 | 1,845 | 23 | 1,870 | 23 | 1,813 | 24 | 1,802 | 24 |
| \$10 million but less than \$20 million | 1,638 | 19 | 1,640 | 20 | 1,537 | 19 | 1,342 | 17 | 1,427 | 19 |
| \$20 million but less than \$30 million | 507 | 6 | 558 | 7 | 548 | 7 | 474 | 6 | 448 | 6 |
| \$30 million and over | 781 | 9 | 603 | 7 | 635 | 8 | 407 | 5 | 469 | 6 |
| Subtotal | 8,368 | 100% | 8,191 | 100% | 8,081 | 100% | 7,793 | 100% | 7,499 | 100% |
| Net premium/discount | (1) | | (1) | | (1) | | (1) | | — | |
| Total | \$ 8,367 | | \$ 8,190 | | \$ 8,080 | | \$ 7,792 | | \$ 7,499 | |
| Allowance for Losses on Commercial Mortgage Loans | | | | | | | | | | |
| Balance, beginning of year | \$ 31 | \$ 52 | | | | | | | | |
| Provisions | 1 | 11 | | | | | | | | |
| Releases | (17) | (32) | | | | | | | | |
| Balance, end of year | \$ 15 | \$ 31 | | | | | | | | |

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

General Account GAAP Net Investment Income Yields
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|--|----------------|---------------|---------------|---------------|----------------|--------------|--------------|--------------|--------------|----------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| GAAP Net Investment Income | | | | | | | | | | |
| Fixed maturities—taxable ⁽¹⁾ | \$ 778 | \$ 724 | \$ 720 | \$ 708 | \$2,930 | \$695 | \$679 | \$647 | \$654 | \$2,675 |
| Fixed maturities—non-taxable | 28 | 32 | 31 | 31 | 122 | 32 | 31 | 32 | 33 | 128 |
| Commercial mortgage loans | 127 | 125 | 136 | 119 | 507 | 144 | 115 | 97 | 98 | 454 |
| Equity securities | 3 | 6 | 7 | 7 | 23 | 7 | 6 | 6 | 6 | 25 |
| Other investments | 19 | 9 | 12 | 11 | 51 | 12 | 25 | 19 | 17 | 73 |
| Policy loans | 34 | 32 | 32 | 30 | 128 | 29 | 27 | 27 | 26 | 109 |
| Restricted investments held by securitization entities | — | — | — | 7 | 7 | 11 | 12 | 13 | 14 | 50 |
| Cash, cash equivalents and short-term investments | 35 | 23 | 20 | 17 | 95 | 18 | 13 | 5 | 9 | 45 |
| Gross investment income before expenses and fees | 1,024 | 951 | 958 | 930 | 3,863 | 948 | 908 | 846 | 857 | 3,559 |
| Expenses and fees | (21) | (19) | (18) | (18) | (76) | (19) | (18) | (16) | (17) | (70) |
| Net investment income | <u>\$1,003</u> | <u>\$ 932</u> | <u>\$ 940</u> | <u>\$ 912</u> | <u>\$3,787</u> | <u>\$929</u> | <u>\$890</u> | <u>\$830</u> | <u>\$840</u> | <u>\$3,489</u> |
| Annualized Yields | | | | | | | | | | |
| Fixed maturities—taxable ⁽¹⁾ | 6.1% | 5.8% | 5.8% | 5.7% | 5.8% | 5.7% | 5.7% | 5.4% | 5.5% | 5.6% |
| Fixed maturities—non-taxable | 4.8% | 4.7% | 4.5% | 4.4% | 4.7% | 4.5% | 4.5% | 4.5% | 4.5% | 4.5% |
| Commercial mortgage loans | 6.1% | 6.2% | 6.9% | 6.3% | 6.4% | 7.8% | 6.6% | 6.0% | 6.4% | 6.7% |
| Equity securities | 8.0% | 15.9% | 16.1% | 12.3% | 12.3% | 9.4% | 0.3% | 8.6% | 8.8% | 8.9% |
| Other investments | 12.2% | 6.7% | 10.3% | 10.5% | 9.9% | 5.3% | 9.9% | 8.6% | 8.5% | 8.1% |
| Policy loans | 9.0% | 8.5% | 9.1% | 8.8% | 8.9% | 8.6% | 8.5% | 8.9% | 8.3% | 8.6% |
| Restricted investments held by securitization entities | — | — | — | 8.2% | 5.1% | 6.2% | 6.3% | 6.3% | 6.9% | 6.4% |
| Cash, cash equivalents and short-term investments | 5.8% | 4.0% | 3.6% | 3.6% | 4.3% | 3.9% | 3.0% | 1.4% | 1.9% | 2.5% |
| Gross investment income before expenses and fees | 6.1% | 5.8% | 5.9% | 5.8% | 5.9% | 5.9% | 5.8% | 5.5% | 5.6% | 5.7% |
| Expenses and fees | -0.1% | -0.1% | -0.1% | -0.1% | -0.1% | -0.1% | -0.1% | -0.1% | -0.1% | -0.1% |
| Net investment income | <u>6.0%</u> | <u>5.7%</u> | <u>5.8%</u> | <u>5.7%</u> | <u>5.8%</u> | <u>5.8%</u> | <u>5.7%</u> | <u>5.4%</u> | <u>5.5%</u> | <u>5.6%</u> |

