

**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**

October 29, 2009
Date of Report
(Date of earliest event reported)



Genworth
Financial

GENWORTH FINANCIAL, INC.

(Exact name of registrant as specified in its charter)

Delaware
(State or other jurisdiction of
incorporation)

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 October 29, 2009, Genworth Financial, Inc. issued (1) a press release announcing its financial results for the quarter ended September 30, 2009, a copy of which is attached hereto as Exhibit 99.1 and is incorporated herein by reference, and (2) a financial supplement for the quarter ended September 30, 2009, a copy of which is attached hereto as Exhibit 99.2 and is incorporated herein by reference.

The information contained in this Current Report on Form 8-K (including the exhibits) 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 materials are furnished as exhibits to this Current Report on Form 8-K:

<u>Exhibit Number</u>	<u>Description of Exhibit</u>
99.1	Press Release dated October 29, 2009.
99.2	Financial Supplement for the quarter ended September 30, 2009.

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: October 29, 2009

By: /s/ Amy R. Corbin
Amy R. Corbin
Vice President and Controller
(Principal Accounting Officer)

Exhibit Index

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NEWS RELEASE

**Genworth Financial Announces Third Quarter 2009 Results
Strategic Progress Continues On Multiple Fronts**

Richmond, VA (October 29, 2009)—Genworth Financial, Inc. (NYSE: GNW) today reported results for the third quarter of 2009. Net income, before provision for noncontrolling interests, was \$45 million, or \$0.10 per diluted share, compared with a net loss of \$258 million, or \$0.60 per diluted share, in the third quarter of 2008. Net operating income², before provision for noncontrolling interests, for the third quarter of 2009 was \$106 million, or \$0.24 per diluted share, compared with \$220 million, or \$0.51 per diluted share, in the third quarter of 2008.

Reflecting the company's recent reduction in ownership of Genworth MI Canada in the quarter from 100 percent to 57.5 percent in connection with an initial public offering (IPO) transaction, Genworth's net income available to Genworth's common stockholders was \$19 million, or \$0.04 per diluted share. On this same basis, net operating income available to Genworth's common stockholders for the third quarter of 2009 was \$81 million, or \$0.18 per diluted share.

¹ Unless otherwise stated, all references in this press release to net income (loss), net income (loss) per share, operating income, operating income per share, book value, book value per share and stockholders' equity should be read as net income (loss) available to Genworth's common stockholders, net income (loss) available to Genworth's common stockholders per share, operating income available to Genworth's common stockholders, operating income available to Genworth's common stockholders per share, book value available to Genworth's common stockholders, book value available to Genworth's common stockholders per share and stockholders' equity available to Genworth's common stockholders, respectively.

² This is a financial measure not calculated based on U.S. Generally Accepted Accounting Principles (Non-GAAP). See the Use of Non-GAAP Measures section of this press release for additional information.

	Three months ended September 30			
	(Unaudited)			
	2009		2008	
	Total	Per diluted share	Total	Per diluted share
<i>(Amounts in millions, except per share)</i>				
Net income (loss)	\$ 45	\$ 0.10	\$ (258)	\$ (0.60)
Less: net income attributable to noncontrolling interests	26	0.06	N/A ³	N/A
Net income (loss) available to Genworth's common stockholders	<u>\$ 19</u>	<u>\$ 0.04</u>	<u>\$ (258)</u>	<u>\$ (0.60)</u>
Net operating income	\$ 106	\$ 0.24	\$ 220	\$ 0.51
Less: net operating income attributable to noncontrolling interests	25	0.06	N/A	N/A
Net operating income available to Genworth's common stockholders	<u>\$ 81</u>	<u>\$ 0.18</u>	<u>\$ 220</u>	<u>\$ 0.51</u>
Weighted average diluted shares	451.6		433.1	

Genworth's results in the quarter included net operating income of \$120 million from the Retirement and Protection segment and \$96 million from the International segment. This was partially offset by net operating losses of \$116 million in the U.S. Mortgage Insurance (U.S. MI) segment and \$19 million in Corporate and Other. The impact of foreign exchange on net operating income in the third quarter of 2009 was an unfavorable \$6 million.

Net investment losses, net of tax and other adjustments, decreased to \$62 million from \$478 million in the third quarter 2008, and increased on a sequential basis from \$59 million in the second quarter. Net unrealized investment losses, net of tax, deferred acquisition costs (DAC) and other adjustments, declined to \$1.4 billion from \$3.0 billion in the prior year quarter. On September 21, 2009, Genworth completed an equity offering of 55.2 million

³ N/A—Not Applicable in the prior period.

shares for net proceeds of \$622 million, bringing total outstanding shares at the end of the quarter to 488.5 million. Book value per share grew 10 percent sequentially to \$25.42 per share from \$23.01 per share as of June 30, 2009, reflecting improvement in the investment environment and the additional equity capital partially offset by an increased number of shares. Book value per share, excluding accumulated other comprehensive income (loss), decreased sequentially to \$25.37 per share from \$27.33 per share as of June 30, 2009.

“Genworth continued to make substantial progress across our business lines with improved sequential sales, emerging benefits from sound price increases in several lines, lower losses and strong financial flexibility,” said Michael D. Fraizer, chairman and chief executive officer. “We are encouraged by the multiple signs of stabilization and improvement in our served markets which combined with our focused growth strategies, engaged distribution relationships and risk reduction efforts position us well for improved results as we move ahead.”

Third Quarter Highlights

New Business Growth

- Retirement and Protection had sequential sales growth across its life, long term care (LTC) and variable annuity (VA) lines. In addition wealth management net flows increased for a second consecutive quarter bringing assets under management (AUM) to \$18.0 billion with positive net flows continuing into October. These favorable trends resulted from a combination of new product introductions, distribution expansion, strong service execution and improved market conditions.
- In International mortgage insurance, Australia flow new insurance written (NIW) grew nine percent versus prior year to \$8.9 billion, and Canada flow NIW increased 14 percent⁴ sequentially.
- U.S. MI made a number of changes to underwriting guidelines in the third quarter that are expected to improve future NIW growth. In particular, 199 metropolitan statistical areas (MSAs) where Genworth had been restricting coverages to 90 percent loan to value (LTV) based on housing market conditions, were reopened to mortgages with 95 percent and lower LTVs. Underwriting guidelines remained more stringent in five states including California, Florida, Arizona, Nevada and Michigan.

⁴ Percentage change excludes the impact of foreign exchange.

Earnings Power & Risk Positions

- Loss ratios improved sequentially in Canada and Australia mortgage insurance as well as in lifestyle protection.
- U.S. MI achieved three consecutive quarters of increased loss mitigation savings and decreased losses. U.S. MI had net loss mitigation savings of \$224 million in the quarter, bringing the year to date total to \$557 million. The company expects total year savings to be between \$775 million and \$825 million.
- U.S. MI new business effective pricing increased approximately 35 percent reflecting both the 2008 approximate 20 percent price increase as well as the benefit from new business not being subject to ceded premiums for lender captive reinsurance arrangements.
- Lifestyle protection earnings improved significantly over the second quarter as a result of lower claims volume as well as the impact of ongoing portfolio repricing and distributor agreement restructuring efforts.
- Mortgage insurance risk in force (RIF) in Spain continued to be reduced, dropping to \$1.3 billion from \$2.7 billion a year ago. In addition, as a result of actions completed after the close of the quarter, Spain RIF will be further reduced by at least an additional \$340 million by year end. In total, European mortgage insurance RIF represented less than four percent of the total international mortgage insurance RIF at the end of the quarter.
- Genworth initiated a number of strategies to begin reinvesting operating company cash balances. This included redeploying cash at the operating companies, where cash totaled \$5.8 billion at the end of the quarter, at yields accretive on average to the current portfolio rate. Given strong holding company liquidity and improved credit market conditions, approximately \$2.5 billion to \$3.5 billion of additional cash reinvestment is targeted over the next few quarters across the operating companies.
- Investment performance improved significantly in the quarter with year over year declines in realized and unrealized losses. Portfolio repositioning to decrease targeted risks continued, with over \$1.5 billion of positions sold year to date which, coupled with improved credit market conditions, contributed to better performance. Net unrealized investment losses, net of tax, DAC and other adjustments, decreased to \$1.4 billion from \$3.0 billion in the prior year.

Capital Management & Flexibility

- On September 21, 2009, Genworth completed an equity offering with net proceeds of \$622 million and 55.2 million shares issued, including the underwriters' full exercise of their option to purchase additional shares, bringing total outstanding shares to 488.5 million.
- Holding company cash totaled \$1.3 billion and included net proceeds associated with the Genworth MI Canada IPO and the equity offering. In addition, Genworth repurchased \$73 million of long term debt during the quarter.
- Consolidated U.S. life companies ended the third quarter of 2009 with an estimated risk based capital (RBC) ratio of approximately 370 percent. Genworth expects to end the year with an RBC ratio at or above 350 percent.
- The risk to capital ratio in the U.S. mortgage insurance companies was 15.1:1 at the end of the quarter which provides flexibility to increase the level of attractive return new business.
- The International segment ended the quarter with sound capital ratios in excess of regulatory required levels.

Segment Results

Net operating income (loss) presented in the tables below excludes net investment gains (losses) and other adjustments, net of taxes. In the discussion of International results, all references to percentage changes exclude the impact of foreign exchange. The percentage changes including the impact of foreign exchange are included in a table at the end of this press release.

A reconciliation of net operating income (loss) of segments and Corporate and Other activities to net income (loss) is included at the end of this press release.

⁵ Company estimate for the third quarter of 2009, due to the timing of the filing of statutory statements.

Retirement and Protection**Retirement and Protection****Net Operating Income (Loss)****(in millions)**

	<u>Q3 09</u>	<u>Q3 08</u>
Life Insurance	\$ 79	\$ 63
Long Term Care	35	39
Wealth Management	8	12
Retirement Income		
Fee-Based	16	(1)
Spread-Based	(8)	16
Institutional	(10)	49
Total Retirement and Protection	\$ 120	\$ 178

Sales**(in millions)**

	<u>Q3 09</u>	<u>Q3 08</u>
Life Insurance	\$ 50	\$ 76
Long Term Care	53	64
Wealth Management		
Gross Flows	1,372	1,230
Net Flows	468	183
Retirement Income		
Fee-Based	217	596
Spread-Based	127	727
Institutional	—	458

Assets Under Management⁶ (in millions)	Q3 09	Q3 08
Wealth Management	\$17,992	\$18,671
Retirement Income Fee-Based	8,067	7,710
Total Fee-Based	26,059	26,381
Retirement Income Spread-Based	19,457	20,236
Institutional	5,053	9,253
Total Spread-Based	24,510	29,489
Total Assets Under Management	\$50,569	\$55,870

Retirement and Protection earned \$120 million compared with \$178 million a year ago. Consolidated U.S. life companies ended the quarter with an estimated RBC ratio of approximately 370 percent⁵, and are expected to end the year at or above 350 percent.

Life insurance earnings increased to \$79 million from \$63 million. Earnings in the current quarter included an annual review of actuarial assumptions that resulted in a \$16 million favorable unlocking related to a refinement of assumptions for better mortality experience and lower reinsurance costs. Results in the quarter also reflected favorable mortality, offset partially by lower investment income. Total life sales decreased 34 percent from prior year primarily reflecting a decline in overall universal life industry sales. Genworth continued its transition to the “main street” life insurance market characterized by policy face sizes of \$1 million and below resulting in lower comparable premium levels while achieving a 15 percent sequential increase in new term policies sold. Genworth recently introduced a new suite of life insurance products with more capital efficient designs which provide higher returns.

LTC earnings declined \$4 million to \$35 million, as profit emergence from favorable new block business growth was more than offset by higher claims primarily associated with lower death related terminations. Individual LTC sales decreased \$15 million year over year, primarily from an overall decline in LTC sales across the industry, but sequentially increased \$3 million from higher sales across all channels.

⁶ Assets under management represent account values, net of reinsurance, and managed third-party assets.

Wealth management earnings decreased from the prior year, driven by a 13 percent decline in average AUM to \$17.0 billion from \$19.5 billion. On a sequential basis, earnings increased \$1 million reflecting growth in AUM. Net flows were positive for the second consecutive quarter improving to \$468 million compared with \$160 million in the second quarter. Net flows, combined with favorable market performance, resulted in a \$2.1 billion sequential increase in AUM.

Retirement income fee-based earnings increased to \$16 million from lower DAC amortization attributable to positive equity market performance during the quarter. This was partially offset by lower fees from a decline in average AUM for the VA product and higher taxes. On a sequential basis, earnings increased \$5 million from \$11 million as a result of improved equity market performance and lower taxes. Total VA sales grew 41 percent sequentially to \$217 million. Recently, Genworth launched RetireReadySM One, a more streamlined retirement income VA product with improved risk characteristics and flexible features that enable a more customized guaranteed income strategy.

The retirement income spread-based business had a net operating loss of \$8 million compared to income of \$16 million in the prior year. In the prior year, earnings included a \$15 million tax benefit that did not recur. Earnings in the current period reflected lower investment income associated with holding higher cash balances and \$5 million of unfavorable DAC unlocking related to a refinement of assumptions for spreads. A significant portion of these higher cash balances is targeted for reinvestment as noted previously. Total spread-based AUM remained relatively flat sequentially ending at \$19.5 billion. Genworth's fixed annuity production in the quarter was down significantly and reflected a less attractive spread environment and a cautious stance regarding interest rates and related investment strategies. Going forward, fixed annuity production will remain targeted with a disciplined focus on risk adjusted returns.

Institutional had a net operating loss of \$10 million from lower net investment spread associated with a decline in AUM and holding higher cash balances. The prior year quarter included \$52 million of opportunistic repurchases of funding agreements backing notes (FABNs) at prices discounted to contract value as compared with only \$2 million of similar transactions in the current quarter. AUM declined \$0.5 billion sequentially to \$5.1 billion, primarily reflecting scheduled maturities and the company's decision not to offer new institutional contracts given the current market environment.

International

International Net Operating Income (Loss) (in millions)	Q3 09	Q3 08
Mortgage Insurance		
Canada:		
Net operating income	\$ 70	\$ 80
Less: net operating income attributable to noncontrolling interests	<u>25</u>	<u>N/A</u>
Net operating income available to Genworth's common stockholders	45	80
Australia	42	48
Other International	(9)	(2)
Lifestyle Protection	<u>18</u>	<u>40</u>
Total International	\$ 96	\$ 166

International Sales (in billions)	Q3 09	Q3 08
Mortgage Insurance (MI)		
Flow		
Canada	\$ 4.4	\$ 8.0
Australia	8.9	8.7
Other International	0.9	2.0
Bulk		
Canada	0.2	0.9
Australia	—	0.6
Other International	—	1.1
Total International MI	\$ 14.4	\$ 21.3
Lifestyle Protection	\$ 0.5	\$ 0.6

International earnings reflected sound mortgage insurance performance in Canada and Australia as housing markets improved and economies stabilized, a \$25 million decrease in earnings as a result of the IPO of 42.5 percent of Genworth MI Canada and lower earnings in the lifestyle protection business associated primarily with higher unemployment related claims in Europe and lower consumer lending levels which reduced new business.

In Canada and Australia, a sequential lift in aggregate home prices were reported during the quarter, which continues the favorable trends the company observed since the beginning of the year. Government stimulus programs including lower interest rates, combined with enhanced housing affordability and increased home sales activity, contributed to home price improvement. After several consecutive quarters of job losses in both Canada and Australia, there were modest job gains in September. The unemployment rate⁷ in Canada ended the quarter at 8.4 percent, down from 8.7 percent in August 2009 and in Australia ended the quarter at 5.7 percent, down from 5.8 percent in August 2009.

⁷ Source: Statistics Canada and Australian Bureau of Statistics (ABS)

In Canada, operating earnings available to Genworth's common stockholders were \$45 million reflecting the minority stake IPO of Genworth MI Canada. Total Canadian operating earnings decreased 10 percent from the prior year primarily from increased losses associated with seasoning of the 2007 and 2008 books during a period of challenged economic conditions. On a sequential basis, total Canadian earnings increased 16 percent primarily from lower delinquencies. The loss ratio declined to 41 percent from 48 percent. The average reserve per delinquency increased to CDN\$68,200 from CDN\$62,800 in the second quarter primarily from continued housing market pressure in Alberta. Loss mitigation initiatives, where the company is partnering with lenders to work out loans for borrowers facing financial difficulty, increased during the quarter.

Flow NIW in Canada declined 40 percent from the prior year primarily as a result of lower levels of high LTV mortgage originations associated with economic conditions and weaker consumer confidence. On a sequential basis, flow NIW increased 14 percent associated primarily with seasonal growth in the high LTV market during the summer months.

The regulatory capital ratio in Canada increased sequentially to 147 percent from 140 percent and is in excess of the targeted 135 percent regulatory range. GAAP book value for the Canada MI business was \$2.4 billion, of which \$1.4 billion represented Genworth's 57.5 percent ownership interest.

In Australia, earnings decreased six percent primarily from higher taxes compared with the prior year. Pre-tax operating income increased five percent from both higher premiums and lower losses. On a sequential basis, earnings increased 19 percent primarily as a result of lower losses. Continued growth in net premiums written was the result of the prior year price increase, ongoing strength of the high LTV market and increased account penetration. The loss ratio declined to 45 percent from 54 percent in the second quarter primarily from a decline in new delinquencies. Loss mitigation initiatives, where the company is partnering with lenders to work out loans for borrowers facing financial difficulty, increased during the quarter.

Australian flow NIW increased nine percent compared with the prior year, from both ongoing strength in the high LTV market and increased account penetration. Flow NIW was down seven percent sequentially reflecting a reduction in government first time homebuyer

program benefits and rising interest rates. Australia completed implementation of an approximate 20 percent average price increase in the third quarter which followed a 17 percent average price increase in 2008. During the quarter, the company expanded its relationship with a large existing lender to capture additional origination volume.

The regulatory capital ratio in Australia increased sequentially to 130 percent and is in excess of the minimum capital requirement of 120 percent. GAAP book value for Australia mortgage insurance at the end of the quarter was \$1.5 billion.

Other international mortgage insurance had a \$9 million net operating loss primarily from increased reserves per delinquencies reflecting emerging experience. RIF in Spain was reduced to \$1.3 billion from \$2.7 billion a year ago and will be further reduced by at least an additional \$340 million by year end. Total flow NIW decreased 55 percent reflecting market conditions, tightened underwriting and active risk management.

Lifestyle protection earnings decreased to \$18 million primarily from increased claims associated with unemployment related policies in Europe, particularly in Spain and Ireland. On a sequential basis, earnings increased from \$4 million to \$18 million as the loss ratio decreased to 27 percent from 34 percent in the second quarter. New claim registrations for unemployment related policies in Europe peaked in March, and have subsequently trended downward. Total new claim registrations declined across Europe by 35 percent since March. Significant price or distribution contract changes have been made or are in the process of implementation across both new and eligible in force policies, with the majority of these actions expected to be completed by year end. Collectively, these strategies will help absorb the impact of current and future economic exposures and are expected to improve future results.

Total lifestyle protection sales decreased 16 percent as a result of the stressed economic environment in Europe and related lower consumer lending along with selective risk management actions. Initiatives to expand lifestyle protection lender distribution relationships have been successful, with over 46 new distribution agreements completed year to date with new and existing clients.

In lifestyle protection, the regulatory capital ratio was relatively flat sequentially at 210 percent, more than twice the regulatory requirement.

U.S. Mortgage Insurance

U.S. Mortgage Insurance	Q3 09	Q3 08
Net Operating Loss (in millions)	\$ (116)	\$ (121)
Primary Insurance In Force (in billions)	\$149.5	\$175.3
Primary Risk In Force (in billions)	\$ 32.6	\$ 36.5
Primary Sales (in billions)	Q3 09	Q3 08
Flow	\$ 1.5	\$ 6.2
Bulk	0.5	0.1
Total Primary Sales	\$ 2.0	\$ 6.3

U.S. Mortgage Insurance had a \$116 million net operating loss which included a \$62 million charge from a previously announced settlement of an arbitration proceeding with a lender. Excluding this item, loss mitigation savings and a favorable adjustment to loss reserves associated with current loss mitigation experience were more than offset by higher incurred losses in the quarter.

Primary insurance in force declined by \$25.8 billion versus the prior year from a combination of lower NIW, rescissions and higher paid claims. Primary NIW declined by \$4.3 billion to \$2.0 billion from the prior year as a result of the smaller market size and the company's tighter set of product offerings and underwriting guidelines. U.S. MI made a number of changes to underwriting guidelines in the third quarter that are expected to support future NIW growth. In particular, 199 MSAs where Genworth had been restricting coverages to 90 percent LTV based on housing market conditions, were reopened to mortgages with 95 percent and lower LTVs. Underwriting guidelines remained more stringent in California, Florida, Arizona, Nevada and Michigan. Flow persistency decreased four points to 84 percent versus the prior year.

Gross flow losses declined to \$219 million from \$385 million sequentially from a reduction in loss reserves associated with current loss mitigation experience. On a net basis, adjusting for \$49 million of reinsurance benefits, losses declined to \$170 million from \$308 million.

Gross bulk losses increased sequentially from \$63 million to \$176 million of which \$95 million was related to the legal settlement and \$81 million was primarily related to government sponsored enterprise (GSE) Alt-A business where losses exceeded deductible levels.

Flow delinquencies totaled approximately 100,200 and increased on a sequential basis from both seasonal factors and a decline in cured delinquencies. The company has experienced a lag in the rate at which delinquent loans proceed to foreclosure due to various local and lender foreclosure delays as well as servicer and court-related backlog issues. As these delays end, loans may eventually go through foreclosure and move to paid claims or be impacted beneficially by government or lender modification programs.

The flow average reserve per delinquency decreased sequentially to \$20,000 from \$22,900 primarily from an adjustment to reserves reflecting loss mitigation experience and to a lesser extent from a geographic shift in the mix of delinquencies. As a result of the significant increase in loss mitigation activities and savings during 2009, Genworth adjusted reserves to reflect the current experience on certain delinquent loans. In addition, this is the second sequential quarter of decline in the reserve per delinquency reflecting a shift of delinquencies from a concentration in higher loan balance states and among alternative products to prime borrowers across the nation pressured by the impact of increasing unemployment.

Loss mitigation activities, including workouts, presales and policy rescissions, net of reinstatements, resulted in \$224 million of savings during the third quarter, bringing year to date savings to \$557 million. Loss mitigation efforts continue to expand, with additional execution and resources, coupled with the growing intensity of loan modification activities estimated to generate savings between \$775 million and \$825 million for total year 2009.

Based upon reporting from the GSEs and certain servicers, Genworth estimates that there are approximately 11,500 delinquent loans that are currently pending within the U.S. Department of the Treasury's Homeowner Assistance Modification Program (HAMP). These, along with additional future modifications, are expected to have a more significant impact on loss mitigation savings in 2010.

Genworth continued to generate targeted levels of new business production with a focus on high quality underwriting and maintaining sound capital levels. Flow NIW decreased six percent sequentially to \$1.5 billion, as mortgage insurance market penetration declined significantly in the quarter and the impact from underwriting and guideline restrictions initiated throughout 2008 continued. Given its sound capital position, the company sees opportunities to selectively increase NIW, particularly given the guideline changes made during the third quarter.

Risk to capital increased slightly on a sequential basis to 15.1:1⁵ from 14.8:1 from the statutory loss, new business production and higher persistency.

Corporate and Other

Corporate and Other
(in millions)
Net Operating Loss

Q3 09	Q3 08
\$ (19)	\$ (3)

Corporate and other operating loss increased to \$19 million primarily from lower expenses in the third quarter of 2008.

Investments

The net loss in the third quarter included net investment losses of \$62 million, net of tax and other adjustments, including \$127 million of net other-than-temporary impairments, \$12 million of gains on derivatives used for risk management purposes and \$28 million of net realized gains from asset sales.

Credit related impairments totaled \$127 million and were primarily comprised of:

- \$47 million from financial hybrid securities;
- \$47 million from sub-prime and Alt-A residential mortgage-backed securities (RMBS);
- \$16 million from other structured securities, with \$13 million related to prime RMBS; and
- \$15 million from other corporate securities.

Net unrealized investment losses were \$1.4 billion, net of tax, DAC and other items, as of September 30, 2009, a decline from \$3.0 billion as of June 30, 2009. The fixed maturity securities portfolio had gross unrealized investment losses of \$4.0 billion compared to \$6.0 billion at the end of the second quarter and gross unrealized investment gains of \$1.6 billion compared to \$0.8 billion at the end of the second quarter.

Derivatives Hedging Activity

Third quarter included \$12 million of gains on derivatives associated with guaranteed minimum withdrawal benefit variable annuities and a change in market value related to credit derivatives, offset by modest losses on the company's capital hedges.

Stockholders' Equity

Stockholders' equity as of September 30, 2009 increased to \$12.4 billion, or \$25.42 per share, compared with \$10.5 billion, or \$24.24 per share, as of September 30, 2008. Stockholders' equity, excluding accumulated other comprehensive income (loss), as of September 30, 2009 increased to \$12.4 billion, or \$25.37 per share, compared with \$12.3 billion, or \$28.44 per share, as of September 30, 2008.

About Genworth Financial

Genworth Financial, Inc. (NYSE:GNW) is a leading Fortune 500 global financial security company. Genworth has more than \$100 billion in assets and employs approximately 6,000 people with a presence in more than 25 countries. Its products and services help meet the investment, protection, retirement and lifestyle needs of more than 15 million customers. Genworth operates through three segments: Retirement & Protection, U.S. Mortgage Insurance and International. Its products and services are offered through financial intermediaries, advisors, independent distributors and sales specialists. Genworth Financial, which traces its roots back to 1871, became a public company in 2004 and is headquartered in Richmond, Virginia. For more information, visit Genworth.com. From time to time Genworth releases important information via postings on its corporate website. Accordingly, investors and other interested parties are encouraged to enroll to receive automatic email alerts and Really Simple Syndication (RSS) feeds regarding new postings. Enrollment information is found under the "Investors" section of Genworth.com.

Conference Call and Financial Supplement Information

This press release and the third quarter 2009 financial supplement are now posted on the company's website. Investors are encouraged to review all of these materials.

Genworth will conduct a conference call on October 30, 2009 at 9 a.m. (ET) to discuss the quarter's results. The conference call will be accessible via telephone and the Internet. The dial-in number for Genworth's October 30 conference call is 888 857.6931 or 719 325.2122 (outside the U.S.). To participate in the call by webcast, register at <http://investor.genworth.com> at least 15 minutes prior to the webcast to download and install any necessary software.

The webcast will be archived on the company's website and a replay of the call will be available at 888 203.1112 or 719 457.0820 (outside the U.S.); passcode 4289665. The replay will be available through November 13, 2009.

Use of Non-GAAP Measures

This press release includes the non-GAAP financial measure entitled "net operating income (loss)." The chief operating decision maker evaluates segment performance and allocates resources on the basis of net operating income (loss). The company defines net operating

income (loss) as income (loss) from continuing operations excluding net income attributable to noncontrolling interests, after-tax net investment gains (losses) and other adjustments and infrequent or unusual non-operating items. This metric excludes these items because the company does not consider them to be related to the operating performance of its segments and Corporate and Other activities. A significant component of the net investment gains (losses) is the result of impairments, the size and timing of which can vary significantly depending on market credit cycles. In addition, the size and timing of other investment gains (losses) are often subject to Genworth's discretion and are influenced by market opportunities, as well as asset-liability matching considerations. Infrequent or unusual non-operating items are also excluded from net operating income (loss) if, in the company's opinion, they are not indicative of overall operating trends. While some of these items may be significant components of net income (loss) in accordance with GAAP, the company believes that net operating income (loss), and measures that are derived from or incorporate net operating income (loss), are appropriate measures that are useful to investors because they identify the income (loss) attributable to the ongoing operations of the business. However, net operating income (loss) is not a substitute for GAAP net income (loss). In addition, the company's definition of net operating income (loss) may differ from the definitions used by other companies. There were no infrequent or unusual non-operating items excluded from net operating income (loss) during the periods presented in this press release. The tables at the end of this press release reflect net operating income (loss) as determined in accordance with accounting guidance related to segment reporting and a reconciliation of net operating income (loss) of the company's segments and Corporate and Other activities to net income (loss) for the three months ended September 30, 2009 and 2008.

Definition of Selected Operating Performance Measures

The company reports selected operating performance measures including "sales," "assets under management" and "insurance in force" or "risk in force" which are commonly used in the insurance and investment industries as measures of operating performance. Management regularly monitors and reports the sales metric as a measure of volume of new and renewal business generated in a period. "Sales" refer to (1) annualized first-year premiums for term life insurance, long term care insurance and Medicare supplement insurance; (2) new and additional premiums/deposits for universal life insurance, linked-benefits, spread-based and variable products; (3) gross and net flows, which represent

gross flows less redemptions, for the wealth management business; (4) written premiums and deposits, gross of ceded reinsurance and cancellations, and premium equivalents, where we earn a fee for administrative services only business, for lifestyle protection insurance; (5) new insurance written for mortgage insurance, which in each case reflects the amount of business the company generated during each period presented; and (6) written premiums, net of cancellations, for the Mexican insurance operations. Sales do not include renewal premiums on policies or contracts written during prior periods. The company considers annualized first-year premiums, new premiums/deposits, gross and net flows, written premiums, premium equivalents and new insurance written to be measures of the company's operating performance because they represent a measure of new sales of insurance policies or contracts during a specified period, rather than measures of the company's revenues or profitability during that period.

Management regularly monitors and reports assets under management for the wealth management business, insurance in force and risk in force. Assets under management for the wealth management business represent third-party assets under management that are not consolidated in the financial statements. Insurance in force for the life insurance, international and U.S. mortgage insurance businesses is a measure of the aggregate face value of outstanding insurance policies as of the respective reporting date. Risk in force for the international and U.S. mortgage insurance businesses is a measure that recognizes that the loss on any particular mortgage loan will be reduced by the net proceeds received upon sale of the underlying property. The company considers assets under management for its wealth management business, insurance in force and risk in force to be measures of the company's operating performance because they represent measures of the size of the business at a specific date, rather than measures of the company's revenues or profitability during that period.

This press release also includes a metric related to loss mitigation activities for the U.S. mortgage insurance business. The company defines loss mitigation activities as rescissions, borrower loan modifications, repayment plans, lender- and borrower-titled presales and other loan workouts and claim mitigation actions. Estimated savings related to rescissions are the reduction in carried loss reserves, net of premium refunds and reinstatement of prior rescissions. Estimated savings related to loan modifications, presales and other cure related loss mitigation actions, the estimated savings represent the reduction in carried loss

reserves. For non-cure related actions, including presales, the estimated savings represent the difference between the full claim obligation and the actual amount paid. The company believes that this metric helps to enhance the understanding of the operating performance of the U.S. mortgage insurance business.

These operating measures enable the company to compare its operating performance across periods without regard to revenues or profitability related to policies or contracts sold in prior periods or from investments or other sources.

Cautionary Note Regarding Forward-Looking Statements

This press release contains certain “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements may be identified by words such as “expects,” “intends,” “anticipates,” “plans,” “believes,” “seeks,” “estimates,” “will” or words of similar meaning and include, but are not limited to, statements regarding the outlook for the company’s future business and financial performance. Forward-looking statements are based on management’s current expectations and assumptions, which are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict. Actual outcomes and results may differ materially due to global political, economic, business, competitive, market, regulatory and other factors and risks, including the following:

- *Risks relating to the company’s businesses*, including adverse capital and credit market conditions, downturns and volatility in equity and credit markets, downgrades in the company’s financial strength or credit ratings, the impact of the U.S. government’s plan to purchase illiquid mortgage-backed and other securities, the company’s ability to access the U.S. government’s financial support programs, interest rate fluctuations, the valuation of fixed maturity, equity and trading securities, defaults, downgrades or impairments of fixed maturity securities portfolio, goodwill impairments, the soundness of other financial institutions, the inability to access the company’s credit facilities, declines in risk based capital, insufficiency of reserves, legal constraints on dividend distributions by subsidiaries, intense competition, availability and adequacy of reinsurance, defaults by counterparties, loss of key distribution partners, regulatory restrictions on the company’s operations and changes in applicable laws and regulations, legal or regulatory investigations or actions, the failure or any compromise of the security of the company’s computer systems and the occurrence of natural or man-made disasters or a pandemic;

-
- *Risks relating to the company's Retirement and Protection segment*, including changes in morbidity and mortality, accelerated amortization of deferred acquisition costs and present value of future profits, reputational risks as a result of rate increases on certain in force long term care insurance products, medical advances such as genetic mapping research, unexpected changes in persistency rates, increases in statutory reserve requirements and the failure of demand for long term care insurance to increase as expected;
 - *Risks relating to the company's International segment*, including political and economic instability, foreign exchange rate fluctuations, unexpected changes in unemployment rates, unexpected increases in mortgage insurance default rates or severity of defaults, decreases in the volume of high loan to value international mortgage originations, increased competition with government owned and government sponsored enterprises offering mortgage insurance and changes in regulations;
 - *Risks relating to the company's U.S. Mortgage Insurance segment*, including the company's review of strategic alternatives for the segment, increases in mortgage insurance default rates or severity of defaults, deterioration in economic conditions or a decline in home price appreciation, the effect of the conservatorship of Fannie Mae and Freddie Mac on mortgage originations, the influence of Fannie Mae, Freddie Mac and a small number of large mortgage lenders and investors, decreases in the volume of high loan to value mortgage originations or increases in mortgage insurance cancellations, increases in the use of alternatives to private mortgage insurance and reductions by lenders in the level of coverage they select, increases in the use of reinsurance with reinsurance companies affiliated with the company's mortgage lending customers, increased competition with government owned and government sponsored enterprises offering mortgage insurance, changes in regulations, legal actions under the Real Estate Settlement Practices Act of 1974, potential liabilities in connection with the company's U.S. contract underwriting services, the extent to which the company may continue to realize benefits from rescissions and the extent to which loan modifications and other similar programs may provide benefits to Genworth;

-
- *Other risks*, including the possibility that in certain circumstances we will be obligated to make payments to General Electric Company (GE) under the company's tax matters agreement with GE even if the company's corresponding tax savings are never realized and the company's payments could be accelerated in the event of certain changes in control and provisions of the company's certificate of incorporation and bylaws and the company's tax matters agreement with GE may discourage takeover attempts and business combinations that stockholders might consider in their best interests; and
 - *Risks relating to the company's common stock*, including the suspension of dividends and stock price fluctuation.

The company undertakes no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise.

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Contact Information:

Investors: Alicia Charity, 804 662.2248
alicia.charity@genworth.com

Media: Al Orendorff, 804 662.2534
alfred.orendorff@genworth.com

Consolidated Statements of Income
(Amounts in millions, except per share amounts)

	Three months ended	
	September 30,	
	2009	2008
Revenues:		
Premiums	\$ 1,492	\$ 1,735
Net investment income	759	918
Net investment gains (losses)	(122)	(816)
Insurance and investment product fees and other	262	331
Total revenues	<u>2,391</u>	<u>2,168</u>
Benefits and expenses:		
Benefits and other changes in policy reserves	1,450	1,497
Interest credited	225	319
Acquisition and operating expenses, net of deferrals	484	515
Amortization of deferred acquisition costs and intangibles	143	208
Interest expense	96	125
Total benefits and expenses	<u>2,398</u>	<u>2,664</u>
Loss before income taxes	(7)	(496)
Benefit for income taxes	(52)	(238)
Net income (loss)	45	(258)
Less: net income attributable to noncontrolling interests	26	—
Net income (loss) available to Genworth Financial, Inc.'s common stockholders	<u>\$ 19</u>	<u>\$ (258)</u>
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share:		
Basic	<u>\$ 0.04</u>	<u>\$ (0.60)</u>
Diluted	<u>\$ 0.04</u>	<u>\$ (0.60)</u>
Weighted-average common shares outstanding:		
Basic	<u>448.9</u>	<u>433.1</u>
Diluted	<u>451.6</u>	<u>433.1</u>
Supplemental disclosures:		
Total other-than-temporary impairments	\$ (285)	\$ (577)
Portion of other-than-temporary impairments included in other comprehensive income (loss)	89	—
Net other-than-temporary impairments	(196)	(577)
Other investment gains (losses)	74	(239)
Total net investment gains (losses)	<u>\$ (122)</u>	<u>\$ (816)</u>

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

	Three months ended September 30,	
	2009	2008
Net operating income:		
Retirement and Protection segment	\$ 120	\$ 178
International segment	96	166
U.S. Mortgage Insurance segment	(116)	(121)
Corporate and Other	(19)	(3)
Net operating income	81	220
Adjustment to net operating income:		
Net investment gains (losses), net of taxes and other adjustments	(62)	(478)
Net income (loss) available to Genworth Financial, Inc.'s common stockholders	19	(258)
Add: net income attributable to noncontrolling interests	26	—
Net income (loss)	<u>\$ 45</u>	<u>\$ (258)</u>
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share:		
Basic	<u>\$ 0.04</u>	<u>\$ (0.60)</u>
Diluted	<u>\$ 0.04</u>	<u>\$ (0.60)</u>
Net operating earnings per common share:		
Basic	<u>\$ 0.18</u>	<u>\$ 0.51</u>
Diluted	<u>\$ 0.18</u>	<u>\$ 0.51</u>
Weighted-average common shares outstanding:		
Basic	<u>448.9</u>	<u>433.1</u>
Diluted	<u>451.6</u>	<u>433.1</u>

Condensed Consolidated Balance Sheets
(Amounts in millions)

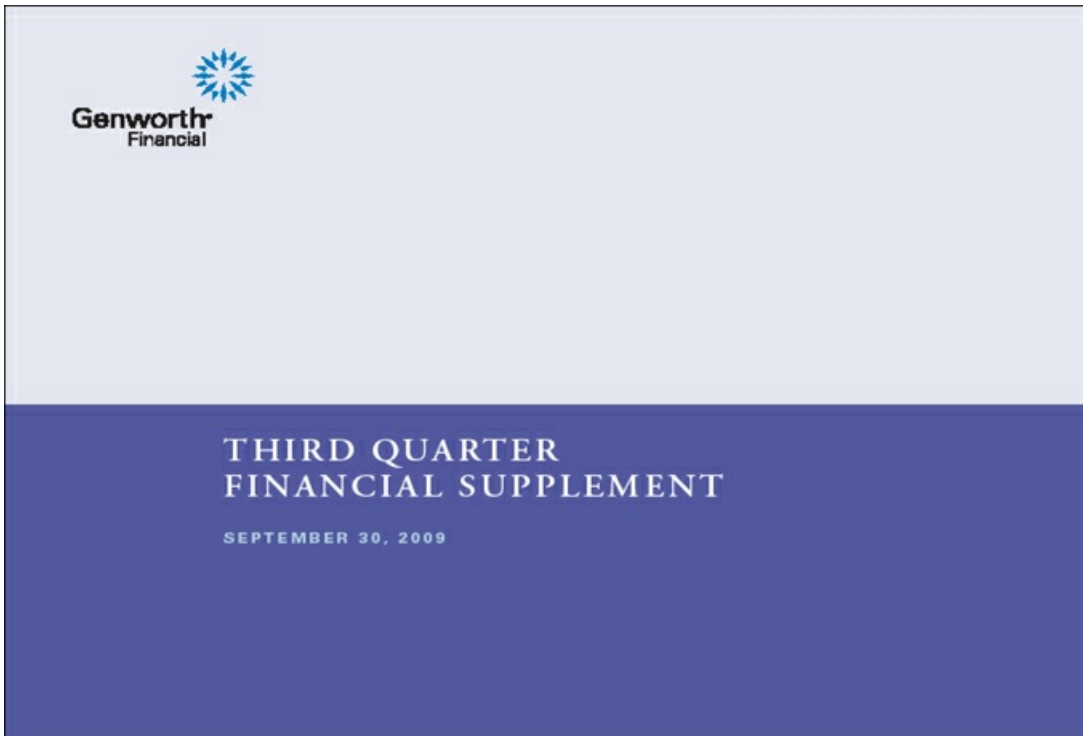
	September 30, 2009	December 31, 2008
Assets		
Cash, cash equivalents and invested assets	\$ 69,832	\$ 68,676
Deferred acquisition costs	7,414	7,786
Intangible assets	961	1,147
Goodwill	1,324	1,316
Reinsurance recoverable	17,308	17,212
Deferred tax and other assets	1,281	2,037
Separate account assets	10,712	9,215
Total assets	<u>\$ 108,832</u>	<u>\$ 107,389</u>
Liabilities and stockholders' equity		
Liabilities:		
Future policy benefits	\$ 29,251	\$ 28,533
Policyholder account balances	29,381	34,702
Liability for policy and contract claims	6,415	5,322
Unearned premiums	4,808	4,734
Deferred tax and other liabilities	6,990	7,108
Non-recourse funding obligations	3,443	3,455
Short-term borrowings	930	1,133
Long-term borrowings	3,457	4,261
Separate account liabilities	10,712	9,215
Total liabilities	<u>95,387</u>	<u>98,463</u>
Stockholders' equity:		
Common stock	1	1
Additional paid-in capital	12,028	11,477
Accumulated other comprehensive income (loss):		
Net unrealized investment gain (losses):		
Net unrealized gains (losses) on securities not other-than-temporarily impaired	(1,121)	(4,038)
Net unrealized gains (losses) on other-than-temporarily impaired securities	(280)	—
Net unrealized investment gains (losses)	<u>(1,401)</u>	<u>(4,038)</u>
Derivatives qualifying as hedges	1,013	1,161
Foreign currency translation and other adjustments	411	(185)
Total accumulated other comprehensive income (loss)	23	(3,062)
Retained earnings	3,065	3,210
Treasury stock, at cost	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	<u>12,417</u>	<u>8,926</u>
Noncontrolling interests	1,028	—
Total stockholders' equity	<u>13,445</u>	<u>8,926</u>
Total liabilities and stockholders' equity	<u>\$ 108,832</u>	<u>\$ 107,389</u>

Impact of Foreign Exchange on Operating Results⁸
Three months ended September 30, 2009

	<u>Percentages Including Foreign Exchange</u>	<u>Percentages Excluding Foreign Exchange⁹</u>
Canada Mortgage Insurance (MI):		
Total Canada MI Operating Income	(13)%	(10)%
Total Canada MI Operating Income (3Q09 compared to 2Q09)	21%	16%
Flow new insurance written	(45)%	(40)%
Flow new insurance written (3Q09 compared to 2Q09)	22%	14%
Australia MI:		
Net operating income	(13)%	(6)%
Net operating income (3Q09 compared to 2Q09)	31%	19%
Pre-tax operating income	(3)%	5%
Flow new insurance written	2%	9%
Flow new insurance written (3Q09 compared to 2Q09)	2%	(7)%
Other International MI:		
Flow new insurance written	(55)%	(55)%
Lifestyle Protection:		
Sales	(23)%	(16)%

⁸ All percentages are comparing the third quarter of 2009 to the third quarter of 2008 unless otherwise stated.

⁹ The impact of foreign exchange was adjusted using the comparable prior period exchange rates.



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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

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Note:

Unless otherwise noted, references in this financial supplement to net income (loss), net income (loss) per share, net operating income (loss), net operating income (loss) per share, book value and book value per common share should be read as net income (loss) available to Genworth Financial, Inc.'s common stockholders, net income (loss) available to Genworth Financial, Inc.'s common stockholders per share, net operating income (loss) available to Genworth Financial, Inc.'s common stockholders, net operating income (loss) available to Genworth Financial, Inc.'s common stockholders per share, book value available to Genworth Financial, Inc.'s common stockholders and book value available to Genworth Financial, Inc.'s common stockholders per share, respectively.

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

Dear Investor,

You will note two new disclosures to enhance the understanding of the company's operating performance and financial trends.

In the third quarter of 2009, in the International segment, the company sold 42.5% of its Canadian mortgage insurance business and now reflects this as noncontrolling interests.

In the lifestyle protection insurance business, the company added the loss ratios for each quarter as presented on page 45.

Once again, thank you for your continued interest in Genworth Financial.

Please feel free to call with any questions or comments.

Regards,

Alicia Charity
Senior Vice President
Investor Relations
804 662.2248

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

Use of Non-GAAP Measures

This financial supplement includes the non-GAAP⁽¹⁾ financial measure entitled “net operating income (loss).” The chief operating decision maker evaluates segment performance and allocates resources on the basis of net operating income (loss). The company defines net operating income (loss) as income (loss) from continuing operations excluding net income attributable to noncontrolling interests, after-tax net investment gains (losses) and other adjustments and infrequent or unusual non-operating items. The company excludes net investment gains (losses) and infrequent or unusual non-operating items because the company does not consider them to be related to the operating performance of the company’s segments and Corporate and Other activities. A significant component of net investment gains (losses) is the result of impairments, size and the timing of which can vary significantly depending on market credit cycles. In addition, the size and timing of other investment gains (losses) are often subject to the company discretion and are influenced by market opportunities, as well as asset-liability matching considerations. Infrequent or unusual non-operating items are also excluded from net operating income (loss) if, in the company’s opinion, they are not indicative of overall trends. While some of these items may be significant components of net income (loss) available to Genworth Financial, Inc.’s common stockholders in accordance with GAAP, the company believes that net operating income (loss), and measures that are derived from or incorporate net operating income (loss), are appropriate measures that are useful to investors because they identify the income (loss) attributable to the ongoing operations of the business. However, net operating income (loss) is not a substitute for net income (loss) available to Genworth Financial, Inc.’s common stockholders determined in accordance with GAAP. In addition, the company’s definition of net operating income (loss) may differ from the definitions used by other companies. The table on page 8 of this financial supplement reflects net operating income (loss) as determined in accordance with accounting guidance related to segment reporting, and a reconciliation of net operating income (loss) of the company’s segments and Corporate and Other activities to net income (loss) available to Genworth Financial, Inc.’s common stockholders for the three and nine months ended September 30, 2009 and 2008. The 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 69 through 72 of this financial supplement.

Selected Operating Performance Measures

This financial supplement contains selected operating performance measures including “sales,” “assets under management” and “insurance in-force” or “risk in-force” (RIF) which are commonly used in the insurance and investment industries as measures of operating performance.

Management regularly monitors and reports the sales metrics as a measure of volume of new and renewal business generated in a period. “Sales” refer to (1) annualized first-year premiums for term life insurance, long-term care insurance and Medicare supplement insurance; (2) new and additional premiums/deposits for universal life insurance, linked-benefits, spread-based and variable products; (3) gross and net flows, which represent gross flows less redemptions, for the wealth management business; (4) written premiums and deposits, gross of ceded reinsurance and cancellations, and premium equivalents, where the company earns a fee for administrative services only business, for lifestyle protection insurance business; (5) new insurance written for mortgage insurance, which in each case reflects the amount of business the company generated during each period presented; and (6) written premiums, net of cancellations, for the Mexican insurance operations. Sales do not include renewal premiums on policies or contracts written during prior periods.