Yields for fixed maturities and equity securities are based on amortized cost and cost, respectively. Yields for securities lending activity, which is included in other investments, are calculated net of the corresponding securities lending liability. All other yields are based on average carrying values.

⁽¹⁾ Includes a \$22 million adjustment in the fourth quarter of 2006 related to reinsurance assumed in our payment protection business previously reflected as risk transfer and adjusted in the current quarter to reflect deposit accounting.

RECONCILIATIONS OF NON-GAAP MEASURES

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Reconciliation of Operating ROE
(amounts in millions)

| | Twelve months ended | |
|--|----------------------|----------------------|
| | December 31, 2006 | December 31, 2005 |
| GAAP Basis ROE | | |
| Net income for the twelve months ended (1) | \$ 1,328 | \$ 1,221 |
| Quarterly average stockholders' equity, excluding accumulated other comprehensive income (2) | \$ 11,987 | \$ 11,437 |
| GAAP Basis ROE (1) divided by (2) | 11.1% | 10.7% |
| Operating ROE | | |
| Net operating income for the twelve months ended (1) | \$ 1,317 | \$ 1,187 |
| Quarterly average stockholders' equity, excluding accumulated other comprehensive income (2) | \$ 11,987 | \$ 11,437 |
| Operating ROE (1) divided by (2) | 11.0% | 10.4% |

- (1) The twelve months ended information is derived by adding the four quarters of net income and net operating income from page 9 herein.
- (2) Quarterly average stockholders' equity, excluding accumulated other comprehensive income, is derived by averaging ending stockholders' equity, excluding accumulated other comprehensive income, for the most recent five quarters.