The company considers annualized first-year premiums, new premiums/deposits, gross and net flows, written premiums, premium equivalents and new insurance written to be measures of the company’s operating performance because they represent a measure of new sales of insurance policies or contracts during a specified period, rather than measures of the company’s revenues or profitability during that period.

Management regularly monitors and reports assets under management for the wealth management business, insurance in-force and risk in-force. Assets under management for the wealth management business represent third-party assets under management that are not consolidated in the financial statements. Insurance in-force for the life insurance, international and U.S. mortgage insurance businesses is a measure of the aggregate face value of outstanding insurance policies as of the respective reporting date. Risk in-force for the international and U.S. mortgage insurance businesses is a measure that recognizes that the loss on any particular mortgage loan will be reduced by the net proceeds received upon sale of the underlying property. The company considers assets under management for its wealth management business, insurance in-force and risk in-force to be measures of the company’s operating performance because they represent measures of the size of the business at a specific date, rather than measures of the company’s revenues or profitability during that period.

This financial supplement also includes a metric related to estimated savings for loss mitigation activities for the U.S. mortgage insurance business. The company defines loss mitigation activities as rescissions, cancellations, borrower loan modifications, repayment plans, lender- and borrower-titled pre-sales and other loan workouts and claim mitigation actions. Estimated savings related to rescissions are the reduction in carried loss reserves, net of premium refunds and reinstatement of prior rescissions. Estimated savings related to loan modifications and other cure related loss mitigation actions represent the reduction in carried loss reserves. For non-cure related actions, including pre-sales, the estimated savings represent the difference between the full claim obligation and the actual amount paid. The company believes that this metric helps to enhance the understanding of the operating performance of the U.S. mortgage insurance business.

These operating measures enable the company to compare its operating performance across periods without regard to revenues or profitability related to policies or contracts sold in prior periods or from investments or other sources.

(1) U.S. Generally Accepted Accounting Principles

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**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

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

Balance Sheet Data	September 30, 2009	June 30, 2009	March 31, 2009	December 31, 2008	September 30, 2008	June 30, 2008	March 31, 2008
Total Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss)	\$ 12,394	\$ 11,839	\$ 11,527	\$ 11,988	\$ 12,317	\$ 12,616	\$ 12,760
Total accumulated other comprehensive income (loss)	23	(1,869)	(3,298)	(3,062)	(1,819)	(271)	(35)
Total Genworth Financial, Inc.'s stockholders' equity	<u>\$ 12,417</u>	<u>\$ 9,970</u>	<u>\$ 8,229</u>	<u>\$ 8,926</u>	<u>\$ 10,498</u>	<u>\$ 12,345</u>	<u>\$ 12,725</u>
Book value per common share	\$ 25.42	\$ 23.01	\$ 19.00	\$ 20.60	\$ 24.24	\$ 28.52	\$ 29.41
Book value per common share, excluding accumulated other comprehensive income (loss)	\$ 25.37	\$ 27.33	\$ 26.61	\$ 27.67	\$ 28.44	\$ 29.14	\$ 29.49
Common shares outstanding as of balance sheet date	488.5	433.2	433.2	433.2	433.1	432.9	432.7
	Twelve months ended						
	September 30, 2009	June 30, 2009	March 31, 2009	December 31, 2008	September 30, 2008		
Twelve Month Rolling Average ROE							
GAAP Basis ROE	-6.8%	-9.1%	-9.5%	-4.6%	-0.6%		
Operating ROE	-0.9%	0.3%	2.0%	3.8%	7.8%		
	Three months ended						
	September 30, 2009	June 30, 2009	March 31, 2009	December 31, 2008	September 30, 2008		
Quarterly Average ROE							
GAAP Basis ROE	0.6%	-1.7%	-16.0%	-10.6%	-8.3%		
Operating ROE	2.7%	0.3%	0.5%	-6.8%	7.1%		

See page 69 herein for a reconciliation of GAAP Basis ROE to Operating ROE.

Basic and Diluted Shares	Three months ended September 30, 2009	Nine months ended September 30, 2009⁽¹⁾
Weighted-average shares used in basic earnings (loss) per common share calculations	448.9	438.5
Potentially dilutive securities:		
Stock options, restricted stock units and stock appreciation rights	2.7	—
Weighted-average shares used in diluted earnings (loss) per common share calculations	<u>451.6</u>	<u>438.5</u>

⁽¹⁾ Under applicable accounting guidance, companies in a loss position are required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share. Therefore, as a result of the net loss for the nine months ended September 30, 2009, the inclusion of 1.3 million, of shares for stock options, restricted stock units and stock appreciation rights would have been antidilutive to the calculation. If the company had not incurred a net loss for the nine months ended September 30, 2009, dilutive potential common shares would have been 439.8 million.

Third Quarter Results

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

**Net Income (Loss)
(amounts in millions)**

	Three months ended September 30,		Nine months ended September 30,	
	2009	2008	2009	2008
REVENUES:				
Premiums	\$1,492	\$1,735	\$4,496	\$ 5,161
Net investment income	759	918	2,251	2,873
Net investment gains (losses)	(122)	(816)	(945)	(1,560)
Insurance and investment product fees and other	262	331	806	845
Total revenues	<u>2,391</u>	<u>2,168</u>	<u>6,608</u>	<u>7,319</u>
BENEFITS AND EXPENSES:				
Benefits and other changes in policy reserves	1,450	1,497	4,450	4,284
Interest credited	225	319	763	984
Acquisition and operating expenses, net of deferrals	484	515	1,381	1,594
Amortization of deferred acquisition costs and intangibles	143	208	602	620
Interest expense	96	125	306	347
Total benefits and expenses	<u>2,398</u>	<u>2,664</u>	<u>7,502</u>	<u>7,829</u>
LOSS BEFORE INCOME TAXES	(7)	(496)	(894)	(510)
Benefit for income taxes	(52)	(238)	(420)	(259)
<i>Effective tax rate</i>	<u>742.9%</u>	<u>48.0%</u>	<u>47.0%</u>	<u>50.8%</u>
NET INCOME (LOSS)	45	(258)	(474)	(251)
Less: net income attributable to noncontrolling interests	26	—	26	—
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	<u>\$ 19</u>	<u>\$ (258)</u>	<u>\$ (500)</u>	<u>\$ (251)</u>

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**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

**Net Operating Income (Loss) by Segment
(amounts in millions, except per share amounts)**

	<u>Three months ended</u> <u>September 30,</u>		<u>Nine months ended</u> <u>September 30,</u>	
	<u>2009</u>	<u>2008</u>	<u>2009</u>	<u>2008</u>
Retirement and Protection:				
Wealth Management	\$ 8	\$ 12	\$ 21	\$ 35
Retirement Income	8	15	(25)	64
Institutional	(10)	49	21	65
Life Insurance	79	63	175	215
Long-Term Care	35	39	118	111
Total Retirement and Protection	<u>120</u>	<u>178</u>	<u>310</u>	<u>490</u>
International:				
International Mortgage Insurance —Canada	45 ⁽¹⁾	80	169	238
—Australia	42	48	103	145
—Other	(9)	(2)	(21)	(1)
Lifestyle Protection Insurance	18	40	33	127
Total International	<u>96</u>	<u>166</u>	<u>284</u>	<u>509</u>
U.S. Mortgage Insurance	<u>(116)</u>	<u>(121)</u>	<u>(385)</u>	<u>(216)</u>
Corporate and Other	<u>(19)</u>	<u>(3)</u>	<u>(105)</u>	<u>(107)</u>
NET OPERATING INCOME	<u>81</u>	<u>220</u>	<u>104</u>	<u>676</u>
ADJUSTMENT TO NET OPERATING INCOME:				
Net investment gains (losses), net of taxes and other adjustments ⁽²⁾	(62)	(478)	(604)	(927)
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	<u>19</u>	<u>(258)</u>	<u>(500)</u>	<u>(251)</u>
Add: net income attributable to noncontrolling interests	26	—	26	—
NET INCOME (LOSS)	<u>\$ 45</u>	<u>\$ (258)</u>	<u>\$ (474)</u>	<u>\$ (251)</u>
Earnings (Loss) Per Share Data:				
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share				
Basic	\$ 0.04	\$ (0.60)	\$ (1.14)	\$ (0.58)
Diluted	\$ 0.04	\$ (0.60)	\$ (1.14)	\$ (0.58)
Net operating income per common share				
Basic	\$ 0.18	\$ 0.51	\$ 0.23	\$ 1.56
Diluted	\$ 0.18	\$ 0.51	\$ 0.23	\$ 1.56
Weighted-average shares outstanding				
Basic	448.9	433.1	438.5	433.2
Diluted	451.6	433.1	438.5	433.2

(1) Adjusted for 42.5% owned by noncontrolling interests beginning in the third quarter of 2009 following the initial public offering of the Canadian mortgage insurance business. The following table shows Canada net operating income assuming 100% ownership and then adjusts for the portion related to noncontrolling interests.

	<u>Three months ended</u> <u>September 30,</u>		<u>Nine months ended</u> <u>September 30,</u>	
	<u>2009</u>	<u>2008</u>	<u>2009</u>	<u>2008</u>
Canada's Net Operating Income	<u>\$ 70</u>	<u>\$ 80</u>	<u>\$ 194</u>	<u>\$ 238</u>
Less: Net Operating Income Attributable To Noncontrolling Interests	<u>25</u>	<u>—</u>	<u>25</u>	<u>—</u>
Canada's Net Operating Income Available To Genworth's Common Stockholders	<u>\$ 45</u>	<u>\$ 80</u>	<u>\$ 169</u>	<u>\$ 238</u>

(2) See page 67 for details on net investment gains (losses), net of taxes and other adjustments.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

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

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$1,492	\$1,502	\$1,502	\$4,496	\$1,616	\$1,735	\$1,709	\$1,717	\$ 6,777
Net investment income	759	781	711	2,251	857	918	953	1,002	3,730
Net investment gains (losses)	(122)	(53)	(770)	(945)	(149)	(816)	(518)	(226)	(1,709)
Insurance and investment product fees and other	262	253	291	806	305	331	254	260	1,150
Total revenues	<u>2,391</u>	<u>2,483</u>	<u>1,734</u>	<u>6,608</u>	<u>2,629</u>	<u>2,168</u>	<u>2,398</u>	<u>2,753</u>	<u>9,948</u>
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	1,450	1,492	1,508	4,450	1,522	1,497	1,386	1,401	5,806
Interest credited	225	263	275	763	309	319	320	345	1,293
Acquisition and operating expenses, net of deferrals	484	456	441	1,381	566	515	551	528	2,160
Amortization of deferred acquisition costs and intangibles	143	212	247	602	298	174	209	203	884
Goodwill impairment	—	—	—	—	243	34	—	—	277
Interest expense	96	114	96	306	123	125	110	112	470
Total benefits and expenses	<u>2,398</u>	<u>2,537</u>	<u>2,567</u>	<u>7,502</u>	<u>3,061</u>	<u>2,664</u>	<u>2,576</u>	<u>2,589</u>	<u>10,890</u>
INCOME (LOSS) BEFORE INCOME TAXES	<u>(7)</u>	<u>(54)</u>	<u>(833)</u>	<u>(894)</u>	<u>(432)</u>	<u>(496)</u>	<u>(178)</u>	<u>164</u>	<u>(942)</u>
Provision (benefit) for income taxes	(52)	(4)	(364)	(420)	(111)	(238)	(69)	48	(370)
NET INCOME (LOSS)	<u>45</u>	<u>(50)</u>	<u>(469)</u>	<u>(474)</u>	<u>(321)</u>	<u>(258)</u>	<u>(109)</u>	<u>116</u>	<u>(572)</u>
Less: net income attributable to noncontrolling interests	26	—	—	26	—	—	—	—	—
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	<u>\$ 19</u>	<u>\$ (50)</u>	<u>\$ (469)</u>	<u>\$ (500)</u>	<u>\$ (321)</u>	<u>\$ (258)</u>	<u>\$ (109)</u>	<u>\$ 116</u>	<u>\$ (572)</u>
Earnings (Loss) Per Share Data:									
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share									
Basic	\$ 0.04	\$ (0.11)	\$ (1.08)	\$ (1.14)	\$ (0.74)	\$ (0.60)	\$ (0.25)	\$ 0.27	\$ (1.32)
Diluted	\$ 0.04	\$ (0.11)	\$ (1.08)	\$ (1.14)	\$ (0.74)	\$ (0.60)	\$ (0.25)	\$ 0.27	\$ (1.32)
Weighted-average shares outstanding									
Basic	448.9	433.2	433.2	438.5	433.1	433.1	432.9	433.6	433.2
Diluted	451.6	433.2	433.2	438.5	433.1	433.1	432.9	436.8	433.2

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Net Operating Income (Loss) by Segment by Quarter (amounts in millions, except per share amounts)

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
Retirement and Protection:									
Wealth Management	\$ 8	\$ 7	\$ 6	\$ 21	\$ 8	\$ 12	\$ 11	\$ 12	\$ 43
Retirement Income	8	13	(46)	(25)	(310)	15	13	36	(246)
Institutional	(10)	6	25	21	15	49	5	11	80
Life Insurance	79	58	38	175	49	63	87	65	264
Long-Term Care	35	43	40	118	49	39	34	38	160
Total Retirement and Protection	120	127	63	310	(189)	178	150	162	301
International:									
International Mortgage Insurance —Canada	45	58	66	169	67	80	83	75	305
—Australia	42	32	29	103	40	48	50	47	185
—Other	(9)	(7)	(5)	(21)	(8)	(2)	1	—	(9)
Lifestyle Protection Insurance	18	4	11	33	25	40	49	38	152
Total International	96	87	101	284	124	166	183	160	633
U.S. Mortgage Insurance	(116)	(134)	(135)	(385)	(114)	(121)	(59)	(36)	(330)
Corporate and Other	(19)	(71)	(15)	(105)	(28)	(3)	(62)	(42)	(135)
NET OPERATING INCOME (LOSS)	81	9	14	104	(207)	220	212	244	469
ADJUSTMENTS TO NET OPERATING INCOME (LOSS):									
Net investment gains (losses), net of taxes and other adjustments	(62)	(59)	(483)	(604)	(89)	(478)	(321)	(128)	(1,016)
Expenses related to reorganization, net of taxes	—	—	—	—	(25)	—	—	—	(25)
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	19	(50)	(469)	(500)	(321)	(258)	(109)	116	(572)
Add: net income attributable to noncontrolling interests	26	—	—	26	—	—	—	—	—
NET INCOME (LOSS)	\$ 45	\$ (50)	\$ (469)	\$ (474)	\$ (321)	\$ (258)	\$ (109)	\$ 116	\$ (572)
Earnings (Loss) Per Share Data:									
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per common share									
Basic	\$ 0.04	\$ (0.11)	\$ (1.08)	\$ (1.14)	\$ (0.74)	\$ (0.60)	\$ (0.25)	\$ 0.27	\$ (1.32)
Diluted	\$ 0.04	\$ (0.11)	\$ (1.08)	\$ (1.14)	\$ (0.74)	\$ (0.60)	\$ (0.25)	\$ 0.27	\$ (1.32)
Net operating income (loss) per common share									
Basic	\$ 0.18	\$ 0.02	\$ 0.03	\$ 0.23	\$ (0.48)	\$ 0.51	\$ 0.49	\$ 0.56	\$ 1.08
Diluted	\$ 0.18	\$ 0.02	\$ 0.03	\$ 0.23	\$ (0.48)	\$ 0.51	\$ 0.49	\$ 0.56	\$ 1.08
Weighted-average shares outstanding									
Basic	448.9	433.2	433.2	438.5	433.1	433.1	432.9	433.6	433.2
Diluted	451.6	433.2	433.2	438.5	433.1	433.1	432.9	436.8	433.2

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

**Consolidated Balance Sheets
(amounts in millions)**

	September 30, 2009	June 30, 2009	March 31, 2009	December 31, 2008 ⁽¹⁾	September 30, 2008
ASSETS					
Investments:					
Fixed maturity securities available-for-sale, at fair value	\$ 47,746	\$ 44,322	\$ 41,319	\$ 42,871	\$ 48,724
Equity securities available-for-sale, at fair value	164	252	221	234	309
Commercial mortgage loans	7,704	7,872	8,023	8,262	8,447
Policy loans	1,408	2,087	1,842	1,834	1,822
Other invested assets	4,949	5,305	6,080	7,411	4,913
Total investments	61,971	59,838	57,485	60,612	64,215
Cash and cash equivalents	7,144	5,374	7,064	7,328	5,102
Accrued investment income	717	639	821	736	794
Deferred acquisition costs	7,414	7,591	7,716	7,786	7,681
Intangible assets	961	1,079	1,142	1,147	1,068
Goodwill	1,324	1,325	1,314	1,316	1,572
Reinsurance recoverable	17,308	17,412	17,398	17,212	16,763
Other assets	1,141	967	998	1,000	1,075
Deferred tax asset	140	996	1,631	1,037	194
Separate account assets	10,712	9,605	8,576	9,215	11,097
Total assets	<u>\$ 108,832</u>	<u>\$104,826</u>	<u>\$104,145</u>	<u>\$ 107,389</u>	<u>\$ 109,561</u>

⁽¹⁾ The amounts previously presented as of December 31, 2008 have been revised to conform to the amounts published in the Form 10-K filed on March 2, 2009.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Consolidated Balance Sheets
(amounts in millions)

	September 30, 2009	June 30, 2009	March 31, 2009	December 31, 2008 ⁽¹⁾	September 30, 2008
LIABILITIES AND STOCKHOLDERS' EQUITY					
Liabilities:					
Future policy benefits	\$ 29,251	\$ 29,016	\$ 28,763	\$ 28,533	\$ 28,017
Policyholder account balances	29,381	31,356	33,196	34,702	35,565
Liability for policy and contract claims	6,415	6,250	5,815	5,322	4,776
Unearned premiums	4,808	4,734	4,482	4,734	5,345
Other liabilities	6,708	5,787	6,316	6,860	6,200
Non-recourse funding obligations	3,443	3,443	3,443	3,455	3,455
Short-term borrowings	930	930	930	1,133	78
Long-term borrowings	3,457	3,484	4,131	4,261	4,530
Deferred tax liability	282	251	264	248	—
Separate account liabilities	10,712	9,605	8,576	9,215	11,097
Total liabilities	95,387	94,856	95,916	98,463	99,063
Stockholders' equity:					
Common stock	1	1	1	1	1
Additional paid-in capital	12,028	11,492	11,485	11,477	11,484
Accumulated other comprehensive income (loss):					
Net unrealized investment gains (losses):					
Net unrealized gains (losses) on securities not other-than-temporarily impaired	(1,121)	(2,748)	(4,095)	(4,038)	(2,963)
Net unrealized gains (losses) on other-than-temporarily impaired securities	(280)	(275)	—	—	—
Net unrealized investment gains (losses)	(1,401)	(3,023)	(4,095)	(4,038)	(2,963)
Derivatives qualifying as hedges	1,013	948	1,061	1,161	761
Foreign currency translation and other adjustments	411	206	(264)	(185)	383
Total accumulated other comprehensive income (loss)	23	(1,869)	(3,298)	(3,062)	(1,819)
Retained earnings	3,065	3,046	2,741	3,210	3,532
Treasury stock, at cost	(2,700)	(2,700)	(2,700)	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	12,417	9,970	8,229	8,926	10,498
Noncontrolling interests	1,028	—	—	—	—
Total stockholders' equity	13,445	9,970	8,229	8,926	10,498
Total liabilities and stockholders' equity	\$ 108,832	\$104,826	\$104,145	\$ 107,389	\$ 109,561

⁽¹⁾ The amounts previously presented as of December 31, 2008 have been revised to conform to the amounts published in the Form 10-K filed on March 2, 2009.

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

**Consolidated Balance Sheet by Segment
(amounts in millions)**

	September 30, 2009				
	Retirement and Protection	International	U.S. Mortgage Insurance	Corporate and Other ⁽¹⁾	Total
ASSETS					
Cash and investments	\$ 52,075	\$ 10,777	\$ 3,240	\$ 3,740	\$ 69,832
Deferred acquisition costs and intangible assets	8,675	938	34	52	9,699
Reinsurance recoverable	16,520	84	704	—	17,308
Deferred tax and other assets	(551)	406	435	991	1,281
Separate account assets	10,712	—	—	—	10,712
Total assets	<u>\$ 87,431</u>	<u>\$ 12,205</u>	<u>\$ 4,413</u>	<u>\$ 4,783</u>	<u>\$108,832</u>
LIABILITIES AND STOCKHOLDERS' EQUITY					
Liabilities:					
Future policy benefits	\$ 29,251	\$ —	\$ —	\$ —	\$ 29,251
Policyholder account balances	29,360	21	—	—	29,381
Liability for policy and contract claims	3,361	821	2,233	—	6,415
Unearned premiums	543	4,156	109	—	4,808
Non-recourse funding obligations	3,543	—	—	(100)	3,443
Deferred tax and other liabilities	2,216	1,627	150	2,997	6,990
Borrowing and capital securities	—	—	—	4,387	4,387
Separate account liabilities	10,712	—	—	—	10,712
Total liabilities	<u>78,986</u>	<u>6,625</u>	<u>2,492</u>	<u>7,284</u>	<u>95,387</u>
Stockholders' equity:					
Allocated equity, excluding accumulated other comprehensive income (loss)	8,505	4,058	1,907	(2,076)	12,394
Allocated accumulated other comprehensive income (loss)	(60)	494	14	(425)	23
Total Genworth Financial, Inc.'s stockholders' equity	<u>8,445</u>	<u>4,552</u>	<u>1,921</u>	<u>(2,501)</u>	<u>12,417</u>
Noncontrolling interests	—	1,028	—	—	1,028
Total stockholders' equity	<u>8,445</u>	<u>5,580</u>	<u>1,921</u>	<u>(2,501)</u>	<u>13,445</u>
Total liabilities and stockholders' equity	<u>\$ 87,431</u>	<u>\$ 12,205</u>	<u>\$ 4,413</u>	<u>\$ 4,783</u>	<u>\$108,832</u>

⁽¹⁾ Includes inter-segment eliminations.