Non-GAAP Definition for Operating ROE

The company references the non-GAAP financial measure entitled "operating return on equity" or "operating ROE." The company defines operating ROE as net operating income divided by average ending stockholders' equity, excluding accumulated other comprehensive income (AOCI) in average ending stockholders' equity. Management believes that analysis of operating ROE enhances understanding of the efficiency with which the company deploys its capital. However, operating ROE as defined by the company should not be viewed as a substitute for GAAP net income divided by average ending stockholders' equity.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Reconciliation of Expense Ratio
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|---|----------------|----------------|----------------|----------------|-----------------|----------------|----------------|----------------|----------------|----------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| GAAP Basis Expense Ratio | | | | | | | | | | |
| Acquisition and operating expenses, net of deferrals (1) | \$ 446 | \$ 493 | \$ 483 | \$ 436 | \$ 1,858 | \$ 471 | \$ 465 | \$ 482 | \$ 403 | \$1,821 |
| Total revenues (2) | <u>\$2,657</u> | <u>\$2,615</u> | <u>\$2,571</u> | <u>\$2,442</u> | <u>\$10,285</u> | <u>\$2,475</u> | <u>\$2,447</u> | <u>\$2,431</u> | <u>\$2,433</u> | <u>\$9,786</u> |
| Expense ratio (1) divided by (2) | <u>16.8%</u> | <u>18.9%</u> | <u>18.8%</u> | <u>17.9%</u> | <u>18.1%</u> | <u>19.0%</u> | <u>19.0%</u> | <u>19.8%</u> | <u>16.6%</u> | <u>18.6%</u> |
| GAAP Basis, As Adjusted—Expense Ratio | | | | | | | | | | |
| Acquisition and operating expenses, net of deferrals | \$ 446 | \$ 493 | \$ 483 | \$ 436 | \$ 1,858 | \$ 471 | \$ 465 | \$ 482 | \$ 403 | \$1,821 |
| Less payment protection insurance business | <u>142</u> | <u>187</u> | <u>182</u> | <u>172</u> | <u>683</u> | <u>176</u> | <u>176</u> | <u>209</u> | <u>186</u> | <u>747</u> |
| Adjusted acquisition and operating expenses, net of deferrals (3) | <u>\$ 304</u> | <u>\$ 306</u> | <u>\$ 301</u> | <u>\$ 264</u> | <u>\$ 1,175</u> | <u>\$ 295</u> | <u>\$ 289</u> | <u>\$ 273</u> | <u>\$ 217</u> | <u>\$1,074</u> |
| Total revenues | \$2,657 | \$2,615 | \$2,571 | \$2,442 | \$10,285 | \$2,475 | \$2,447 | \$2,431 | \$2,433 | \$9,786 |
| Less payment protection insurance business | 273 | 340 | 352 | 319 | 1,284 | 335 | 373 | 385 | 399 | 1,492 |
| Less net investment gains (losses) | <u>8</u> | <u>(6)</u> | <u>(49)</u> | <u>(22)</u> | <u>(69)</u> | <u>11</u> | <u>(6)</u> | <u>—</u> | <u>(6)</u> | <u>(1)</u> |
| Adjusted total revenues (4) | <u>\$2,376</u> | <u>\$2,281</u> | <u>\$2,268</u> | <u>\$2,145</u> | <u>\$ 9,070</u> | <u>\$2,129</u> | <u>\$2,080</u> | <u>\$2,046</u> | <u>\$2,040</u> | <u>\$8,295</u> |
| Adjusted expense ratio (3) divided by (4) | <u>12.8%</u> | <u>13.4%</u> | <u>13.3%</u> | <u>12.3%</u> | <u>13.0%</u> | <u>13.9%</u> | <u>13.9%</u> | <u>13.3%</u> | <u>10.6%</u> | <u>12.9%</u> |

Non-GAAP Definition for Expense Ratio

The company references the non-GAAP financial measure entitled “expense ratio” as a measure of productivity. The company defines expense ratio as acquisition and operating expenses, net of deferrals, divided by total revenues, excluding the effects of the company’s payment protection insurance business. The payment protection insurance business is excluded from this ratio as its expense base is comprised of varying levels of non-deferrable acquisition costs. Management believes that the expense ratio analysis enhances understanding of the productivity of the company. However, the expense ratio as defined by the company should not be viewed as a substitute for GAAP acquisition and operating expenses, net of deferrals, divided by total revenues.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Reconciliation of Core Premiums
(amounts in millions)

| | 2006 | | | | | 2005 | | | | |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| | Q4 | Q3 | Q2 | Q1 | Total | Q4 | Q3 | Q2 | Q1 | Total |
| Reported premiums | \$1,446 | \$1,505 | \$1,480 | \$1,371 | \$5,802 | \$1,366 | \$1,380 | \$1,450 | \$1,442 | \$5,638 |
| Less payment protection insurance run-off premiums | 6 | 22 | 35 | 19 | 82 | 34 | 64 | 64 | 74 | 236 |
| Less spread-based retail premiums | 146 | 210 | 200 | 180 | 736 | 181 | 189 | 241 | 244 | 855 |
| Core premiums | <u>\$1,294</u> | <u>\$1,273</u> | <u>\$1,245</u> | <u>\$1,172</u> | <u>\$4,984</u> | <u>\$1,151</u> | <u>\$1,127</u> | <u>\$1,145</u> | <u>\$1,124</u> | <u>\$4,547</u> |
| Reported premium percentage change from prior year | 5.9% | | | | | | | | | |
| Core premium percentage change from prior year | 12.4% | | | | | | | | | |

Non-GAAP Definition for Core Premiums

The company references the non-GAAP financial measure entitled "core premiums" as a measure of premium growth. The company defines core premiums as earned premiums less premiums on a run-off block in our payment protection insurance business and less premiums from our spread-based retail business. The spread-based retail premiums are excluded in this measure primarily because these are single premiums and are not an indication of future premiums. Management believes that analysis of core premiums enhances understanding of premium growth of the company. However, core premiums as defined by the company should not be viewed as a substitute for GAAP earned premiums.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Reconciliation of Core Yield

| | 2006 | | | | 2005 | | | |
|---|----------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | Q4 | Q3 | Q2 | Q1 | Q4 | Q3 | Q2 | Q1 |
| (Assets—amounts in billions) | | | | | | | | |
| Reported—Total Invested Assets and Cash | \$ 71.0 | \$68.7 | \$65.5 | \$66.7 | \$67.9 | \$67.5 | \$66.9 | \$65.8 |
| Subtract: | | | | | | | | |
| Securities lending | 2.3 | 1.6 | 0.9 | 1.6 | 1.8 | 2.2 | 2.7 | 3.0 |
| Unrealized gains (losses) | 1.2 | 0.6 | (0.7) | 0.2 | 1.2 | 1.7 | 2.6 | 1.5 |
| Derivative counterparty collateral | 0.4 | 0.4 | 0.2 | 0.3 | 0.4 | — | — | — |
| Adjusted end-of-period invested assets | <u>\$ 67.1</u> | <u>\$66.1</u> | <u>\$65.1</u> | <u>\$64.6</u> | <u>\$64.5</u> | <u>\$63.6</u> | <u>\$61.6</u> | <u>\$61.3</u> |
| (A) Average Invested Assets used in Reported Yield | \$ 66.6 | \$65.6 | \$64.8 | \$64.5 | \$64.0 | \$62.6 | \$61.5 | \$61.2 |
| Subtract: limited partnership investments (average balance) | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.2 | 0.2 | 0.2 |
| (B) Average Invested Assets used in Core Yield Calculation | 66.4 | 65.4 | 64.7 | 64.4 | 63.9 | 62.4 | 61.3 | 61.0 |
| Subtract: portfolios supporting floating and short-term products | 11.0 | 10.4 | 10.0 | 9.1 | 8.3 | 7.6 | 6.9 | 6.8 |
| (C) Average Invested Assets used in Core Yield (excl. Floating & Short-Term) Calculation | <u>\$ 55.4</u> | <u>\$55.0</u> | <u>\$54.7</u> | <u>\$55.3</u> | <u>\$55.6</u> | <u>\$54.8</u> | <u>\$54.4</u> | <u>\$54.2</u> |
| (Income—amounts in millions) | | | | | | | | |
| (D) Reported—Net Investment Income | \$1,003 | \$ 932 | \$ 940 | \$ 912 | \$ 929 | \$ 890 | \$ 830 | \$ 840 |
| Subtract certain investment items ⁽¹⁾ | 54 | 9 | 38 | 27 | 67 | 49 | 14 | 24 |
| (E) Core Net Investment Income | 949 | 923 | 902 | 885 | 862 | 841 | 816 | 816 |
| Subtract: investment income from portfolios supporting floating and short-term products | 165 | 147 | 139 | 120 | 100 | 83 | 74 | 59 |
| (F) Core Net Investment Income (excl. Floating and Short-Term) | <u>\$ 784</u> | <u>\$ 776</u> | <u>\$ 763</u> | <u>\$ 765</u> | <u>\$ 762</u> | <u>\$ 758</u> | <u>\$ 742</u> | <u>\$ 757</u> |
| (D) / (A) Reported Yield | 6.0% | 5.7% | 5.8% | 5.7% | 5.8% | 5.7% | 5.4% | 5.5% |
| (E) / (B) Core Yield | 5.7% | 5.6% | 5.6% | 5.5% | 5.4% | 5.4% | 5.3% | 5.3% |
| (F) / (C) Core Yield (excl. Floating and Short-Term) | 5.7% | 5.6% | 5.6% | 5.5% | 5.5% | 5.5% | 5.5% | 5.6% |