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

**Consolidated Balance Sheet by Segment
(amounts in millions)**

	June 30, 2009				Total
	Retirement and Protection	International	U.S. Mortgage Insurance	Corporate and Other ⁽¹⁾	
ASSETS					
Cash and investments	\$ 50,761	\$ 9,855	\$ 3,287	\$ 1,948	\$ 65,851
Deferred acquisition costs and intangible assets	8,972	931	34	58	9,995
Reinsurance recoverable	16,596	123	693	—	17,412
Deferred tax and other assets	393	321	422	827	1,963
Separate account assets	9,605	—	—	—	9,605
Total assets	<u>\$ 86,327</u>	<u>\$ 11,230</u>	<u>\$ 4,436</u>	<u>\$ 2,833</u>	<u>\$104,826</u>
LIABILITIES AND STOCKHOLDERS' EQUITY					
Liabilities:					
Future policy benefits	\$ 29,016	\$ —	\$ —	\$ —	\$ 29,016
Policyholder account balances	31,335	21	—	—	31,356
Liability for policy and contract claims	3,222	764	2,264	—	6,250
Unearned premiums	540	4,079	115	—	4,734
Non-recourse funding obligations	3,543	—	—	(100)	3,443
Deferred tax and other liabilities	2,297	1,471	130	2,140	6,038
Borrowing and capital securities	—	—	—	4,414	4,414
Separate account liabilities	9,605	—	—	—	9,605
Total liabilities	<u>79,558</u>	<u>6,335</u>	<u>2,509</u>	<u>6,454</u>	<u>94,856</u>
Stockholders' equity:					
Allocated equity, excluding accumulated other comprehensive income (loss)	8,701	4,672	1,990	(3,524)	11,839
Allocated accumulated other comprehensive income (loss)	(1,932)	223	(63)	(97)	(1,869)
Total stockholders' equity	<u>6,769</u>	<u>4,895</u>	<u>1,927</u>	<u>(3,621)</u>	<u>9,970</u>
Total liabilities and stockholders' equity	<u>\$ 86,327</u>	<u>\$ 11,230</u>	<u>\$ 4,436</u>	<u>\$ 2,833</u>	<u>\$104,826</u>

⁽¹⁾ Includes inter-segment eliminations.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Deferred Acquisition Costs Rollforward
(amounts in millions)

	<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 June 30, 2009	\$ 6,373	\$ 768	\$ 24	\$ —	\$7,165
Costs deferred	130	37	5	—	172
Amortization, net of interest accretion ⁽¹⁾	(47)	(63)	(5)	—	(115)
Impact of foreign currency translation	—	35	—	—	35
Other ⁽²⁾	—	(5)	—	—	(5)
Unamortized balance as of September 30, 2009	6,456	772	24	—	7,252
Effect of accumulated net unrealized investment gains (losses)	162	—	—	—	162
Balance as of September 30, 2009	<u>\$ 6,618</u>	<u>\$ 772</u>	<u>\$ 24</u>	<u>\$ —</u>	<u>\$7,414</u>

⁽¹⁾ Amortization, net of interest accretion, includes \$(23) million of amortization related to net investment gains (losses) for the policyholder account balances.

⁽²⁾ Relates to the sale of one of the company's Mexican subsidiaries in the third quarter of 2009.

Quarterly Results by Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Net Operating Income (Loss) by Segment
(amounts in millions)

Three Months Ended September 30, 2009	Retirement and Protection						International					U.S. Mortgage Insurance	Corporate and Other ⁽¹⁾	Total
	Wealth Management	Retirement Income	Institutional	Life Insurance	Long-Term Care	Total	Mortgage Insurance — Canada	Mortgage Insurance — Australia	Other Mortgage Insurance	Lifestyle Protection Insurance	Total			
REVENUES:														
Premiums	\$ —	\$ 30	\$ —	\$ 241	\$ 542	\$ 813	\$ 141	\$ 77	\$ 18	\$ 287	\$ 523	\$ 156	\$ —	\$1,492
Net investment income	—	260	6	111	224	601	43	34	5	42	124	34	—	759
Net investment gains (losses)	(1)	(63)	(5)	(43)	3	(109)	7	(1)	1	(3)	4	41	(58)	(122)
Insurance and investment product fees and other	72	47	4	111	5	239	1	1	—	10	12	4	7	262
Total revenues	71	274	5	420	774	1,544	192	111	24	336	663	235	(51)	2,391
BENEFITS AND EXPENSES:														
Benefits and other changes in policy reserves	—	128	—	211	565	904	58	35	24	83	200	346	—	1,450
Interest credited	—	122	20	64	19	225	—	—	—	—	—	—	—	225
Acquisition and operating expenses, net of deferrals	58	39	1	36	94	228	22	14	10	169	215	34	7	484
Amortization of deferred acquisition costs and intangibles	1	23	—	4	39	67	10	6	2	47	65	6	5	143
Interest expense	—	—	—	23	—	23	—	—	—	15	15	—	—	96
Total benefits and expenses	59	312	21	338	717	1,447	90	55	36	314	495	386	70	2,398
INCOME (LOSS) BEFORE INCOME TAXES														
Provision (benefit) for income taxes	4	(14)	(4)	23	20	29	28	15	(4)	6	45	(62)	(64)	(52)
NET INCOME (LOSS)	8	(24)	(12)	59	37	68	74	41	(8)	16	123	(89)	(57)	45
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—	26	—	—	—	26	—	—	26
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	8	(24)	(12)	59	37	68	48	41	(8)	16	97	(89)	(57)	19
ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:														
Net investment (gains) losses, net of taxes and other adjustments	—	32	2	20	(2)	52	(3)	1	(1)	2	(1)	(27)	38	62
NET OPERATING INCOME (LOSS)	\$ 8	\$ 8	\$ (10)	\$ 79	\$ 35	\$ 120	\$ 45	\$ 42	\$ (9)	\$ 18	\$ 96	\$ (116)	\$ (19)	\$ 81
<i>Effective tax rate (operating income (loss))⁽²⁾</i>	36.8%	30.5%	26.4%	29.8%	35.6%	32.4%	21.6%	27.3%	38.6%	26.2%	23.3%	39.7%	69.7%	-66.1%

⁽¹⁾ Includes inter-segment eliminations.

⁽²⁾ The operating income (loss) effective tax rate for all pages in this financial supplement was calculated using whole dollars. As a result, the percentages shown may differ from an operating income (loss) effective tax rate calculated using the rounded numbers in this financial supplement.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Net Operating Income (Loss) by Segment
(amounts in millions)

Three Months Ended September 30, 2008	Retirement and Protection						International					U.S. Mortgage Insurance	Corporate and Other ⁽¹⁾	Total
	Wealth Management	Retirement Income	Institutional	Life Insurance	Long-Term Care	Total	Mortgage Insurance — Canada	Mortgage Insurance — Australia	Other Mortgage Insurance	Lifestyle Protection Insurance	Total			
REVENUES:														
Premiums	\$ —	\$ 181	\$ —	\$ 241	\$ 536	\$ 958	\$ 137	\$ 78	\$ 30	\$ 342	\$ 587	\$ 185	\$ 5	\$1,735
Net investment income	—	280	87	141	222	730	50	38	9	49	146	36	6	918
Net investment gains (losses)	—	(325)	(206)	(137)	(34)	(702)	—	(4)	(6)	(27)	(37)	(45)	(32)	(816)
Insurance and investment product fees and other	86	51	81	98	6	322	1	—	—	6	7	4	(2)	331
Total revenues	86	187	(38)	343	730	1,308	188	112	33	370	703	180	(23)	2,168
BENEFITS AND EXPENSES:														
Benefits and other changes in policy reserves	—	278	—	230	540	1,048	34	38	26	49	147	301	1	1,497
Interest credited	—	130	80	63	46	319	—	—	—	—	—	—	—	319
Acquisition and operating expenses, net of deferrals	67	39	2	37	89	234	22	13	19	200	254	33	(6)	515
Amortization of deferred acquisition costs and intangibles	1	(12)	2	18	29	38	8	6	1	72	87	46	3	174
Goodwill impairment	—	—	12	—	—	12	—	—	—	—	—	22	—	34
Interest expense	—	1	—	37	—	38	1	—	—	18	19	—	68	125
Total benefits and expenses	68	436	96	385	704	1,689	65	57	46	339	507	402	66	2,664
INCOME (LOSS) BEFORE INCOME TAXES														
	18	(249)	(134)	(42)	26	(381)	123	55	(13)	31	196	(222)	(89)	(496)
Provision (benefit) for income taxes	6	(106)	(49)	(16)	9	(156)	43	10	(7)	8	54	(73)	(63)	(238)
NET INCOME (LOSS)	12	(143)	(85)	(26)	17	(225)	80	45	(6)	23	142	(149)	(26)	(258)
ADJUSTMENT TO NET INCOME (LOSS):														
Net investment (gains) losses, net of taxes and other adjustments	—	158	134	89	22	403	—	3	4	17	24	28	23	478
NET OPERATING INCOME (LOSS)	\$ 12	\$ 15	\$ 49	\$ 63	\$ 39	\$ 178	\$ 80	\$ 48	\$ (2)	\$ 40	\$ 166	\$ (121)	\$ (3)	\$ 220
<i>Effective tax rate (operating income loss)</i>	37.1%	442.3%	32.0%	33.6%	34.7%	25.6%	35.2%	19.7%	74.7%	27.6%	28.1%	32.2%	91.5%	7.5%

⁽¹⁾ Includes inter-segment eliminations.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Net Operating Income (Loss) by Segment
(amounts in millions)

Nine Months Ended September 30, 2009	Retirement and Protection						International					U.S. Mortgage Insurance	Corporate and Other ⁽¹⁾	Total
	Wealth Management	Retirement Income	Institutional	Life Insurance	Long-Term Care	Total	Mortgage Insurance — Canada	Mortgage Insurance — Australia	Other Mortgage Insurance	Lifestyle Protection Insurance	Total			
REVENUES:														
Premiums	\$ —	\$ 115	\$ —	\$ 725	\$1,637	\$2,477	\$ 399	\$ 220	\$ 55	\$ 853	\$1,527	\$ 490	\$ 2	\$ 4,496
Net investment income	—	754	27	322	695	1,798	126	89	14	121	350	102	1	2,251
Net investment gains (losses)	(1)	(188)	(185)	(245)	(239)	(858)	9	2	(1)	(17)	(7)	22	(102)	(945)
Insurance and investment product fees and other	202	133	105	300	22	762	1	1	2	18	22	5	17	806
Total revenues	201	814	(53)	1,102	2,115	4,179	535	312	70	975	1,892	619	(82)	6,608
BENEFITS AND EXPENSES:														
Benefits and other changes in policy reserves	—	413	—	640	1,660	2,713	171	115	65	267	618	1,120	(1)	4,450
Interest credited	—	370	91	185	117	763	—	—	—	—	—	—	—	763
Acquisition and operating expenses, net of deferrals	165	106	4	100	270	645	56	38	31	482	607	99	30	1,381
Amortization of deferred acquisition costs and intangibles	3	171	3	68	126	371	28	18	5	154	205	16	10	602
Interest expense	—	1	—	72	—	73	1	—	—	46	47	—	—	306
Total benefits and expenses	168	1,061	98	1,065	2,173	4,565	256	171	101	949	1,477	1,235	225	7,502
INCOME (LOSS) BEFORE INCOME TAXES														
INCOME TAXES	33	(247)	(151)	37	(58)	(386)	279	141	(31)	26	415	(616)	(307)	(894)
Provision (benefit) for income taxes	12	(97)	(53)	8	(20)	(150)	79	37	(9)	4	111	(245)	(136)	(420)
NET INCOME (LOSS)	21	(150)	(98)	29	(38)	(236)	200	104	(22)	22	304	(371)	(171)	(474)
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—	26	—	—	—	26	—	—	26
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	21	(150)	(98)	29	(38)	(236)	174	104	(22)	22	278	(371)	(171)	(500)
ADJUSTMENT TO NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:														
Net investment (gains) losses, net of taxes and other adjustments	—	125	119	146	156	546	(5)	(1)	1	11	6	(14)	66	604
NET OPERATING INCOME (LOSS)	\$ 21	\$ (25)	\$ 21	\$ 175	\$ 118	\$ 310	\$ 169	\$ 103	\$ (21)	\$ 33	\$ 284	\$ (385)	\$ (105)	\$ 104
Effective tax rate (operating income (loss))	37.4%	54.0%	33.7%	33.0%	35.1%	31.7%	27.1%	26.4%	30.6%	22.2%	26.0%	39.6%	48.9%	2685.8%

(1) Includes inter-segment eliminations.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Net Operating Income (Loss) by Segment
(amounts in millions)

Nine Months Ended September 30, 2008	Retirement and Protection						International					U.S. Mortgage Insurance	Corporate and Other ⁽¹⁾	Total
	Wealth Management	Retirement Income	Institutional	Life Insurance	Long-Term Care	Total	Mortgage Insurance — Canada	Mortgage Insurance — Australia	Other Mortgage Insurance	Lifestyle Protection Insurance	Total			
REVENUES:														
Premiums	\$ —	\$ 459	\$ —	\$ 733	\$ 1,571	\$ 2,763	\$ 409	\$ 249	\$ 87	\$ 1,079	\$ 1,824	\$ 558	\$ 16	\$ 5,161
Net investment income	2	873	322	442	653	2,292	148	111	27	146	432	109	40	2,873
Net investment gains (losses)	—	(523)	(568)	(243)	(89)	(1,423)	20	(5)	(6)	(28)	(19)	(43)	(75)	(1,560)
Insurance and investment product fees and other	257	159	81	280	18	795	1	1	1	22	25	23	2	845
Total revenues	259	968	(165)	1,212	2,153	4,427	578	356	109	1,219	2,262	647	(17)	7,319
BENEFITS AND EXPENSES:														
Benefits and other changes in policy reserves	—	721	—	643	1,593	2,957	99	108	66	197	470	855	2	4,284
Interest credited	—	387	281	184	132	984	—	—	—	—	—	—	—	984
Acquisition and operating expenses, net of deferrals	201	119	6	108	256	690	66	50	53	616	785	106	13	1,594
Amortization of deferred acquisition costs and intangibles	3	39	4	92	89	227	25	19	4	239	287	66	6	586
Goodwill impairment	—	—	12	—	—	12	—	—	—	—	—	22	—	34
Interest expense	—	3	—	121	—	124	2	—	—	32	34	—	189	347
Total benefits and expenses	204	1,269	303	1,148	2,070	4,994	192	177	123	1,084	1,576	1,049	210	7,829
INCOME (LOSS) BEFORE INCOME TAXES														
Income taxes	55	(301)	(468)	64	83	(567)	386	179	(14)	135	686	(402)	(227)	(510)
Provision (benefit) for income taxes	20	(112)	(164)	7	30	(219)	135	37	(9)	26	189	(159)	(70)	(259)
NET INCOME (LOSS)	35	(189)	(304)	57	53	(348)	251	142	(5)	109	497	(243)	(157)	(251)
ADJUSTMENT TO NET INCOME (LOSS):														
Net investment (gains) losses, net of taxes and other adjustments	—	253	369	158	58	838	(13)	3	4	18	12	27	50	927
NET OPERATING INCOME (LOSS)	\$ 35	\$ 64	\$ 65	\$ 215	\$ 111	\$ 490	\$ 238	\$ 145	\$ (1)	\$ 127	\$ 509	\$ (216)	\$ (107)	\$ 676
<i>Effective tax rate (operating income (loss))</i>	<i>36.9%</i>	<i>27.3%</i>	<i>34.5%</i>	<i>30.0%</i>	<i>35.3%</i>	<i>32.1%</i>	<i>35.0%</i>	<i>21.0%</i>	<i>86.5%</i>	<i>21.7%</i>	<i>27.7%</i>	<i>40.1%</i>	<i>29.1%</i>	<i>26.0%</i>

⁽¹⁾ Includes inter-segment eliminations.

Retirement and Protection

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

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

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ 813	\$ 829	\$ 835	\$2,477	\$ 896	\$ 958	\$ 885	\$ 920	\$ 3,659
Net investment income	601	622	575	1,798	708	730	755	807	3,000
Net investment gains (losses)	(109)	(31)	(718)	(858)	(125)	(702)	(511)	(210)	(1,548)
Insurance and investment product fees and other	239	243	280	762	264	322	234	239	1,059
Total revenues	<u>1,544</u>	<u>1,663</u>	<u>972</u>	<u>4,179</u>	<u>1,743</u>	<u>1,308</u>	<u>1,363</u>	<u>1,756</u>	<u>6,170</u>
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	904	895	914	2,713	980	1,048	930	979	3,937
Interest credited	225	263	275	763	309	319	320	345	1,293
Acquisition and operating expenses, net of deferrals	228	212	205	645	247	234	229	227	937
Amortization of deferred acquisition costs and intangibles	67	139	165	371	208	38	100	89	435
Goodwill impairment	—	—	—	—	243	12	—	—	255
Interest expense	23	24	26	73	48	38	39	47	172
Total benefits and expenses	<u>1,447</u>	<u>1,533</u>	<u>1,585</u>	<u>4,565</u>	<u>2,035</u>	<u>1,689</u>	<u>1,618</u>	<u>1,687</u>	<u>7,029</u>
INCOME (LOSS) BEFORE INCOME TAXES	<u>97</u>	<u>130</u>	<u>(613)</u>	<u>(386)</u>	<u>(292)</u>	<u>(381)</u>	<u>(255)</u>	<u>69</u>	<u>(859)</u>
Provision (benefit) for income taxes	29	49	(228)	(150)	(20)	(156)	(88)	25	(239)
NET INCOME (LOSS)	<u>68</u>	<u>81</u>	<u>(385)</u>	<u>(236)</u>	<u>(272)</u>	<u>(225)</u>	<u>(167)</u>	<u>44</u>	<u>(620)</u>
ADJUSTMENTS TO NET INCOME (LOSS):									
Net investment (gains) losses, net of taxes and other adjustments	52	46	448	546	71	403	317	118	909
Expenses related to reorganization, net of taxes	—	—	—	—	12	—	—	—	12
NET OPERATING INCOME (LOSS)	<u>\$ 120</u>	<u>\$ 127</u>	<u>\$ 63</u>	<u>\$ 310</u>	<u>\$ (189)</u>	<u>\$ 178</u>	<u>\$ 150</u>	<u>\$ 162</u>	<u>\$ 301</u>
<i>Effective tax rate (operating income (loss))</i>	32.4%	36.7%	16.7%	31.7%	-15.8%	25.6%	35.6%	35.1%	46.0%

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

**Net Operating Income, Sales and Assets Under Management—Wealth Management
(amounts in millions)**

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Net investment income	—	—	—	—	—	—	1	1	2
Net investment gains (losses)	(1)	1	(1)	(1)	(2)	—	—	—	(2)
Insurance and investment product fees and other	72	66	64	202	73	86	85	86	330
Total revenues	71	67	63	201	71	86	86	87	330
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	—	—	—	—	—	—	—	—	—
Interest credited	—	—	—	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	58	55	52	165	59	67	67	67	260
Amortization of deferred acquisition costs and intangibles	1	1	1	3	—	1	1	1	3
Goodwill impairment	—	—	—	—	—	—	—	—	—
Interest expense	—	—	—	—	—	—	—	—	—
Total benefits and expenses	59	56	53	168	59	68	68	68	263
INCOME BEFORE INCOME TAXES	12	11	10	33	12	18	18	19	67
Provision for income taxes	4	4	4	12	5	6	7	7	25
NET INCOME	8	7	6	21	7	12	11	12	42
ADJUSTMENT TO NET INCOME:									
Net investment (gains) losses, net of taxes and other adjustments	—	—	—	—	1	—	—	—	1
NET OPERATING INCOME	\$ 8	\$ 7	\$ 6	\$ 21	\$ 8	\$ 12	\$ 11	\$ 12	\$ 43
<i>Effective tax rate (operating income)</i>	36.8%	38.7%	37.0%	37.4%	38.4%	37.1%	36.8%	36.8%	37.2%
SALES:									
Sales by Distribution Channel:									
Independent Producers	\$ 1,134	\$ 1,014	\$ 713	\$ 2,861	\$ 878	\$ 1,058	\$ 1,229	\$ 1,105	\$ 4,270
Dedicated Sales Specialists	238	99	83	420	99	172	176	175	622
Total Sales	\$ 1,372	\$ 1,113	\$ 796	\$ 3,281	\$ 977	\$ 1,230	\$ 1,405	\$ 1,280	\$ 4,892
ASSETS UNDER MANAGEMENT:									
Beginning of period	\$15,909	\$14,210	\$15,447	\$15,447	\$18,671	\$20,285	\$20,461	\$21,584	\$21,584
Gross flows	1,372	1,113	796	3,281	977	1,230	1,405	1,280	4,892
Redemptions	(904)	(953)	(1,274)	(3,131)	(1,447)	(1,047)	(1,044)	(1,080)	(4,618)
Net flows	468	160	(478)	150	(470)	183	361	200	274
Market performance	1,615	1,539	(759)	2,395	(2,754)	(1,797)	(537)	(1,323)	(6,411)
End of period	\$17,992	\$15,909	\$14,210	\$17,992	\$15,447	\$18,671	\$20,285	\$20,461	\$15,447

Wealth Management results represent Genworth Financial Wealth Management, Inc., Genworth Financial Advisors Corporation, Genworth Financial Trust Company and Quantuvis Consulting, Inc.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Net Operating Income (Loss)—Retirement Income
(amounts in millions)

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ 30	\$ 38	\$ 47	\$ 115	\$ 105	\$ 181	\$ 111	\$ 167	\$ 564
Net investment income	260	258	236	754	279	280	291	302	1,152
Net investment gains (losses)	(63)	72	(197)	(188)	(253)	(325)	(105)	(93)	(776)
Insurance and investment product fees and other	47	42	44	133	49	51	54	54	208
Total revenues	<u>274</u>	<u>410</u>	<u>130</u>	<u>814</u>	<u>180</u>	<u>187</u>	<u>351</u>	<u>430</u>	<u>1,148</u>
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	128	129	156	413	231	278	191	252	952
Interest credited	122	124	124	370	128	130	129	128	515
Acquisition and operating expenses, net of deferrals	39	35	32	106	51	39	42	38	170
Amortization of deferred acquisition costs and intangibles	23	69	79	171	131	(12)	28	23	170
Goodwill impairment	—	—	—	—	243	—	—	—	243
Interest expense	—	1	—	1	—	1	1	1	3
Total benefits and expenses	<u>312</u>	<u>358</u>	<u>391</u>	<u>1,061</u>	<u>784</u>	<u>436</u>	<u>391</u>	<u>442</u>	<u>2,053</u>
INCOME (LOSS) BEFORE INCOME TAXES	<u>(38)</u>	<u>52</u>	<u>(261)</u>	<u>(247)</u>	<u>(604)</u>	<u>(249)</u>	<u>(40)</u>	<u>(12)</u>	<u>(905)</u>
Provision (benefit) for income taxes	(14)	22	(105)	(97)	(132)	(106)	—	(6)	(244)
NET INCOME (LOSS)	<u>(24)</u>	<u>30</u>	<u>(156)</u>	<u>(150)</u>	<u>(472)</u>	<u>(143)</u>	<u>(40)</u>	<u>(6)</u>	<u>(661)</u>
ADJUSTMENTS TO NET INCOME (LOSS):									
Net investment (gains) losses, net of taxes and other adjustments	32	(17)	110	125	156	158	53	42	409
Expenses related to reorganization, net of taxes	—	—	—	—	6	—	—	—	6
NET OPERATING INCOME (LOSS)	<u>\$ 8</u>	<u>\$ 13</u>	<u>\$ (46)</u>	<u>\$ (25)</u>	<u>\$(310)</u>	<u>\$ 15</u>	<u>\$ 13</u>	<u>\$ 36</u>	<u>\$(246)</u>
<i>Effective tax rate (operating income (loss))</i>	30.5%	50.8%	49.9%	54.0%	12.6%	442.3%	70.6%	31.4%	7.7%

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

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

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Net investment income	7	8	12	27	8	2	3	3	16
Net investment gains (losses)	8	91	(17)	82	31	(82)	7	(35)	(79)
Insurance and investment product fees and other	46	39	40	125	42	48	51	51	192
Total revenues	61	138	35	234	81	(32)	61	19	129
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	3	4	22	29	36	11	8	5	60
Interest credited	3	3	3	9	3	4	3	4	14
Acquisition and operating expenses, net of deferrals	20	15	14	49	25	14	16	13	68
Amortization of deferred acquisition costs and intangibles	7	49	76	132	123	(18)	18	4	127
Goodwill impairment	—	—	—	—	58	—	—	—	58
Interest expense	—	—	—	—	—	—	—	—	—
Total benefits and expenses	33	71	115	219	245	11	45	26	327
INCOME (LOSS) BEFORE INCOME TAXES	28	67	(80)	15	(164)	(43)	16	(7)	(198)
Provision (benefit) for income taxes	8	29	(41)	(4)	(44)	(19)	8	(4)	(59)
NET INCOME (LOSS)	20	38	(39)	19	(120)	(24)	8	(3)	(139)
ADJUSTMENTS TO NET INCOME (LOSS):									
Net investment (gains) losses, net of taxes and other adjustments	(4)	(27)	12	(19)	8	23	(2)	13	42
Expenses related to reorganization, net of taxes	—	—	—	—	3	—	—	—	3
NET OPERATING INCOME (LOSS)	\$ 16	\$ 11	\$ (27)	\$ —	\$ (109)	\$ (1)	\$ 6	\$ 10	\$ (94)
<i>Effective tax rate (operating income (loss))</i>	28.7%	56.7%	55.9%	99.4%	25.7%	86.9%	56.4%	21.9%	27.1%
SALES:									
Sales by Product:									
Income Distribution Series ⁽¹⁾	\$ 187	\$ 131	\$ 121	\$ 439	\$ 270	\$ 499	\$ 585	\$ 586	\$1,940
Traditional Variable Annuities ⁽²⁾	30	23	22	75	41	97	118	113	369
Variable Life	—	—	—	—	—	—	2	1	3
Total Sales	\$ 217	\$ 154	\$ 143	\$ 514	\$ 311	\$ 596	\$ 705	\$ 700	\$2,312
Sales by Distribution Channel:									
Financial Intermediaries	\$ 200	\$ 136	\$ 124	\$ 460	\$ 278	\$ 545	\$ 662	\$ 660	\$2,145
Independent Producers	7	8	6	21	8	17	15	12	52
Dedicated Sales Specialists	10	10	13	33	25	34	28	28	115
Total Sales	\$ 217	\$ 154	\$ 143	\$ 514	\$ 311	\$ 596	\$ 705	\$ 700	\$2,312

(1) The Income Distribution Series products are comprised of the deferred and immediate variable annuity products with rider options, that provide guaranteed income benefits including GMWBs and certain types of guaranteed annuitization benefits. These products do not include fixed single premium immediate annuities or deferred annuities, which may also serve income distribution needs.