Notes: —Columns may not add due to rounding.
—Yields have been annualized.

Non-GAAP Definition for Core Yield

The company references the non-GAAP financial measure entitled “core yield” as a measure of investment yield. The company defines core yield as the investment yield adjusted for those items that are not recurring in nature. Management believes that analysis of core yield enhances understanding of the investment yield of the company. However, core yield as defined by the company should not be viewed as a substitute for GAAP investment yield.

⁽¹⁾ Includes bond calls, prepayments, limited partnerships, non-qualifying derivatives, commercial mortgage loan loss reserves and other items. This amount also includes a \$22 million reclassification in the fourth quarter of 2006 related to certain reinsurance assumed in our payment protection insurance business reclassified from reinsurance accounting to the deposit method of accounting.

CORPORATE INFORMATION

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GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Industry Ratings

Our principal life insurance subsidiaries are rated by A.M. Best, S&P, Moody's and Fitch as follows:

| <u>Company</u> | <u>A.M. Best rating</u> | <u>S&P rating</u> | <u>Moody's rating</u> | <u>Fitch rating</u> |
|---|-------------------------|-----------------------|-----------------------|---------------------|
| Genworth Life Insurance Company of New York | A+ | AA- | Aa3 | AA- |
| Genworth Life and Annuity Insurance Company | A+ | AA- | Aa3 | AA- |
| Genworth Life and Annuity Insurance Company (short term rating) | Not rated | A-1+ | P-1 | Not rated |
| Genworth Life and Health Insurance Company | A | AA- | Not rated | Not rated |
| Genworth Life Insurance Company | A+ | AA- | Aa3 | AA- |
| Genworth Life Insurance Company (short term rating) | Not rated | A-1+ | P-1 | Not rated |
| Continental Life Insurance Company of Brentwood, Tennessee | A- | Not rated | Not rated | Not rated |

Our mortgage insurance subsidiaries are rated by S&P, Moody's and Fitch as follows:

| <u>Company</u> | <u>S&P rating</u> | <u>Moody's rating</u> | <u>Fitch rating</u> |
|---|-----------------------|-----------------------|---------------------|
| Genworth Mortgage Insurance Corporation | AA | Aa2 | AA |
| Genworth Financial Mortgage Insurance Pty. Limited | AA | Aa2 | AA |
| Genworth Financial Mortgage Insurance Limited | AA | Aa2 | AA |
| Genworth Residential Mortgage Insurance Corporation of NC | AA | Aa2 | AA |
| Private Residential Mortgage Insurance Corporation | Not rated | Aa2 | AA |
| Genworth Financial Mortgage Insurance Company Canada ^(a) | AA | Not rated | Not rated |

^(a) Genworth Financial Mortgage Insurance Company Canada is also rated "AA" by Dominion Bond Rating Service (DBRS).