(2) The traditional variable annuities include products that provide the potential for tax deferred growth on the policyholder's premium. These products do not provide the opportunity for a living benefit through guaranteed minimum withdrawal benefits; however, similar to the Income Distribution Series products, they do provide a variety of guaranteed minimum death benefit options.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Selected Operating Performance Measures—Retirement Income—Fee-Based
(amounts in millions)

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
Income Distribution Series									
Account value, net of reinsurance, beginning of period	\$5,286	\$5,093	\$5,234	\$5,234	\$5,372	\$5,308	\$4,877	\$4,535	\$4,535
Deposits	190	133	125	448	287	506	596	595	1,984
Surrenders, benefits and product charges	(109)	(109)	(106)	(324)	(135)	(115)	(112)	(105)	(467)
Net flows	81	24	19	124	152	391	484	490	1,517
Interest credited and investment performance	435	169	(160)	444	(290)	(327)	(53)	(148)	(818)
Account value, net of reinsurance, end of period	<u>5,802</u>	<u>5,286</u>	<u>5,093</u>	<u>5,802</u>	<u>5,234</u>	<u>5,372</u>	<u>5,308</u>	<u>4,877</u>	<u>5,234</u>
Traditional Variable Annuities									
Account value, net of reinsurance, beginning of period	1,796	1,642	1,756	1,756	2,014	2,278	2,241	2,345	2,345
Deposits	25	16	19	60	40	92	105	108	345
Surrenders, benefits and product charges	(48)	(60)	(63)	(171)	(71)	(66)	(63)	(59)	(259)
Net flows	(23)	(44)	(44)	(111)	(31)	26	42	49	86
Interest credited and investment performance	200	198	(70)	328	(227)	(290)	(5)	(153)	(675)
Account value, net of reinsurance, end of period	<u>1,973</u>	<u>1,796</u>	<u>1,642</u>	<u>1,973</u>	<u>1,756</u>	<u>2,014</u>	<u>2,278</u>	<u>2,241</u>	<u>1,756</u>
Variable Life Insurance									
Account value, beginning of the period	271	248	266	266	324	373	371	403	403
Deposits	3	3	4	10	3	4	5	5	17
Surrenders, benefits and product charges	(12)	(9)	(11)	(32)	(8)	(15)	(10)	(10)	(43)
Net flows	(9)	(6)	(7)	(22)	(5)	(11)	(5)	(5)	(26)
Interest credited and investment performance	30	29	(11)	48	(53)	(38)	7	(27)	(111)
Account value, end of period	<u>292</u>	<u>271</u>	<u>248</u>	<u>292</u>	<u>266</u>	<u>324</u>	<u>373</u>	<u>371</u>	<u>266</u>
Total Retirement Income—Fee-Based	<u>\$8,067</u>	<u>\$7,353</u>	<u>\$6,983</u>	<u>\$8,067</u>	<u>\$7,256</u>	<u>\$7,710</u>	<u>\$7,959</u>	<u>\$7,489</u>	<u>\$7,256</u>

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

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

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ 30	\$ 38	\$ 47	\$ 115	\$ 105	\$ 181	\$ 111	\$ 167	\$ 564
Net investment income	253	250	224	727	271	278	288	299	1,136
Net investment gains (losses)	(71)	(19)	(180)	(270)	(284)	(243)	(112)	(58)	(697)
Insurance and investment product fees and other	1	3	4	8	7	3	3	3	16
Total revenues	213	272	95	580	99	219	290	411	1,019
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	125	125	134	384	195	267	183	247	892
Interest credited	119	121	121	361	125	126	126	124	501
Acquisition and operating expenses, net of deferrals	19	20	18	57	26	25	26	25	102
Amortization of deferred acquisition costs and intangibles	16	20	3	39	8	6	10	19	43
Goodwill impairment	—	—	—	—	185	—	—	—	185
Interest expense	—	1	—	1	—	1	1	1	3
Total benefits and expenses	279	287	276	842	539	425	346	416	1,726
LOSS BEFORE INCOME TAXES	(66)	(15)	(181)	(262)	(440)	(206)	(56)	(5)	(707)
Benefit for income taxes	(22)	(7)	(64)	(93)	(88)	(87)	(8)	(2)	(185)
NET LOSS	(44)	(8)	(117)	(169)	(352)	(119)	(48)	(3)	(522)
ADJUSTMENTS TO NET LOSS:									
Net investment (gains) losses, net of taxes and other adjustments	36	10	98	144	148	135	55	29	367
Expenses related to reorganization, net of taxes	—	—	—	—	3	—	—	—	3
NET OPERATING INCOME (LOSS)	<u>\$ (8)</u>	<u>\$ 2</u>	<u>\$ (19)</u>	<u>\$ (25)</u>	<u>\$(201)</u>	<u>\$ 16</u>	<u>\$ 7</u>	<u>\$ 26</u>	<u>\$ (152)</u>
Effective tax rate (operating income (loss))	26.6%	63.2%	37.9%	38.2%	3.5%	408.1%	76.6%	34.7%	-10.3%
SALES:									
Sales by Product:									
Structured Settlements	\$ 1	\$ 5	\$ 4	\$ 10	\$ 1	\$ —	\$ —	\$ 3	\$ 4
Single Premium Immediate Annuities	62	70	74	206	161	259	150	240	810
Fixed Annuities	64	221	229	514	426	468	298	408	1,600
Total Sales	<u>\$ 127</u>	<u>\$ 296</u>	<u>\$ 307</u>	<u>\$ 730</u>	<u>\$ 588</u>	<u>\$ 727</u>	<u>\$ 448</u>	<u>\$ 651</u>	<u>\$ 2,414</u>
Sales by Distribution Channel:									
Financial Intermediaries	\$ 70	\$ 165	\$ 162	\$ 397	\$ 341	\$ 572	\$ 360	\$ 541	\$ 1,814
Independent Producers	52	121	127	300	230	146	82	103	561
Dedicated Sales Specialists	5	10	18	33	17	9	6	7	39
Total Sales	<u>\$ 127</u>	<u>\$ 296</u>	<u>\$ 307</u>	<u>\$ 730</u>	<u>\$ 588</u>	<u>\$ 727</u>	<u>\$ 448</u>	<u>\$ 651</u>	<u>\$ 2,414</u>
PREMIUMS BY PRODUCT:									
Single Premium Immediate Annuities	\$ 30	\$ 36	\$ 44	\$ 110	\$ 105	\$ 181	\$ 111	\$ 165	\$ 562
Structured Settlements	—	2	3	5	—	—	—	2	2
Total Premiums	<u>\$ 30</u>	<u>\$ 38</u>	<u>\$ 47</u>	<u>\$ 115</u>	<u>\$ 105</u>	<u>\$ 181</u>	<u>\$ 111</u>	<u>\$ 167</u>	<u>\$ 564</u>

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Selected Operating Performance Measures—Retirement Income—Spread-Based
(amounts in millions)

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
Fixed Annuities									
Account value, net of reinsurance, beginning of period	\$11,770	\$11,833	\$11,996	\$11,996	\$12,174	\$12,130	\$12,141	\$12,073	\$12,073
Deposits	69	229	242	540	447	514	333	436	1,730
Surrenders, benefits and product charges	(353)	(394)	(508)	(1,255)	(734)	(576)	(449)	(474)	(2,233)
Net flows	(284)	(165)	(266)	(715)	(287)	(62)	(116)	(38)	(503)
Interest credited	102	102	103	307	109	106	105	106	426
Account value, net of reinsurance, end of period	11,588	11,770	11,833	11,588	11,996	12,174	12,130	12,141	11,996
Single Premium Immediate Annuities									
Account value, net of reinsurance, beginning of period	6,827	6,925	6,957	6,957	6,956	6,781	6,781	6,668	6,668
Premiums and deposits	91	101	111	303	230	280	188	291	989
Surrenders, benefits and product charges	(255)	(289)	(236)	(780)	(323)	(197)	(278)	(267)	(1,065)
Net flows	(164)	(188)	(125)	(477)	(93)	83	(90)	24	(76)
Interest credited	90	90	93	273	94	92	90	89	365
Account value, net of reinsurance, end of period	6,753	6,827	6,925	6,753	6,957	6,956	6,781	6,781	6,957
Structured Settlements									
Account value, net of reinsurance, beginning of period	1,117	1,101	1,106	1,106	1,106	1,107	1,105	1,103	1,103
Premiums and deposits	—	6	4	10	—	—	1	2	3
Surrenders, benefits and product charges	(15)	(5)	(23)	(43)	(15)	(15)	(13)	(14)	(57)
Net flows	(15)	1	(19)	(33)	(15)	(15)	(12)	(12)	(54)
Interest credited	14	15	14	43	15	14	14	14	57
Account value, net of reinsurance, end of period	1,116	1,117	1,101	1,116	1,106	1,106	1,107	1,105	1,106
Total Retirement Income—Spread-Based	\$19,457	\$19,714	\$19,859	\$19,457	\$20,059	\$20,236	\$20,018	\$20,027	\$20,059

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Net Operating Income (Loss) and Sales—Institutional
(amounts in millions)

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
Net investment income	6	10	11	27	61	87	100	135	383
Net investment gains (losses)	(5)	(36)	(144)	(185)	(269)	(206)	(303)	(59)	(837)
Insurance and investment product fees and other	4	30	71	105	40	81	—	—	121
Total revenues	<u>5</u>	<u>4</u>	<u>(62)</u>	<u>(53)</u>	<u>(168)</u>	<u>(38)</u>	<u>(203)</u>	<u>76</u>	<u>(333)</u>
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	—	—	—	—	—	—	—	—	—
Interest credited	20	30	41	91	74	80	86	115	355
Acquisition and operating expenses, net of deferrals	1	1	2	4	1	2	2	2	7
Amortization of deferred acquisition costs and intangibles	—	1	2	3	1	2	1	1	5
Goodwill impairment	—	—	—	—	—	12	—	—	12
Interest expense	—	—	—	—	—	—	—	—	—
Total benefits and expenses	<u>21</u>	<u>32</u>	<u>45</u>	<u>98</u>	<u>76</u>	<u>96</u>	<u>89</u>	<u>118</u>	<u>379</u>
LOSS BEFORE INCOME TAXES	(16)	(28)	(107)	(151)	(244)	(134)	(292)	(42)	(712)
Benefit for income taxes	(4)	(11)	(38)	(53)	(84)	(49)	(101)	(14)	(248)
NET LOSS	(12)	(17)	(69)	(98)	(160)	(85)	(191)	(28)	(464)
ADJUSTMENT TO NET LOSS:									
Net investment (gains) losses, net of taxes and other adjustments	2	23	94	119	175	134	196	39	544
NET OPERATING INCOME (LOSS)	<u>\$ (10)</u>	<u>\$ 6</u>	<u>\$ 25</u>	<u>\$ 21</u>	<u>\$ 15</u>	<u>\$ 49</u>	<u>\$ 5</u>	<u>\$ 11</u>	<u>\$ 80</u>
<i>Effective tax rate (operating income (loss))</i>	26.4%	23.0%	33.5%	33.7%	41.2%	32.0%	51.6%	34.0%	35.8%
SALES:									
Sales by Product:									
Guaranteed Investment Contracts (GICs)	\$ —	\$ —	\$ —	\$ —	\$ —	\$ 68	\$ 184	\$ 44	\$ 296
Funding Agreements Backing Notes	—	—	—	—	—	48	675	107	830
Funding Agreements	—	—	—	—	243	342	75	—	660
Total Sales	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 243</u>	<u>\$ 458</u>	<u>\$ 934</u>	<u>\$ 151</u>	<u>\$ 1,786</u>

Institutional products, when sold, are executed through specialized brokers and investment brokers, as well as directly to the contractholder.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Selected Operating Performance Measures—Institutional
(amounts in millions)

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
GICs, Funding Agreements Backing Notes and Funding Agreements									
Account value, beginning of period	\$5,555	\$ 6,677	\$ 8,104	\$ 8,104	\$ 9,253	\$10,773	\$10,655	\$10,982	\$10,982
Deposits ⁽¹⁾	—	—	—	—	243	558	1,128	251	2,180
Surrenders and benefits ⁽¹⁾	(553)	(1,177)	(1,466)	(3,196)	(1,491)	(2,149)	(1,099)	(727)	(5,466)
Net flows	(553)	(1,177)	(1,466)	(3,196)	(1,248)	(1,591)	29	(476)	(3,286)
Interest credited	47	52	61	160	89	94	96	117	396
Foreign currency translation	4	3	(22)	(15)	10	(23)	(7)	32	12
Account value, end of period	<u>\$5,053</u>	<u>\$ 5,555</u>	<u>\$ 6,677</u>	<u>\$ 5,053</u>	<u>\$ 8,104</u>	<u>\$ 9,253</u>	<u>\$10,773</u>	<u>\$10,655</u>	<u>\$ 8,104</u>
By Contract Type:									
GICs	\$ 991	\$ 1,003	\$ 1,067		\$ 1,177	\$ 1,392	\$ 1,478	\$ 1,449	
Funding Agreements Backing Notes	3,822	4,312	4,778		5,718	5,988	7,349	6,909	
Funding Agreements	240	240	832		1,209	1,873	1,946	2,297	
Total	<u>\$5,053</u>	<u>\$ 5,555</u>	<u>\$ 6,677</u>		<u>\$ 8,104</u>	<u>\$ 9,253</u>	<u>\$10,773</u>	<u>\$10,655</u>	
Funding Agreements By Liquidity Provisions:									
90 day—putable	\$ —	\$ —	\$ —		\$ —	\$ —	\$ 350	\$ 180	
180 day—putable	—	—	—		—	—	200	345	
No put	—	—	150		250	955	550	925	
Rolling maturity: ⁽²⁾									
No extension and matures in next 12 months	100	100	100		375	475	740	740	
Extendible with 12 and 13 months rolling maturity	—	—	—		—	100	100	100	
Funding agreements with maturities greater than 12 months	140	140	580		580	337	—	—	
Accrued interest	—	—	2		4	6	6	7	
Total funding agreements	<u>\$ 240</u>	<u>\$ 240</u>	<u>\$ 832</u>		<u>\$ 1,209</u>	<u>\$ 1,873</u>	<u>\$ 1,946</u>	<u>\$ 2,297</u>	

⁽¹⁾ “Surrenders and benefits” include contracts that have matured but are redeposited with the company and reflected as deposits. For the three and nine months ended September 30, 2009, there were no contracts that matured and were redeposited. For the three and nine months ended September 30, 2008, contracts that matured and were redeposited and reflected under “deposits” amounted to zero and \$295 million, respectively. The company has also included in “surrenders and benefits” the early retirement of institutional contracts at a discount to contract values.

⁽²⁾ Includes products having a 12 and 13 months rolling maturity.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

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

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ 241	\$ 241	\$ 243	\$ 725	\$ 235	\$ 241	\$ 250	\$ 242	\$ 968
Net investment income	111	108	103	322	142	141	148	153	584
Net investment gains (losses)	(43)	(42)	(160)	(245)	(230)	(137)	(80)	(26)	(473)
Insurance and investment product fees and other	111	96	93	300	96	98	89	93	376
Total revenues	420	403	279	1,102	243	343	407	462	1,455
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	211	207	222	640	208	230	208	205	851
Interest credited	64	59	62	185	60	63	60	61	244
Acquisition and operating expenses, net of deferrals	36	31	33	100	41	37	34	37	149
Amortization of deferred acquisition costs and intangibles	4	28	36	68	44	18	39	35	136
Goodwill impairment	—	—	—	—	—	—	—	—	—
Interest expense	23	23	26	72	48	37	38	46	169
Total benefits and expenses	338	348	379	1,065	401	385	379	384	1,549
INCOME (LOSS) BEFORE INCOME TAXES	82	55	(100)	37	(158)	(42)	28	78	(94)
Provision (benefit) for income taxes	23	20	(35)	8	(55)	(16)	(6)	29	(48)
NET INCOME (LOSS)	59	35	(65)	29	(103)	(26)	34	49	(46)
ADJUSTMENTS TO NET INCOME (LOSS):									
Net investment (gains) losses, net of taxes and other adjustments	20	23	103	146	149	89	53	16	307
Expenses related to reorganization, net of taxes	—	—	—	—	3	—	—	—	3
NET OPERATING INCOME	<u>\$ 79</u>	<u>\$ 58</u>	<u>\$ 38</u>	<u>\$ 175</u>	<u>\$ 49</u>	<u>\$ 63</u>	<u>\$ 87</u>	<u>\$ 65</u>	<u>\$ 264</u>
<i>Effective tax rate (operating income)</i>	29.8%	35.4%	35.4%	33.0%	35.5%	33.6%	20.2%	36.9%	31.1%
SALES:									
Sales by Product:									
Term Life	\$ 19	\$ 18	\$ 19	\$ 56	\$ 22	\$ 21	\$ 25	\$ 23	\$ 91
Universal Life:									
Annualized first-year deposits	8	8	9	25	12	12	14	13	51
Excess deposits	23	23	28	74	29	43	46	43	161
Total Universal Life	31	31	37	99	41	55	60	56	212
Total Sales	<u>\$ 50</u>	<u>\$ 49</u>	<u>\$ 56</u>	<u>\$ 155</u>	<u>\$ 63</u>	<u>\$ 76</u>	<u>\$ 85</u>	<u>\$ 79</u>	<u>\$ 303</u>
Sales by Distribution Channel:									
Financial Intermediaries	\$ —	\$ 1	\$ 1	\$ 2	\$ 1	\$ —	\$ 1	\$ 1	\$ 3
Independent Producers	50	48	55	153	62	76	84	78	300
Total Sales	<u>\$ 50</u>	<u>\$ 49</u>	<u>\$ 56</u>	<u>\$ 155</u>	<u>\$ 63</u>	<u>\$ 76</u>	<u>\$ 85</u>	<u>\$ 79</u>	<u>\$ 303</u>

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Life Insurance In-force
(amounts in millions)

	2009				2008		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Term life insurance							
Life insurance in-force, net of reinsurance	\$474,721	\$477,759	\$489,723	\$480,641	\$491,032	\$481,430	\$476,503
Life insurance in-force before reinsurance	\$621,808	\$623,139	\$625,503	\$625,766	\$625,385	\$621,221	\$619,086
Universal and whole life insurance							
Life insurance in-force, net of reinsurance	\$ 43,875	\$ 43,800	\$ 43,901	\$ 43,889	\$ 43,781	\$ 42,833	\$ 42,590
Life insurance in-force before reinsurance	\$ 50,952	\$ 50,994	\$ 51,201	\$ 51,308	\$ 51,043	\$ 51,851	\$ 51,534
Total life insurance							
Life insurance in-force, net of reinsurance	\$518,596	\$521,559	\$533,624	\$524,530	\$534,813	\$524,263	\$519,093
Life insurance in-force before reinsurance	\$672,760	\$674,133	\$676,704	\$677,074	\$676,428	\$673,072	\$670,620

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

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

	2009 ⁽¹⁾				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ 542	\$ 550	\$ 545	\$1,637	\$ 556	\$ 536	\$ 524	\$ 511	\$2,127
Net investment income	224	246	225	695	226	222	215	216	879
Net investment gains (losses)	3	(26)	(216)	(239)	629	(34)	(23)	(32)	540
Insurance and investment product fees and other	5	9	8	22	6	6	6	6	24
Total revenues	<u>774</u>	<u>779</u>	<u>562</u>	<u>2,115</u>	<u>1,417</u>	<u>730</u>	<u>722</u>	<u>701</u>	<u>3,570</u>
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	565	559	536	1,660	541	540	531	522	2,134
Interest credited	19	50	48	117	47	46	45	41	179
Acquisition and operating expenses, net of deferrals	94	90	86	270	95	89	84	83	351
Amortization of deferred acquisition costs and intangibles	39	40	47	126	32	29	31	29	121
Goodwill impairment	—	—	—	—	—	—	—	—	—
Interest expense	—	—	—	—	—	—	—	—	—
Total benefits and expenses	<u>717</u>	<u>739</u>	<u>717</u>	<u>2,173</u>	<u>715</u>	<u>704</u>	<u>691</u>	<u>675</u>	<u>2,785</u>
INCOME (LOSS) BEFORE INCOME TAXES	<u>57</u>	<u>40</u>	<u>(155)</u>	<u>(58)</u>	<u>702</u>	<u>26</u>	<u>31</u>	<u>26</u>	<u>785</u>
Provision (benefit) for income taxes	20	14	(54)	(20)	246	9	12	9	276
NET INCOME (LOSS)	<u>37</u>	<u>26</u>	<u>(101)</u>	<u>(38)</u>	<u>456</u>	<u>17</u>	<u>19</u>	<u>17</u>	<u>509</u>
ADJUSTMENTS TO NET INCOME (LOSS):									
Net investment (gains) losses, net of taxes and other adjustments	(2)	17	141	156	(410)	22	15	21	(352)
Expenses related to reorganization, net of taxes	—	—	—	—	3	—	—	—	3
NET OPERATING INCOME	<u>\$ 35</u>	<u>\$ 43</u>	<u>\$ 40</u>	<u>\$ 118</u>	<u>\$ 49</u>	<u>\$ 39</u>	<u>\$ 34</u>	<u>\$ 38</u>	<u>\$ 160</u>
Effective tax rate (operating income)	35.6%	34.2%	35.4%	35.1%	36.2%	34.7%	36.4%	34.9%	35.6%
SALES:									
Sales by Distribution Channel:									
Financial Intermediaries	\$ 3	\$ 2	\$ 2	\$ 7	\$ 4	\$ 5	\$ 4	\$ 6	\$ 19
Independent Producers	12	11	11	34	17	23	24	23	87
Dedicated Sales Specialist	13	12	11	36	12	15	16	15	58
Total Individual Long-Term Care	28	25	24	77	33	43	44	44	164
Group Long-Term Care	5	1	1	7	5	1	1	1	8
Medicare Supplement and Other A&H	12	13	17	42	18	14	13	10	55
Linked-Benefits	8	5	5	18	8	6	8	7	29
Total Sales	<u>\$ 53</u>	<u>\$ 44</u>	<u>\$ 47</u>	<u>\$ 144</u>	<u>\$ 64</u>	<u>\$ 64</u>	<u>\$ 66</u>	<u>\$ 62</u>	<u>\$ 256</u>
LOSS RATIOS:									
Total Long-Term Care									
Earned Premiums	\$ 469	\$ 478	\$ 475	\$1,422	\$ 482	\$ 470	\$ 459	\$ 443	\$1,854
Loss Ratio ⁽²⁾	64.6%	67.5%	63.6%	65.3%	63.0%	66.5%	66.9%	66.9%	65.8%
Gross Benefits Ratio ⁽³⁾	108.2%	105.0%	100.0%	104.4%	102.0%	104.6%	105.2%	105.6%	104.3%
Medicare Supplement and A&H⁽⁴⁾									
Earned Premiums	\$ 74	\$ 73	\$ 73	\$ 220	\$ 73	\$ 68	\$ 68	\$ 68	\$ 277
Loss Ratio ⁽²⁾	73.0%	78.8%	82.6%	78.1%	64.7%	69.6%	70.5%	76.2%	70.1%

- (1) In the first quarter of 2009, the company began reporting the results of the equity access business in the long-term care business included in the Retirement and Protection segment. The equity access business was previously reported in Corporate and Other activities. The amounts associated with this business were not material and the prior period amounts have not been re-presented.
- (2) The loss ratio for the long-term care insurance products was calculated by dividing benefits and other changes in policy reserves less tabular interest on reserves less loss adjustment expenses by net earned premiums.
- (3) The gross benefits ratio for the long-term care insurance products was calculated by dividing the benefits and other changes in policy reserves by net earned premiums.
- (4) Net earned premiums and loss ratios for Medicare Supplement and A&H do not include the linked-benefits products.