The A.M. Best, S&P, Moody's and Fitch ratings are not designed to be, and do not serve as, measures of protection or valuation offered to investors. These financial strength ratings should not be relied on with respect to making an investment in our securities.

A.M. Best states that its "A+" (Superior) rating is assigned to those companies that have, in its opinion, a superior ability to meet their ongoing obligations to policyholders. The "A+" (Superior) rating is the second-highest of fifteen ratings assigned by A.M. Best, which range from "A++" to "S".

S&P states that an insurer rated "AA" (Very Strong) has very strong financial security characteristics that outweigh any vulnerabilities, and is highly likely to have the ability to meet financial commitments. The "AA" range is the second-highest of the four ratings ranges that meet these criteria, and also is the second-highest of nine financial strength rating ranges assigned by S&P, which range from "AAA" to "R." A plus (+) or minus (-) shows relative standing in a rating category. Accordingly, the "AA" and "AA-" ratings are the third- and fourth-highest of S&P's 20 ratings categories. The short-term "A-1" rating is the highest rating and shows the capacity to meet financial commitments is strong. Within this category, the designation of a plus sign (+) indicates capacity to meet its financial commitments is extremely strong.

GENWORTH FINANCIAL, INC.
4Q 2006 FINANCIAL SUPPLEMENT

Industry Ratings (continued)

Moody's states that insurance companies rated "Aa" (Excellent) offer excellent financial security. Moody's states that companies in this group constitute what are generally known as high-grade companies. The "Aa" range is the second-highest of nine financial strength rating ranges assigned by Moody's, which range from "Aaa" to "C." Numeric modifiers are used to refer to the ranking within the group, with 1 being the highest and 3 being the lowest. Accordingly, the "Aa2" and "Aa3" ratings are the third- and fourth-highest of Moody's 21 ratings categories. Short-term rating "P1" is the highest rating and shows superior ability for repayment of short-term debt obligations.

Fitch states that "AA" (Very Strong) rated insurance companies are viewed as possessing very strong capacity to meet policyholder and contract obligations. Risk factors are modest, and the impact of any adverse business and economic factors is expected to be very small. The "AA" rating category is the second-highest of eight financial strength rating categories, which range from "AAA" to "D." The symbol (+) or (-) may be appended to a rating to indicate the relative position of a credit within a rating category. These suffixes are not added to ratings in the "AAA" category or to ratings below the "CCC" category. Accordingly, the "AA" and "AA-" ratings are the third- and fourth-highest of Fitch's 24 ratings categories.

DBRS states that long-term debt rated AA is of superior credit quality, and protection of interest and principal is considered high. In many cases they differ from long-term debt rated AAA only to a small degree. Given the extremely restrictive definition DBRS has for the AAA category, entities rated AA are also considered to be strong credits, typically exemplifying above-average strength in key areas of consideration and unlikely to be significantly affected by reasonably foreseeable events.

A.M. Best, S&P, Moody's, Fitch and DBRS review their ratings periodically and we cannot assure you that we will maintain our current ratings in the future. Other agencies may also rate our company or our insurance subsidiaries on a solicited or an unsolicited basis.

On June 2, 2006, A.M. Best removed Continental Life Insurance Company of Brentwood, Tennessee from under review and upgraded the financial strength ratings to A- (excellent) from B++ (very good). The outlook for the rating is positive.

On October 25, 2006, Fitch Ratings and Moody's Investor Services assigned a rating to Private Residential Mortgage Insurance Corporation (PRMIC). PRMIC has been reactivated in order to insure certain types of loans that would not be permitted under Genworth Mortgage Insurance Corporation existing monoline insurance charter.

About Genworth Financial

Genworth is a leading financial security company meeting the retirement, longevity and lifestyle protection, investment and mortgage insurance needs of more than 15 million customers, with a presence in more than 25 countries. For more information, visit www.genworth.com.

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