International

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**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

**Net Operating Income—International
(amounts in millions)**

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ 523	\$ 508	\$ 496	\$1,527	\$ 533	\$ 587	\$ 628	\$ 609	\$2,357
Net investment income	124	122	104	350	117	146	148	138	549
Net investment gains (losses)	4	4	(15)	(7)	(5)	(37)	25	(7)	(24)
Insurance and investment product fees and other	12	5	5	22	—	7	7	11	25
Total revenues	<u>663</u>	<u>639</u>	<u>590</u>	<u>1,892</u>	<u>645</u>	<u>703</u>	<u>808</u>	<u>751</u>	<u>2,907</u>
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	200	226	192	618	176	147	160	163	646
Acquisition and operating expenses, net of deferrals	215	197	195	607	246	254	273	258	1,031
Amortization of deferred acquisition costs and intangibles	65	66	74	205	72	87	97	103	359
Interest expense	15	24	8	47	6	19	8	7	40
Total benefits and expenses	<u>495</u>	<u>513</u>	<u>469</u>	<u>1,477</u>	<u>500</u>	<u>507</u>	<u>538</u>	<u>531</u>	<u>2,076</u>
INCOME BEFORE INCOME TAXES	168	126	121	415	145	196	270	220	831
Provision for income taxes	45	36	30	111	34	54	71	64	223
NET INCOME	123	90	91	304	111	142	199	156	608
Less: net income attributable to noncontrolling interests	26	—	—	26	—	—	—	—	—
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	97	90	91	278	111	142	199	156	608
ADJUSTMENTS TO NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:									
Net investment (gains) losses, net of taxes and other adjustments	(1)	(3)	10	6	4	24	(16)	4	16
Expenses related to reorganization, net of taxes	—	—	—	—	9	—	—	—	9
NET OPERATING INCOME⁽¹⁾	<u>\$ 96</u>	<u>\$ 87</u>	<u>\$ 101</u>	<u>\$ 284</u>	<u>\$ 124</u>	<u>\$ 166</u>	<u>\$ 183</u>	<u>\$ 160</u>	<u>\$ 633</u>
<i>Effective tax rate (operating income)</i>	23.3%	28.7%	26.2%	26.0%	24.3%	28.1%	25.6%	29.5%	27.1%

⁽¹⁾ Net operating income adjusted for foreign exchange as compared to the prior year period for the International segment was \$102 million and \$342 million for the three and nine months ended September 30, 2009, respectively.

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

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

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ 141	\$ 131	\$ 127	\$ 399	\$ 125	\$ 137	\$ 139	\$ 133	\$ 534
Net investment income	43	42	41	126	44	50	50	48	192
Net investment gains (losses)	7	5	(3)	9	(2)	—	26	(6)	18
Insurance and investment product fees and other	1	—	—	1	—	1	—	—	1
Total revenues	192	178	165	535	167	188	215	175	745
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	58	63	50	171	39	34	30	35	138
Acquisition and operating expenses, net of deferrals	22	17	17	56	24	22	22	22	90
Amortization of deferred acquisition costs and intangibles	10	9	9	28	7	8	9	8	32
Interest expense	—	—	1	1	1	1	—	1	3
Total benefits and expenses	90	89	77	256	71	65	61	66	263
INCOME BEFORE INCOME TAXES									
	102	89	88	279	96	123	154	109	482
Provision for income taxes	28	26	25	79	31	43	54	38	166
NET INCOME									
	74	63	63	200	65	80	100	71	316
Less: net income attributable to noncontrolling interests	26	—	—	26	—	—	—	—	—
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS									
	48	63	63	174	65	80	100	71	316
ADJUSTMENTS TO NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:									
Net investment (gains) losses, net of taxes and other adjustments	(3)	(5)	3	(5)	1	—	(17)	4	(12)
Expenses related to reorganization, net of taxes	—	—	—	—	1	—	—	—	1
NET OPERATING INCOME⁽¹⁾									
	\$ 45	\$ 58	\$ 66	\$ 169	\$ 67	\$ 80	\$ 83	\$ 75	\$ 305
<i>Effective tax rate (operating income)</i>	21.6%	29.2%	28.7%	27.1%	31.9%	35.2%	35.0%	35.0%	34.4%
SALES:									
New Insurance Written (NIW)									
Flow	\$4,400	\$3,600	\$2,400	\$10,400	\$4,800	\$8,000	\$7,500	\$4,900	\$25,200
Bulk	200	—	400	600	1,800	900	800	1,500	5,000
Total Canada NIW⁽²⁾	\$4,600	\$3,600	\$2,800	\$11,000	\$6,600	\$8,900	\$8,300	\$6,400	\$30,200

(1) Net operating income for the Canadian platform adjusted for foreign exchange as compared to the prior year period was \$47 million and \$196 million for the three and nine months ended September 30, 2009, respectively.

(2) New insurance written for the Canadian platform adjusted for foreign exchange as compared to the prior year period was \$5,000 million and \$12,500 million for the three and nine months ended September 30, 2009, respectively.

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

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

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ 77	\$ 77	\$ 66	\$ 220	\$ 72	\$ 78	\$ 85	\$ 86	\$ 321
Net investment income	34	29	26	89	28	38	38	35	139
Net investment gains (losses)	(1)	—	3	2	(1)	(4)	—	(1)	(6)
Insurance and investment product fees and other	1	—	—	1	(1)	—	1	—	—
Total revenues	111	106	95	312	98	112	124	120	454
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	35	41	39	115	34	38	35	35	142
Acquisition and operating expenses, net of deferrals	14	12	12	38	13	13	18	19	63
Amortization of deferred acquisition costs and intangibles	6	7	5	18	5	6	6	7	24
Interest expense	—	—	—	—	—	—	—	—	—
Total benefits and expenses	55	60	56	171	52	57	59	61	229
INCOME BEFORE INCOME TAXES	56	46	39	141	46	55	65	59	225
Provision for income taxes	15	14	8	37	8	10	15	12	45
NET INCOME	41	32	31	104	38	45	50	47	180
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—	—	—	—
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	41	32	31	104	38	45	50	47	180
ADJUSTMENTS TO NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:									
Net investment (gains) losses, net of taxes and other adjustments	1	—	(2)	(1)	1	3	—	—	4
Expenses related to reorganization, net of taxes	—	—	—	—	1	—	—	—	1
NET OPERATING INCOME⁽¹⁾	<u>\$ 42</u>	<u>\$ 32</u>	<u>\$ 29</u>	<u>\$ 103</u>	<u>\$ 40</u>	<u>\$ 48</u>	<u>\$ 50</u>	<u>\$ 47</u>	<u>\$ 185</u>
<i>Effective tax rate (operating income)</i>	27.3%	31.0%	19.0%	26.4%	17.1%	19.7%	22.3%	20.9%	20.2%
SALES:									
New Insurance Written (NIW)									
Flow	\$8,900	\$8,700	\$6,600	\$24,200	\$6,600	\$8,700	\$10,000	\$10,400	\$35,700
Bulk	—	—	—	—	300	600	600	1,000	2,500
Total Australia NIW⁽²⁾	<u>\$8,900</u>	<u>\$8,700</u>	<u>\$6,600</u>	<u>\$24,200</u>	<u>\$6,900</u>	<u>\$9,300</u>	<u>\$10,600</u>	<u>\$11,400</u>	<u>\$38,200</u>

(1) Net operating income for the Australian platform adjusted for foreign exchange as compared to the prior year period was \$45 million and \$127 million for the three and nine months ended September 30, 2009, respectively.
(2) New insurance written for the Australian platform adjusted for foreign exchange as compared to the prior year period was \$9,500 million and \$29,300 million for the three and nine months ended September 30, 2009, respectively.

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

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

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ 18	\$ 16	\$ 21	\$ 55	\$ 33	\$ 30	\$ 29	\$ 28	\$ 120
Net investment income	5	4	5	14	8	9	9	9	35
Net investment gains (losses)	1	—	(2)	(1)	2	(6)	—	—	(4)
Insurance and investment product fees and other	—	1	1	2	(1)	—	—	1	—
Total revenues	24	21	25	70	42	33	38	38	151
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	24	21	20	65	34	26	19	21	100
Acquisition and operating expenses, net of deferrals	10	8	13	31	18	19	17	17	71
Amortization of deferred acquisition costs and intangibles	2	1	2	5	7	1	2	1	11
Interest expense	—	—	—	—	—	—	—	—	—
Total benefits and expenses	36	30	35	101	59	46	38	39	182
LOSS BEFORE INCOME TAXES									
Benefit for income taxes	(12)	(9)	(10)	(31)	(17)	(13)	—	(1)	(31)
NET INCOME (LOSS)	(8)	(8)	(6)	(22)	(10)	(6)	1	—	(15)
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—	—	—	—
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS									
	(8)	(8)	(6)	(22)	(10)	(6)	1	—	(15)
ADJUSTMENTS TO NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:									
Net investment (gains) losses, net of taxes and other adjustments	(1)	1	1	1	(1)	4	—	—	3
Expenses related to reorganization, net of taxes	—	—	—	—	3	—	—	—	3
NET OPERATING INCOME (LOSS)⁽¹⁾	\$ (9)	\$ (7)	\$ (5)	\$ (21)	\$ (8)	\$ (2)	\$ 1	\$ —	\$ (9)
<i>Effective tax rate (operating income (loss))</i>	38.6%	7.7%	39.8%	30.6%	40.7%	74.7%	219.7%	154.3%	56.8%
SALES:									
New Insurance Written (NIW)									
Flow	\$ 900	\$600	\$ 900	\$2,400	\$1,500	\$2,000	\$2,100	\$2,300	\$ 7,900
Bulk	—	100	—	100	—	1,100	500	700	2,300
Total Other International NIW⁽²⁾	\$ 900	\$700	\$ 900	\$2,500	\$1,500	\$3,100	\$2,600	\$3,000	\$10,200

(1) Net operating income (loss) for the Other International platform adjusted for foreign exchange as compared to the prior year period was \$(8) million and \$(18) million for the three and nine months ended September 30, 2009, respectively.

(2) New insurance written for the Other International platform adjusted for foreign exchange as compared to the prior year period was \$900 million and \$2,900 million for the three and nine months ended September 30, 2009, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

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

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
Net Premiums Written									
Canada	\$ 94	\$ 70	\$ 52	\$ 216	\$ 129	\$ 214	\$ 198	\$ 130	\$ 671
Australia	101	110	82	293	73	82	89	97	341
Other International ⁽²⁾	9	1	4	14	(62)	10	5	18	(29)
Total International Net Premiums Written	<u>\$ 204</u>	<u>\$ 181</u>	<u>\$ 138</u>	<u>\$ 523</u>	<u>\$ 140</u>	<u>\$ 306</u>	<u>\$ 292</u>	<u>\$ 245</u>	<u>\$ 983</u>
Loss Ratio⁽³⁾									
Canada	41%	48%	39%	43%	32%	25%	21%	26%	26%
Australia	45%	54%	59%	52%	47%	48%	41%	41%	44%
Other International	131%	129%	95%	117%	99%	87%	70%	71%	83%
Total International Loss Ratio	50%	56%	51%	52%	46%	40%	33%	37%	39%
Expense Ratio⁽⁴⁾									
Canada	33%	38%	50%	39%	23%	14%	16%	23%	18%
Australia	20%	17%	21%	19%	25%	22%	27%	27%	25%
Other International ⁽²⁾	127%	NM ⁽¹⁾	364%	255%	-34%	190%	362%	104%	-277%
Total International Expense Ratio	31%	30%	42%	34%	50%	22%	25%	31%	29%
Primary Insurance In-force									
Canada	\$204,900	\$186,600	\$169,700		\$171,500	\$192,800	\$194,100	\$185,000	
Australia	241,400	218,500	185,800		184,500	207,500	249,900	234,600	
Other International ⁽²⁾	48,800	47,700	45,100		49,400	64,300	71,500	72,400	
Total International Primary Insurance In-force	<u>\$495,100</u>	<u>\$452,800</u>	<u>\$400,600</u>		<u>\$405,400</u>	<u>\$464,600</u>	<u>\$515,500</u>	<u>\$492,000</u>	
Primary Risk In-force⁽⁵⁾									
Canada									
Flow	\$ 56,800	\$ 51,400	\$ 46,700		\$ 47,300	\$ 53,300	\$ 53,400	\$ 50,700	
Bulk	14,900	13,900	12,700		12,700	14,200	14,500	14,100	
Total Canada	71,700	65,300	59,400		60,000	67,500	67,900	64,800	
Australia									
Flow	75,000	67,700	57,300		56,700	63,700	76,500	71,600	
Bulk	9,500	8,800	7,700		7,900	8,900	11,000	10,500	
Total Australia	84,500	76,500	65,000		64,600	72,600	87,500	82,100	
Other International									
Flow ⁽²⁾	5,800	5,600	5,300		5,600	7,100	7,900	8,000	
Bulk	600	600	600		700	800	800	800	
Total Other International	6,400	6,200	5,900		6,300	7,900	8,700	8,800	
Total International Primary Risk In-force	<u>\$162,600</u>	<u>\$148,000</u>	<u>\$130,300</u>		<u>\$130,900</u>	<u>\$148,000</u>	<u>\$164,100</u>	<u>\$155,700</u>	

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

- (1) "NM" is defined as not meaningful for increases or decreases greater than 500%.
- (2) Includes the impact of settlements and cancelled insurance contracts, primarily with lenders in Europe.
- (3) The ratio of incurred losses and loss adjustment expense to net premiums earned. In determining the pricing of the mortgage insurance products, the company develops a pricing loss ratio which uses industry and company loss experience over a number of years, which incorporates both favorable and unfavorable economic environments, differing coverage levels and varying capital requirements. Actual results may vary from pricing loss ratios for a number of reasons, which include differing economic conditions and actual individual product and lender performance. New business pricing loss ratios for the international businesses were as follows: Canada 35%-40%, Australia 25%-35% and Europe 60%-65%.
- (4) The ratio of an insurer's general expenses to net premiums written. In the business, general expenses consist of acquisition and operating expenses, net of deferrals, and amortization of DAC and intangibles and excludes reorganization expenses recorded in the fourth quarter of 2008.
- (5) The businesses in Australia, New Zealand and Canada currently provide 100% coverage on the majority of the loans the company insures in those markets. For the purpose of representing the risk in-force, the company has 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 the highest expected average per-claim payment for any one underwriting year over the life of the businesses in Australia, New Zealand and Canada. This factor was 35% for all periods presented.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

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

Primary Insurance	September 30, 2009	June 30, 2009	March 31, 2009	December 31, 2008	September 30, 2008
Insured loans in-force	1,198,792	1,188,541	1,174,756	1,168,884	1,141,020
Insured delinquent loans	3,359	3,551	3,365	2,940	2,517
Insured delinquency rate	0.28%	0.30%	0.29%	0.25%	0.22%
Flow loans in-force	918,015	904,702	893,680	890,092	871,025
Flow delinquent loans	3,102	3,283	3,074	2,680	2,298
Flow delinquency rate	0.34%	0.36%	0.34%	0.30%	0.26%
Bulk loans in-force	280,777	283,839	281,076	278,792	269,995
Bulk delinquent loans	257	268	291	260	219
Bulk delinquency rate	0.09%	0.09%	0.10%	0.09%	0.08%

Loss Metrics	September 30, 2009	June 30, 2009	March 31, 2009	December 31, 2008	September 30, 2008
Beginning Reserves	\$ 192	\$ 155	\$ 130	\$ 127	\$ 117
Paid claims	(52)	(39)	(22)	(18)	(21)
Increase in reserves	58	62	50	39	35
Impact of changes in foreign exchange rates	15	14	(3)	(18)	(4)
Ending Reserves	<u>\$ 213</u>	<u>\$ 192</u>	<u>\$ 155</u>	<u>\$ 130</u>	<u>\$ 127</u>

Province and Territory	September 30, 2009		June 30, 2009		September 30, 2008	
	% of Primary Risk In-force	Primary Delinquency Rate	% of Primary Risk In-force	Primary Delinquency Rate	% of Primary Risk In-force	Primary Delinquency Rate
Ontario	48%	0.25%	48%	0.30%	48%	0.23%
British Columbia	16	0.23%	16	0.21%	16	0.11%
Alberta	15	0.50%	15	0.47%	15	0.24%
Quebec	14	0.29%	14	0.29%	14	0.25%
Nova Scotia	2	0.31%	2	0.29%	2	0.26%
Saskatchewan	2	0.12%	2	0.13%	2	0.07%
Manitoba	1	0.09%	1	0.12%	1	0.12%
New Brunswick	1	0.25%	1	0.25%	1	0.23%
All Other	1	0.13%	1	0.15%	1	0.20%
Total	<u>100%</u>	<u>0.28%</u>	<u>100%</u>	<u>0.30%</u>	<u>100%</u>	<u>0.22%</u>

By Policy Year	September 30, 2009	June 30, 2009	September 30, 2008
2000 and Prior	8%	0.02%	9%
2001	3	0.04%	3
2002	5	0.04%	5
2003	6	0.11%	7
2004	9	0.14%	10
2005	10	0.22%	11
2006	12	0.46%	14
2007	25	0.56%	28
2008	15	0.40%	13
2009	7	0.04%	—
Total	<u>100%</u>	<u>0.28%</u>	<u>100%</u>

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

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

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
Paid Claims									
Flow	\$ 56	\$ 45	\$ 27	\$128	\$ 21	\$ 20	\$ 20	\$ 15	\$ 76
Bulk	1	—	1	2	1	—	—	—	1
Total Paid Claims	<u>\$ 57</u>	<u>\$ 45</u>	<u>\$ 28</u>	<u>\$130</u>	<u>\$ 22</u>	<u>\$ 20</u>	<u>\$ 20</u>	<u>\$ 15</u>	<u>\$ 77</u>
Average Paid Claim (in thousands)	\$69.8	\$66.9	\$64.2		\$62.1	\$56.3	\$54.5	\$49.6	
Average Reserve Per Delinquency (in thousands)	\$68.2	\$62.8	\$58.1		\$54.6	\$53.7	\$50.8	\$45.3	
Loss Metrics									
Beginning Reserves	\$ 223	\$ 196	\$ 161		\$ 135	\$ 119	\$ 109	\$ 89	
Paid claims	(57)	(45)	(28)		(22)	(20)	(20)	(15)	
Increase in reserves	63	72	63		48	36	30	35	
Ending Reserves	<u>\$ 229</u>	<u>\$ 223</u>	<u>\$ 196</u>		<u>\$ 161</u>	<u>\$ 135</u>	<u>\$ 119</u>	<u>\$ 109</u>	
Loan Amount									
Over \$550K	3%	3%	3%		3%	3%	3%	3%	
\$400K to \$550K	7	7	6		6	6	6	6	
\$250K to \$400K	27	27	27		27	26	26	25	
\$100K to \$250K	56	55	56		56	57	57	58	
\$100K or Less	7	8	8		8	8	8	8	
Total	<u>100%</u>	<u>100%</u>	<u>100%</u>		<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>	
Average Primary Loan Size (in thousands)	\$ 183	\$ 182	\$ 182		\$ 181	\$ 180	\$ 178	\$ 176	

All amounts presented in Canadian dollars.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

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

Primary Insurance	September 30, 2009	June 30, 2009	March 31, 2009	December 31, 2008	September 30, 2008
Insured loans in-force	1,466,618	1,451,862	1,439,276	1,426,277	1,426,729
Insured delinquent loans	6,047	6,487	6,420	5,675	5,121
Insured delinquency rate	0.41%	0.45%	0.45%	0.40%	0.36%
Flow loans in-force	1,295,401	1,278,246	1,262,895	1,247,218	1,247,313
Flow delinquent loans	5,921	6,356	6,275	5,573	5,018
Flow delinquency rate	0.46%	0.50%	0.50%	0.45%	0.40%
Bulk loans in-force	171,217	173,616	176,381	179,059	179,416
Bulk delinquent loans	126	131	145	102	103
Bulk delinquency rate	0.07%	0.08%	0.08%	0.06%	0.06%

Loss Metrics	September 30, 2009	June 30, 2009	March 31, 2009	December 31, 2008	September 30, 2008
Beginning Reserves	\$ 172	\$ 154	\$ 138	\$ 141	\$ 164
Paid claims	(38)	(49)	(23)	(21)	(31)
Increase in reserves	36	41	39	34	38
Impact of changes in foreign exchange rates	16	26	—	(16)	(30)
Ending Reserves	<u>\$ 186</u>	<u>\$ 172</u>	<u>\$ 154</u>	<u>\$ 138</u>	<u>\$ 141</u>

State and Territory	September 30, 2009		June 30, 2009		September 30, 2008	
	% of Primary Risk In-force	Primary Delinquency Rate	% of Primary Risk In-force	Primary Delinquency Rate	% of Primary Risk In-force	Primary Delinquency Rate
New South Wales	32%	0.58%	32%	0.68%	33%	0.68%
Victoria	23	0.32%	23	0.35%	22	0.29%
Queensland	22	0.30%	22	0.29%	21	0.19%
Western Australia	10	0.28%	10	0.27%	10	0.16%
South Australia	5	0.24%	5	0.25%	5	0.18%
New Zealand	3	1.39%	3	1.44%	4	0.41%
Australian Capital Territory	2	0.08%	2	0.10%	2	0.07%
Tasmania	2	0.19%	2	0.21%	2	0.14%
Northern Territory	1	0.10%	1	0.13%	1	0.13%
Total	<u>100%</u>	<u>0.41%</u>	<u>100%</u>	<u>0.45%</u>	<u>100%</u>	<u>0.36%</u>

By Policy Year	September 30, 2009	June 30, 2009	September 30, 2008
2000 and Prior	9%	0.01%	10%
2001	3	0.08%	3
2002	5	0.11%	6
2003	6	0.24%	7
2004	8	0.46%	8
2005	11	0.59%	12
2006	15	0.74%	16
2007	17	0.87%	17
2008	14	0.54%	15
2009	12	0.04%	7
Total	<u>100%</u>	<u>0.41%</u>	<u>100%</u>

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

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

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
Paid Claims									
Flow	\$ 45	\$ 62	\$ 33	\$140	\$ 31	\$ 32	\$ 38	\$ 42	\$143
Bulk	1	—	1	2	1	1	—	1	3
Total Paid Claims	<u>\$ 46</u>	<u>\$ 62</u>	<u>\$ 34</u>	<u>\$142</u>	<u>\$ 32</u>	<u>\$ 33</u>	<u>\$ 38</u>	<u>\$ 43</u>	<u>\$146</u>
Average Paid Claim (in thousands)	\$66.8	\$64.7	\$58.6		\$63.0	\$63.8	\$76.4	\$79.3	
Average Reserve Per Delinquency (in thousands)	\$34.8	\$32.9	\$34.5		\$34.8	\$34.8	\$34.1	\$37.7	
Loss Metrics									
Beginning Reserves	\$ 213	\$ 221	\$ 197		\$ 179	\$ 171	\$ 172	\$ 177	
Paid claims	(46)	(62)	(34)		(32)	(33)	(38)	(43)	
Increase in reserves	44	54	58		50	41	37	38	
Ending Reserves	<u>\$ 211</u>	<u>\$ 213</u>	<u>\$ 221</u>		<u>\$ 197</u>	<u>\$ 179</u>	<u>\$ 171</u>	<u>\$ 172</u>	
Loan Amount									
Over \$550K	10%	10%	10%		10%	10%	10%	9%	
\$400K to \$550K	13	13	13		12	12	12	12	
\$250K to \$400K	34	34	33		33	33	32	32	
\$100K to \$250K	35	35	36		37	37	37	38	
\$100K or Less	8	8	8		8	8	9	9	
Total	<u>100%</u>	<u>100%</u>	<u>100%</u>		<u>100%</u>	<u>100%</u>	<u>100%</u>	<u>100%</u>	
Average Primary Loan Size (in thousands)	\$ 187	\$ 186	\$ 186		\$ 186	\$ 184	\$ 183	\$ 183	

All amounts presented in Australian dollars.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

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

Risk In-force by Loan-To-Value Ratio ⁽¹⁾	September 30, 2009			June 30, 2009		
	Primary	Flow	Bulk	Primary	Flow	Bulk
Canada						
95.01% and above	\$23,961	\$23,961	\$ —	\$21,553	\$21,553	\$ —
90.01% to 95.00%	18,949	18,946	3	17,234	17,231	2
80.01% to 90.00%	12,649	11,700	950	11,535	10,667	868
80.00% and below	16,158	2,198	13,960	14,998	1,999	13,000
Total Canada	<u>\$71,717</u>	<u>\$56,805</u>	<u>\$14,912</u>	<u>\$65,320</u>	<u>\$51,451</u>	<u>\$13,870</u>
Australia						
95.01% and above	\$13,224	\$13,223	\$ 1	\$11,686	\$11,685	\$ 1
90.01% to 95.00%	15,520	15,507	13	13,491	13,480	12
80.01% to 90.00%	20,742	20,599	143	18,504	18,370	134
80.00% and below	35,005	25,691	9,314	32,786	24,121	8,665
Total Australia	<u>\$84,491</u>	<u>\$75,020</u>	<u>\$ 9,471</u>	<u>\$76,467</u>	<u>\$67,655</u>	<u>\$ 8,811</u>
Other International						
95.01% and above	\$ 1,680	\$ 1,674	\$ 6	\$ 1,642	\$ 1,635	\$ 6
90.01% to 95.00%	2,526	2,435	90	2,413	2,319	93
80.01% to 90.00%	1,905	1,482	422	1,921	1,470	451
80.00% and below	273	224	49	243	191	52
Total Other International	<u>\$ 6,384</u>	<u>\$ 5,816</u>	<u>\$ 568</u>	<u>\$ 6,219</u>	<u>\$ 5,616</u>	<u>\$ 603</u>

Amounts may not total due to rounding.

⁽¹⁾ Loan amount in loan-to-value ratio calculation includes capitalized premiums, where applicable.

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

**Net Operating Income and Sales—Lifestyle Protection Insurance
(amounts in millions)**

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ 287	\$ 284	\$ 282	\$ 853	\$ 303	\$ 342	\$375	\$ 362	\$1,382
Net investment income	42	47	32	121	37	49	51	46	183
Net investment gains (losses)	(3)	(1)	(13)	(17)	(4)	(27)	(1)	—	(32)
Insurance and investment product fees and other	10	4	4	18	2	6	6	10	24
Total revenues	<u>336</u>	<u>334</u>	<u>305</u>	<u>975</u>	<u>338</u>	<u>370</u>	<u>431</u>	<u>418</u>	<u>1,557</u>
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	83	101	83	267	69	49	76	72	266
Acquisition and operating expenses, net of deferrals	169	160	153	482	191	200	216	200	807
Amortization of deferred acquisition costs and intangibles	47	49	58	154	53	72	80	87	292
Interest expense	15	24	7	46	5	18	8	6	37
Total benefits and expenses	<u>314</u>	<u>334</u>	<u>301</u>	<u>949</u>	<u>318</u>	<u>339</u>	<u>380</u>	<u>365</u>	<u>1,402</u>
INCOME BEFORE INCOME TAXES	22	—	4	26	20	31	51	53	155
Provision (benefit) for income taxes	6	(3)	1	4	2	8	3	15	28
NET INCOME	16	3	3	22	18	23	48	38	127
Less: net income attributable to noncontrolling interests	—	—	—	—	—	—	—	—	—
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	16	3	3	22	18	23	48	38	127
ADJUSTMENTS TO NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:									
Net investment (gains) losses, net of taxes and other adjustments	2	1	8	11	3	17	1	—	21
Expenses related to reorganization, net of taxes	—	—	—	—	4	—	—	—	4
NET OPERATING INCOME⁽¹⁾	\$ 18	\$ 4	\$ 11	\$ 33	\$ 25	\$ 40	\$ 49	\$ 38	\$ 152
Effective tax rate (operating income)	26.2%	—	34.6%	22.2%	18.9%	27.6%	8.7%	28.2%	21.2%
SALES:									
Lifestyle Protection Insurance									
Traditional indemnity premiums	\$ 289	\$ 272	\$ 267	\$ 828	\$ 306	\$ 333	\$390	\$ 334	\$1,363
Premium equivalents for administrative services only business	4	6	8	18	11	20	30	35	96
Reinsurance premiums assumed accounted for under the deposit method	181	178	132	491	148	260	301	270	979
Total Lifestyle Protection Insurance ⁽²⁾	<u>474</u>	<u>456</u>	<u>407</u>	<u>1,337</u>	<u>465</u>	<u>613</u>	<u>721</u>	<u>639</u>	<u>2,438</u>
Mexico Operations	18	16	16	50	19	23	20	21	83
Total Sales	\$ 492	\$ 472	\$ 423	\$1,387	\$ 484	\$ 636	\$741	\$ 660	\$2,521
SALES BY REGION:									
Lifestyle Protection Insurance									
Established European Regions									
Western region	\$ 53	\$ 51	\$ 50	\$ 154	\$ 61	\$ 88	\$120	\$ 130	\$ 399
Central region	112	107	97	316	138	153	182	153	626
Southern region	109	116	88	313	101	140	174	137	552
Nordic region	85	77	70	232	63	82	97	85	327
New Markets	41	36	36	113	33	71	63	56	223
Structured Deals ⁽³⁾	74	69	66	209	69	79	85	78	311
Total Lifestyle Protection Insurance	<u>474</u>	<u>456</u>	<u>407</u>	<u>1,337</u>	<u>465</u>	<u>613</u>	<u>721</u>	<u>639</u>	<u>2,438</u>
Mexico Operations	18	16	16	50	19	23	20	21	83
Total Sales	\$ 492	\$ 472	\$ 423	\$1,387	\$ 484	\$ 636	\$741	\$ 660	\$2,521
Loss Ratio⁽⁴⁾	27%	34%	27%	29%	21%	11%	18%	18%	17%
						17%⁽⁵⁾			

The loss ratio included above was calculated using whole dollars and may be different than the ratio calculated using the rounded numbers included herein.

(1) Net operating income adjusted for foreign exchange as compared to the prior year period for the lifestyle protection insurance business was \$18 million and \$37 million for the three and nine months ended September 30, 2009, respectively.

(2) Sales adjusted for foreign exchange as compared to the prior year period for the lifestyle protection insurance business was \$515 million and \$1,555 million for the three and nine months ended September 30, 2009, respectively.

(3) Structured deals represent in-force blocks of business acquired through reinsurance arrangements and ongoing reciprocal arrangements in place with certain clients.

(4) The ratio of incurred losses and loss adjustment expense to net premiums earned excluding amounts associated with the Mexico operations.

(5) Excluding a reserve adjustment related to the company's reinsurance runoff block of business in the third quarter of 2008, the loss ratio was 17%.

U.S. Mortgage Insurance

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

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

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ 156	\$ 164	\$ 170	\$ 490	\$ 182	\$ 185	\$ 190	\$ 183	\$ 740
Net investment income	34	35	33	102	33	36	36	37	142
Net investment gains (losses)	41	—	(19)	22	(15)	(45)	1	1	(58)
Insurance and investment product fees and other	4	(3)	4	5	4	4	11	8	27
Total revenues	<u>235</u>	<u>196</u>	<u>188</u>	<u>619</u>	<u>204</u>	<u>180</u>	<u>238</u>	<u>229</u>	<u>851</u>
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	346	371	403	1,120	366	301	295	259	1,221
Acquisition and operating expenses, net of deferrals	34	33	32	99	32	33	36	37	138
Amortization of deferred acquisition costs and intangibles	6	5	5	16	14	46	11	9	80
Goodwill impairment	—	—	—	—	—	22	—	—	22
Total benefits and expenses	<u>386</u>	<u>409</u>	<u>440</u>	<u>1,235</u>	<u>412</u>	<u>402</u>	<u>342</u>	<u>305</u>	<u>1,461</u>
LOSS BEFORE INCOME TAXES	<u>(151)</u>	<u>(213)</u>	<u>(252)</u>	<u>(616)</u>	<u>(208)</u>	<u>(222)</u>	<u>(104)</u>	<u>(76)</u>	<u>(610)</u>
Benefit for income taxes	(62)	(79)	(104)	(245)	(83)	(73)	(45)	(41)	(242)
NET LOSS	<u>(89)</u>	<u>(134)</u>	<u>(148)</u>	<u>(371)</u>	<u>(125)</u>	<u>(149)</u>	<u>(59)</u>	<u>(35)</u>	<u>(368)</u>
ADJUSTMENT TO NET LOSS:									
Net investment (gains) losses, net of taxes and other adjustments	(27)	—	13	(14)	11	28	—	(1)	38
NET OPERATING LOSS	<u>\$ (116)</u>	<u>\$ (134)</u>	<u>\$ (135)</u>	<u>\$ (385)</u>	<u>\$ (114)</u>	<u>\$ (121)</u>	<u>\$ (59)</u>	<u>\$ (36)</u>	<u>\$ (330)</u>
<i>Effective tax rate (operating loss)</i>	39.7%	37.2%	41.7%	39.6%	40.1%	32.2%	43.4%	53.9%	40.1%
SALES:									
New Insurance Written (NIW)									
Flow	\$1,500	\$1,600	\$2,500	\$5,600	\$3,200	\$6,200	\$14,000	\$15,000	\$38,400
Bulk	500	1,700	1,100	3,300	200	100	400	100	800
Pool	—	100	100	200	100	200	200	100	600
Total U.S. Mortgage Insurance NIW	<u>\$2,000</u>	<u>\$3,400</u>	<u>\$3,700</u>	<u>\$9,100</u>	<u>\$3,500</u>	<u>\$6,500</u>	<u>\$14,600</u>	<u>\$15,200</u>	<u>\$39,800</u>

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Growth Metrics—U.S. Mortgage Insurance
(amounts in millions)

	2009				2008				Total
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	
Net Premiums Written	\$ 150	\$ 160	\$ 171	\$ 481	\$ 184	\$ 193	\$ 214	\$ 202	\$ 793
New Risk Written									
Flow	\$ 316	\$ 323	\$ 510	\$1,149	\$ 713	\$ 1,475	\$ 3,465	\$ 3,768	\$9,421
Bulk ⁽¹⁾	23	67	45	135	16	10	25	4	55
Total Primary	<u>339</u>	<u>390</u>	<u>555</u>	<u>1,284</u>	<u>729</u>	<u>1,485</u>	<u>3,490</u>	<u>3,772</u>	<u>9,476</u>
Pool	2	3	2	7	6	7	7	5	25
Total New Risk Written	<u>\$ 341</u>	<u>\$ 393</u>	<u>\$ 557</u>	<u>\$1,291</u>	<u>\$ 735</u>	<u>\$ 1,492</u>	<u>\$ 3,497</u>	<u>\$ 3,777</u>	<u>\$9,501</u>
Primary Insurance In-force	\$149,500	\$155,200	\$159,800		\$162,500	\$175,300	\$174,900	\$166,700	
Risk In-force									
Flow	\$ 31,846	\$ 32,803	\$ 34,085		\$ 34,950	\$ 35,169	\$ 34,667	\$ 32,398	
Bulk ⁽¹⁾	776	775	721		872	1,344	1,371	1,355	
Total Primary	<u>32,622</u>	<u>33,578</u>	<u>34,806</u>		<u>35,822</u>	<u>36,513</u>	<u>36,038</u>	<u>33,753</u>	
Pool	339	349	355		363	374	381	383	
Total Risk In-force	<u>\$ 32,961</u>	<u>\$ 33,927</u>	<u>\$ 35,161</u>		<u>\$ 36,185</u>	<u>\$ 36,887</u>	<u>\$ 36,419</u>	<u>\$ 34,136</u>	
Other Metrics—U.S. Mortgage Insurance									
GAAP Basis Expense Ratio ⁽²⁾	25%	23%	22%	23%	25%	55%	25%	25%	33%
Adjusted Expense Ratio ⁽³⁾	26%	24%	22%	24%	25%	53%	22%	23%	30%
Flow Persistency	84%	81%	83%		89%	88%	85%	83%	
Gross written premiums ceded to captives/total direct written premiums	21%	22%	22%		21%	21%	20%	20%	
Risk To Capital Ratio ⁽⁴⁾	N/A	14.8:1	13.8:1		13.6:1	14.3:1	14.8:1	13.2:1	
Average primary loan size (in thousands)	\$ 163	\$ 164	\$ 164		\$ 164	\$ 170	\$ 169	\$ 166	
Primary risk in-force subject to captives	51%	52%	53%		53%	53%	55%	58%	
Primary risk in-force that is GSE conforming	96%	96%	96%		96%	95%	95%	95%	
Primary interest only risk in-force with initial reset > 5 years	95%	95%	95%		95%	95%	95%	94%	
Primary risk in-force with potential to reset in 2008 ⁽⁵⁾	N/A	N/A	N/A		N/A	1.1%	1.3%	1.4%	
Primary risk in-force with potential to reset in 2009 ⁽⁵⁾	1.1%	1.2%	1.2%		1.2%	1.3%	1.4%	1.6%	
Primary risk in-force with potential to reset in 2010 ⁽⁵⁾	1.3%	1.3%	1.4%		1.4%				

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

- (1) The amounts previously presented for new risk written and risk in-force for the first quarter of 2008 have been revised to exclude deductible amounts specific to the GSE Alt-A and portfolio deals where the counterparty is in a first loss position.
- (2) The ratio of an insurer's general expenses to net premiums earned. In the business, general expenses consist of acquisition and operating expenses, net of deferrals, amortization of DAC and intangibles and goodwill impairment.
- (3) The ratio of an insurer's general expenses to net written premiums. In the business, general expenses consist of acquisition and operating expenses, net of deferrals, amortization of DAC and intangibles and goodwill impairment and excludes reorganization expenses recorded in the fourth quarter of 2008.
- (4) 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 contingency reserve, commonly known as the "risk to capital" requirement. The risk to capital ratio for the U.S. mortgage insurance business is not available for the current period due to the timing of the statutory statement filings.

In December 2008, the company received regulatory approval to change the calculation of the risk to capital ratio, thereby allowing the company to calculate statutory risk as risk in-force less the risk ceded to the captive participants. This change is reflected in the risk to capital ratio beginning in the fourth quarter of 2008. Risk to capital ratios for prior periods were not recalculated.

In April 2009, the company received regulatory approval to further change the calculation of the risk to capital ratio, thereby allowing the company to also exclude the risk on loans that are currently in default. This change is reflected in the risk to capital ratio beginning in the first quarter of 2009. Risk to capital ratios for prior periods were not recalculated.

- (5) Represents < 5 year adjustable rate mortgages excluding option adjustable rate mortgages (ARMs).

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Loss Metrics—U.S. Mortgage Insurance
(dollar amounts in millions)

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
Net Paid Claims									
Flow	\$ 177	\$ 187	\$ 197	\$ 561	\$ 171	\$ 131	\$ 89	\$ 79	\$ 470
Bulk	205	2	1	208	1	1	3	5	10
Total Primary	382	189	198	769	172	132	92	84	480
Pool	—	1	—	1	1	—	—	—	1
Total Net Paid Claims	<u>\$ 382⁽¹⁾</u>	<u>\$ 190</u>	<u>\$ 198</u>	<u>\$ 770</u>	<u>\$ 173</u>	<u>\$ 132</u>	<u>\$ 92</u>	<u>\$ 84</u>	<u>\$ 481</u>
Average Paid Claim (in thousands)	\$ 100.6 ⁽²⁾	\$ 49.5	\$ 55.5		\$ 52.3	\$ 48.6	\$ 42.9	\$ 42.4	
Number of Primary Delinquencies									
Flow	100,208	87,590	79,349		72,166	57,985	46,700	38,316	
Bulk loans with established reserve	11,002	10,294	7,561		4,450	6,038	4,475	3,768	
Bulk loans with no reserve ⁽³⁾	4,220	4,916	6,054		6,761	7,535	6,630	4,442	
Average Reserve Per Delinquency (in thousands)									
Flow	\$ 20.0	\$ 22.9	\$ 23.1		\$ 21.5	\$ 20.5	\$ 19.1	\$ 15.8	
Bulk loans with established reserve	19.2	12.7	11.3		10.8	19.8	18.2	14.9	
Bulk loans with no reserve ⁽³⁾	—	—	—		—	—	—	—	
Beginning Reserves	\$ 2,264	\$ 2,028	\$ 1,711	\$ 1,711	\$ 1,312	\$ 973	\$ 661	\$ 467	\$ 467
Paid claims	(425) ⁽¹⁾	(213)	(205)	(843)	(176)	(133)	(92)	(84)	(485)
Increase in reserves	394 ⁽¹⁾	449	522	1,365	575	472	404	278	1,729
Ending Reserves	<u>\$ 2,233</u>	<u>\$ 2,264</u>	<u>\$ 2,028</u>	<u>\$ 2,233</u>	<u>\$ 1,711</u>	<u>\$ 1,312</u>	<u>\$ 973</u>	<u>\$ 661</u>	<u>\$ 1,711</u>
Beginning Reinsurance Recoverable⁽⁴⁾	\$ 673	\$ 619	\$ 506	\$ 506	\$ 301	\$ 131	\$ 22	\$ 3	\$ 3
Ceded paid claims	(43)	(23)	(7)	(73)	(3)	(1)	—	—	(4)
Increase in recoverable	49	77	120	246	208	171	109	19	507
Ending Reinsurance Recoverable	<u>\$ 679</u>	<u>\$ 673</u>	<u>\$ 619</u>	<u>\$ 679</u>	<u>\$ 506</u>	<u>\$ 301</u>	<u>\$ 131</u>	<u>\$ 22</u>	<u>\$ 506</u>
Loss Ratio⁽⁵⁾	223%	225%	237%	228%	200%	163%	155%	142%	165%
Estimated Savings For Loss Mitigation Activities⁽⁶⁾	\$ 224	\$ 188	\$ 145	\$ 557					

The loss ratio included above was calculated using whole dollars and may be different than the ratio calculated using the rounded numbers included herein.

- (1) In the third quarter of 2009, the company settled arbitration proceedings with a lender regarding certain bulk transactions related to payment option adjustable rate (“POA”) loans. The settlement resolves prior claims, or pending and anticipated future unpaid claims for coverage benefits under the policies for the POA loans, and the lender’s bad faith counterclaims. Net paid claims included \$203 million and the change in reserves included a decrease of \$108 million related to this settlement.
- (2) Excluding the settlement in the third quarter of 2009 related to the bulk business, the average paid claim was approximately \$47,200 in the third quarter of 2009.
- (3) Reserves are not established on loans where the company was in a secondary loss position due to an existing deductible and the company believes currently have no risk for claim.
- (4) Reinsurance recoverable excludes ceded unearned premium recoveries and amounts for which cash proceeds have not yet been received.
- (5) The ratio of incurred losses and loss adjustment expense to net premiums earned. Excluding the net paid claims from the settlement in the third quarter of 2009 related to the bulk business, the loss ratios were 162% and 209% for the three and nine months ended September 30, 2009, respectively.
- (6) Loss mitigation activities include rescissions, cancellations, borrower loan modifications, repayment plans, lender- and borrower-titled pre-sales and other loan workouts and claim mitigation actions. Estimated savings for rescissions represent the reduction in carried loss reserves, net of premium refunds and reinstatement of prior rescissions. Estimated savings for loan modifications and other cure related loss mitigation actions represent the reduction in carried loss reserves. For non-cure related actions, including pre-sales, the estimated savings represent the difference between the full claim obligation and the actual amount paid.

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

Portfolio Quality Metrics—U.S. Mortgage Insurance

	2009				2008		
	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Risk In-force by Credit Quality⁽¹⁾							
Primary by FICO Scores >679	64%	63%	63%	63%	63%	62%	60%
Primary by FICO Scores 620-679	28%	29%	29%	29%	29%	30%	31%
Primary by FICO Scores 575-619	6%	6%	6%	6%	6%	6%	7%
Primary by FICO Scores <575	2%	2%	2%	2%	2%	2%	2%
Flow by FICO Scores >679	63%	63%	63%	62%	62%	60%	59%
Flow by FICO Scores 620-679	29%	29%	29%	30%	30%	31%	32%
Flow by FICO Scores 575-619	6%	6%	6%	6%	6%	7%	7%
Flow by FICO Scores <575	2%	2%	2%	2%	2%	2%	2%
Bulk by FICO Scores >679	85%	85%	84%	83%	84%	84%	84%
Bulk by FICO Scores 620-679	13%	13%	14%	15%	14%	14%	14%
Bulk by FICO Scores 575-619	1%	1%	1%	1%	1%	1%	1%
Bulk by FICO Scores <575	1%	1%	1%	1%	1%	1%	1%
Primary A minus	5%	6%	6%	6%	6%	6%	7%
Sub-prime ⁽²⁾	5%	5%	5%	5%	5%	6%	6%
Primary Loans							
Insured loans in-force	914,770	947,777	973,988	990,357	1,033,789	1,034,697	1,001,430
Insured delinquent loans	115,430	102,800	92,964	83,377	71,558	57,805	46,526
Insured delinquency rate	12.62%	10.85%	9.54%	8.42%	6.92%	5.59%	4.65%
Flow loans in-force	774,000	796,633	826,663	846,645	854,465	849,292	812,061
Flow delinquent loans	100,208	87,590	79,349	72,166	57,985	46,700	38,316
Flow delinquency rate	12.95%	11.00%	9.60%	8.52%	6.79%	5.50%	4.72%
Bulk loans in-force	140,770	151,144	147,325	143,712	179,324	185,405	189,369
Bulk delinquent loans	15,222	15,210	13,615	11,211	13,573	11,105	8,210
Bulk delinquency rate	10.81%	10.06%	9.24%	7.80%	7.57%	5.99%	4.34%
A minus and sub-prime loans in-force	93,344	97,271	101,413	104,845	108,028	110,979	112,383
A minus and sub-prime delinquent loans	28,151	25,271	23,448	23,047	19,583	16,171	13,254
A minus and sub-prime delinquency rate	30.16%	25.98%	23.12%	21.98%	18.13%	14.57%	11.79%
Pool Loans							
Insured loans in-force	20,859	21,166	21,870	21,940	21,233	20,266	19,536
Pool delinquent loans	741	632	586	568	509	464	415
Pool delinquency rate	3.55%	2.99%	2.68%	2.59%	2.40%	2.29%	2.12%

⁽¹⁾ Loans with unknown FICO scores are included in the 620-679 category.

⁽²⁾ Excludes loans classified as A minus.

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

Portfolio Quality Metrics—U.S. Mortgage Insurance

	September 30, 2009		June 30, 2009		September 30, 2008	
	% of Primary Risk In-force	Primary Delinquency Rate	% of Primary Risk In-force	Primary Delinquency Rate	% of Primary Risk In-force	Primary Delinquency Rate
By Region						
Southeast ⁽¹⁾	23%	17.06%	24%	14.98%	23%	9.35%
South Central ⁽²⁾	17	11.01%	17	9.27%	17	5.70%
Northeast ⁽³⁾	13	10.48%	13	8.78%	13	5.55%
North Central ⁽⁴⁾	11	11.00%	11	9.08%	11	5.68%
Pacific ⁽⁵⁾	11	18.19%	11	16.14%	12	9.17%
Great Lakes ⁽⁶⁾	9	9.72%	8	8.58%	8	7.13%
Plains ⁽⁷⁾	6	7.50%	6	6.16%	6	3.86%
Mid-Atlantic ⁽⁸⁾	5	11.76%	5	9.63%	5	5.90%
New England ⁽⁹⁾	5	11.40%	5	9.38%	5	5.70%
Total	100%	12.62%	100%	10.85%	100%	6.92%
By State						
Florida	8%	29.56%	8%	26.81%	8%	16.10%
Texas	7%	8.22%	7%	6.76%	7%	4.86%
New York	6%	8.44%	6%	7.03%	6%	4.29%
California	5%	21.04%	5%	19.08%	6%	11.88%
Illinois	5%	14.65%	5%	12.11%	5%	6.88%
Georgia	4%	15.59%	4%	13.06%	4%	7.93%
North Carolina	4%	10.08%	4%	8.44%	4%	5.28%
Pennsylvania	4%	10.02%	4%	8.41%	4%	5.92%
New Jersey	4%	15.81%	4%	13.31%	4%	7.62%
Ohio	3%	8.08 %	3%	6.94%	3%	6.41%

- ⁽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⁾ Alaska, California, Hawaii, Nevada, Oregon and Washington
- ⁽⁶⁾ Indiana, Kentucky, Michigan and Ohio
- ⁽⁷⁾ Idaho, Iowa, Kansas, Montana, Nebraska, North Dakota, South Dakota and Wyoming
- ⁽⁸⁾ Delaware, Maryland, Virginia, Washington D.C. and West Virginia
- ⁽⁹⁾ Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Portfolio Quality Metrics—U.S. Mortgage Insurance
(amounts in millions)

Primary Risk In-force:	September 30,	% of	June 30,	% of	September 30,	% of
	2009	Total	2009	Total	2008	Total
Lender concentration (by original applicant)	\$ 32,622		\$ 33,578		\$ 36,513	
Top 10 lenders	16,377		16,495		18,244	
Top 20 lenders	19,222		19,736		21,776	
Loan-to-value ratio						
95.01% and above	\$ 8,182	25%	\$ 8,456	25%	\$ 9,271	25%
90.01% to 95.00%	11,117	34	11,457	34	12,331	34
80.01% to 90.00%	12,633	39	12,974	39	13,886	38
80.00% and below	690	2	691	2	1,025	3
Total	\$ 32,622	100%	\$ 33,578	100%	\$ 36,513	100%
Loan grade						
Prime	\$ 29,121	89%	\$ 29,914	89%	\$ 32,401	89%
A minus and sub-prime	3,501	11	3,664	11	4,112	11
Total	\$ 32,622	100%	\$ 33,578	100%	\$ 36,513	100%
Loan type⁽¹⁾						
First mortgages						
Fixed rate mortgage						
Flow	\$ 31,027	95%	\$ 31,918	95%	\$ 34,097	93%
Bulk	690	2	685	2	756	2
Adjustable rate mortgage						
Flow	819	3	885	3	1,072	3
Bulk	86	—	90	—	588	2
Second mortgages	—	—	—	—	—	—
Total	\$ 32,622	100%	\$ 33,578	100%	\$ 36,513	100%
Type of documentation						
Alt-A						
Flow	\$ 1,150	3%	\$ 1,211	4%	\$ 1,415	4%
Bulk	261	1	275	1	336	1
Standard⁽²⁾						
Flow	30,696	94	31,592	94	33,754	92
Bulk	515	2	500	1	1,008	3
Total	\$ 32,622	100%	\$ 33,578	100%	\$ 36,513	100%
Mortgage term						
15 years and under	\$ 369	1%	\$ 376	1%	\$ 434	1%
More than 15 years	32,253	99	33,202	99	36,079	99
Total	\$ 32,622	100%	\$ 33,578	100%	\$ 36,513	100%

(1) For loan type in this table, any loan with an interest rate that is fixed for an initial term of five years or more is categorized as a fixed rate mortgage.

(2) Standard includes loans with reduced or different documentation requirements that meet specifications of GSE approved underwriting systems with historical and expected delinquency rates consistent with the company's standard portfolio.

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

**Portfolio Quality Metrics—U.S. Mortgage Insurance
(amounts in millions)**

Policy Year	As of September 30, 2009				
	Average Rate	Primary Insurance In-force	% of Total	Primary Risk In-force	% of Total
1998 and Prior	7.98%	\$ 1,658	1.1%	\$ 432	1.3%
1999	7.32%	633	0.4	163	0.5
2000	8.24%	395	0.3	100	0.3
2001	7.45%	1,497	1.0	376	1.2
2002	6.61%	3,598	2.4	869	2.7
2003	5.65%	14,319	9.6	2,413	7.4
2004	5.87%	8,318	5.6	1,845	5.6
2005	5.98%	13,043	8.7	3,281	10.1
2006	6.56%	20,355	13.6	4,341	13.3
2007	6.66%	43,461	29.1	9,334	28.6
2008	6.21%	33,609	22.5	8,229	25.2
2009	5.09%	8,589	5.7	1,239	3.8
Total	6.30%	<u>\$ 149,475</u>	<u>100.0%</u>	<u>\$ 32,622</u>	<u>100.0%</u>

Occupancy and Property Type	As of September 30, 2009	As of June 30, 2009
	Occupancy Status % of Primary Risk In-force	
Primary residence	93.0%	92.9%
Second home	4.2	4.2
Non-owner occupied	2.8	2.9
Total	<u>100.0%</u>	<u>100.0%</u>
Property Type % of Primary Risk In-force		
Single family detached	85.5%	85.5%
Condominium and co-operative	11.3	11.2
Multi-family and other	3.2	3.3
Total	<u>100.0%</u>	<u>100.0%</u>

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Portfolio Quality Metrics—U.S. Mortgage Insurance
(amounts in billions)

Primary Risk In-force	FICO > 679			FICO 620 - 679 ⁽¹⁾			FICO < 620			Total		
	2009			2009			2009			2009		
	Q3	Q2	Q1	Q3	Q2	Q1	Q3	Q2	Q1	Q3	Q2	Q1
Total Primary Risk In-force	\$20.8	\$21.3	\$22.0	\$ 9.3	\$ 9.7	\$ 10.1	\$ 2.5	\$ 2.6	\$ 2.7	\$32.6	\$33.6	\$34.8
Delinquency rate ⁽²⁾	8.1%	7.0%	6.0%	18.8%	16.0%	14.0%	30.6%	26.5%	23.6%	12.6%	10.8%	9.5%
2009 policy year	\$ 1.2	\$ 0.8	\$ 0.5	\$ 0.1	\$ 0.1	\$ —	\$ —	\$ —	\$ —	\$ 1.3	\$ 0.9	\$ 0.5
Delinquency rate	0.1%	— %	— %	1.1%	0.5%	— %	5.4%	1.8%	— %	0.1%	0.1%	— %
2008 policy year	\$ 6.3	\$ 6.5	\$ 6.8	\$ 1.6	\$ 1.7	\$ 1.7	\$ 0.3	\$ 0.3	\$ 0.3	\$ 8.2	\$ 8.5	\$ 8.8
Delinquency rate	4.0%	2.9%	2.2%	11.7%	8.8%	7.1%	25.9%	21.0%	18.2%	6.3%	4.7%	3.7%
2007 policy year	\$ 5.2	\$ 5.5	\$ 5.8	\$ 3.1	\$ 3.2	\$ 3.3	\$ 1.0	\$ 1.0	\$ 1.1	\$ 9.3	\$ 9.7	\$10.2
Delinquency rate	13.9%	12.0%	10.0%	23.6%	19.8%	17.1%	36.7%	32.1%	28.4%	19.3%	16.6%	14.2%
2006 policy year	\$ 2.5	\$ 2.6	\$ 2.7	\$ 1.4	\$ 1.5	\$ 1.6	\$ 0.4	\$ 0.5	\$ 0.5	\$ 4.3	\$ 4.6	\$ 4.8
Delinquency rate	15.2%	13.8%	12.0%	23.9%	21.1%	18.8%	32.0%	27.7%	25.2%	19.4%	17.3%	15.3%
2005 policy year	\$ 1.9	\$ 2.0	\$ 2.1	\$ 1.1	\$ 1.1	\$ 1.2	\$ 0.3	\$ 0.3	\$ 0.3	\$ 3.3	\$ 3.4	\$ 3.6
Delinquency rate	10.2%	8.6%	7.4%	19.4%	16.6%	14.8%	26.2%	22.9%	20.3%	14.5%	12.3%	10.8%
2004 and prior policy years	\$ 3.7	\$ 3.9	\$ 4.1	\$ 2.0	\$ 2.1	\$ 2.3	\$ 0.5	\$ 0.5	\$ 0.5	\$ 6.2	\$ 6.5	\$ 6.9
Delinquency rate	4.8%	3.9%	3.4%	14.9%	12.9%	11.5%	24.1%	20.7%	18.9%	9.1%	7.6%	6.7%
Fixed rate mortgage	\$20.3	\$20.7	\$21.4	\$ 9.0	\$ 9.4	\$ 9.8	\$ 2.4	\$ 2.5	\$ 2.6	\$31.7	\$32.6	\$33.8
Delinquency rate	7.7%	6.5%	5.6%	18.5%	15.6%	13.6%	30.4%	26.3%	23.4%	12.2%	10.4%	9.1%
Adjustable rate mortgage	\$ 0.5	\$ 0.6	\$ 0.6	\$ 0.3	\$ 0.3	\$ 0.3	\$ 0.1	\$ 0.1	\$ 0.1	\$ 0.9	\$ 1.0	\$ 1.0
Delinquency rate	27.0%	26.3%	24.2%	29.8%	28.3%	27.5%	37.7%	35.0%	35.2%	28.6%	27.5%	26.1%
LTV > 95%	\$ 4.1	\$ 4.3	\$ 4.4	\$ 3.1	\$ 3.2	\$ 3.3	\$ 1.0	\$ 1.0	\$ 1.1	\$ 8.2	\$ 8.5	\$ 8.8
Delinquency rate	8.8%	6.9%	5.7%	21.6%	18.1%	15.6%	36.0%	31.4%	27.8%	17.1%	14.3%	12.3%
Alt-A ⁽³⁾	\$ 0.9	\$ 1.0	\$ 1.1	\$ 0.4	\$ 0.4	\$ 0.4	\$ 0.1	\$ 0.1	\$ 0.1	\$ 1.4	\$ 1.5	\$ 1.6
Delinquency rate	26.7%	24.7%	21.9%	37.2%	34.8%	32.1%	35.3%	31.6%	31.7%	29.2%	27.0%	24.3%
Interest only and option ARMs	\$ 2.1	\$ 2.2	\$ 2.3	\$ 0.8	\$ 0.8	\$ 0.9	\$ 0.1	\$ 0.1	\$ 0.1	\$ 3.0	\$ 3.1	\$ 3.3
Delinquency rate	28.2%	26.6%	23.4%	39.4%	36.5%	33.1%	46.1%	42.3%	40.1%	31.2%	29.3%	26.1%

⁽¹⁾ Loans with unknown FICO scores are included in the 620-679 category.

⁽²⁾ Delinquency rate represents the number of lender reported delinquencies divided by the number of remaining policies consistent with mortgage insurance practices.

⁽³⁾ Alt-A consists of loans with reduced documentation or verification of income or assets and a higher historical and expected delinquency rate than standard documentation loans.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Other Metrics—U.S. Mortgage Insurance Bulk Risk In-force
(dollar amounts in millions)

	September 30, 2009	June 30, 2009	September 30, 2008
GSE Alt-A			
Risk in-force	\$ 315	\$ 331	\$ 339
Average FICO score	720	720	720
Loan-to-value ratio	79%	79%	79%
Standard documentation ⁽¹⁾	23%	23%	22%
Stop loss	100%	100%	100%
Deductible	81%	81%	81%
Portfolio⁽²⁾			
Risk in-force	\$ —	\$ —	\$ 493
Average FICO score	—	—	724
Loan-to-value ratio	— %	— %	77%
Standard documentation ⁽¹⁾	— %	— %	97%
Stop loss	— %	— %	100%
Deductible	— %	— %	22%
FHLB			
Risk in-force	\$ 377	\$ 359	\$ 418
Average FICO score	754	754	739
Loan-to-value ratio	75%	75%	76%
Standard documentation ⁽¹⁾	96%	96%	87%
Stop loss	89%	87%	87%
Deductible	100%	100%	100%
Other			
Risk in-force	\$ 84	\$ 85	\$ 94
Average FICO score	692	691	691
Loan-to-value ratio	91%	92%	91%
Standard documentation ⁽¹⁾	96%	96%	96%
Stop loss	9%	10%	9%
Deductible	— %	— %	— %
Total Bulk Risk In-force	\$ 776	\$ 775	\$ 1,344

⁽¹⁾ Standard documentation includes loans with reduced or different documentation requirements that meet specifications of GSE approved underwriting systems with historical and expected delinquency rates consistent with the standard portfolio.

⁽²⁾ Coverage underlying the Portfolio deals was no longer in-force as of December 31, 2008.

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

Aggregate Book Year Analysis Provided to Illustrate Directional Progression Toward Captive Attachment⁽¹⁾

Book Year ⁽²⁾	Original Book RIF (\$B)	Progression to Attachment Point	September 30, 2009			June 30, 2009			March 31, 2009		
			Current RIF (\$B)	Ever-To-Date Incurred Losses (\$MM)	Captive Benefits (\$MM)	Current RIF (\$B)	Ever-To-Date Incurred Losses (\$MM)	Captive Benefits (\$MM)	Current RIF (\$B)	Ever-To-Date Incurred Losses (\$MM)	Captive Benefits (\$MM)
2004		0-50%	\$ 0.6	\$ 35		\$ 0.6	\$ 36		\$ 0.8	\$ 37	
2004		50-75%	0.3	23		0.4	28		0.2	19	
2004		75-99%	0.1	13		—	3		0.1	5	
2004		Attached	—	8		0.1	7		—	5	
2004 Total	\$ 3.5		\$ 1.0	\$ 79	\$ —	\$ 1.1	\$ 74	\$ 1	\$ 1.1	\$ 66	\$ —
2005		0-50%	\$ —	\$ 1		\$ —	\$ 1		\$ 0.1	\$ 1	
2005		50-75%	0.1	3		0.1	5		0.1	3	
2005		75-99%	—	2		—	—		0.2	16	
2005		Attached	2.0	310		2.1	300		1.9	248	
2005 Total	\$ 4.3		\$ 2.1	\$ 316	12	\$ 2.2	\$ 306	27	\$ 2.3	\$ 268	28
2006		0-50%	\$ 0.1	\$ 1		\$ 0.1	\$ 1		\$ 0.1	\$ 1	
2006		50-75%	—	—		—	—		—	1	
2006		75-99%	—	1		—	2		0.1	4	
2006		Attached	2.5	501		2.6	495		2.6	440	
2006 Total	\$ 4.0		\$ 2.6	\$ 503	12	\$ 2.7	\$ 498	16	\$ 2.8	\$ 446	23
2007		0-50%	\$ —	\$ —		\$ —	\$ 1		\$ 0.1	\$ 2	
2007		50-75%	0.1	4		0.1	2		0.1	6	
2007		75-99%	0.1	6		0.1	6		—	3	
2007		Attached	5.1	814		5.4	791		5.6	700	
2007 Total	\$ 6.5		\$ 5.3	\$ 824	15	\$ 5.6	\$ 800	32	\$ 5.8	\$ 711	65
2008		0-50%	\$ 1.2	\$ 16		\$ 1.3	\$ 14		\$ 1.5	\$ 12	
2008		50-75%	0.9	27		1.1	33		1.0	26	
2008		75-99%	0.3	13		0.1	3		0.1	3	
2008		Attached	0.3	21		0.4	18		0.4	18	
2008 Total	\$ 3.1		\$ 2.7	\$ 77	2	\$ 2.9	\$ 68	—	\$ 3.0	\$ 59	3
Captive Benefits In Quarter (\$MM)			<u>\$ 41</u>			<u>\$ 76</u>			<u>\$ 119</u>		

⁽¹⁾ Data presented in aggregate for all trusts. Actual trust attachment and exit points will vary by individual lender contract. For purposes of this illustration, ever-to-date incurred losses equal current reserves plus ever-to-date paid claims. The information presented excludes quota share captive reinsurance data. Progress toward captive attachment is determined at a lender level for each book year by dividing ever-to-date incurred losses by original RIF for that book year.

⁽²⁾ Book year figures may include loans from additional periods pursuant to reinsurance agreement terms and conditions.

Corporate and Other

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GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Net Operating Loss—Corporate and Other⁽¹⁾
(amounts in millions)

	2009 ⁽²⁾				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
REVENUES:									
Premiums	\$ —	\$ 1	\$ 1	\$ 2	\$ 5	\$ 5	\$ 6	\$ 5	\$ 21
Net investment income	—	2	(1)	1	(1)	6	14	20	39
Net investment gains (losses)	(58)	(26)	(18)	(102)	(4)	(32)	(33)	(10)	(79)
Insurance and investment product fees and other	7	8	2	17	37	(2)	2	2	39
Total revenues	(51)	(15)	(16)	(82)	37	(23)	(11)	17	20
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	—	—	(1)	(1)	—	1	1	—	2
Acquisition and operating expenses, net of deferrals	7	14	9	30	41	(6)	13	6	54
Amortization of deferred acquisition costs and intangibles	5	2	3	10	4	3	1	2	10
Interest expense	58	66	62	186	69	68	63	58	258
Total benefits and expenses	70	82	73	225	114	66	78	66	324
LOSS BEFORE INCOME TAXES	(121)	(97)	(89)	(307)	(77)	(89)	(89)	(49)	(304)
Benefit from income taxes	(64)	(10)	(62)	(136)	(42)	(63)	(7)	—	(112)
NET LOSS	(57)	(87)	(27)	(171)	(35)	(26)	(82)	(49)	(192)
ADJUSTMENTS TO NET LOSS:									
Net investment (gains) losses, net of taxes and other adjustments	38	16	12	66	3	23	20	7	53
Expenses related to reorganization, net of taxes	—	—	—	—	4	—	—	—	4
NET OPERATING LOSS	\$ (19)	\$ (71)	\$ (15)	\$ (105)	\$ (28)	\$ (3)	\$ (62)	\$ (42)	\$ (135)
<i>Effective tax rate (operating loss)</i>	69.7%	1.9%	79.1%	48.9%	58.1%	91.5%	7.5%	— %	37.7%

⁽¹⁾ Includes inter-segment eliminations.

⁽²⁾ In the first quarter of 2009, the company began reporting the results of the equity access business in the long-term care business included in the Retirement and Protection segment. The equity access business was previously reported in Corporate and Other activities. The amounts associated with this business were not material and the prior period amounts have not been re-presented.

Additional Financial Data

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Investments Summary
(amounts in millions)

Composition of Investment Portfolio	September 30, 2009		June 30, 2009		March 31, 2009		December 31, 2008		September 30, 2008		
	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	
Fixed maturity securities:											
Investment grade:											
Public fixed maturity securities	\$ 26,018	38%	\$ 23,107	35%	\$ 20,951	32%	\$ 22,189	33%	\$ 23,591	34%	
Private fixed maturity securities	8,622	12	8,235	12	7,706	12	7,782	11	9,406	14	
Mortgage-backed securities (MBS):											
Residential mortgage-backed securities ⁽¹⁾	1,697	2	1,894	3	1,839	3	2,159	3	2,627	4	
Commercial mortgage-backed securities	3,445	5	3,279	5	3,243	4	3,383	5	4,177	6	
Small balance commercial mortgage-backed securities	270	—	259	—	362	1	330	1	453	1	
Asset-backed securities (ABS):											
Residential mortgage-backed securities ⁽¹⁾	250	1	285	1	389	1	582	1	758	1	
Other non-residential collateral	1,770	3	1,869	3	1,818	3	2,017	3	2,554	4	
Small balance asset-backed securities	44	—	40	—	67	—	63	—	83	—	
Tax exempt	2,177	3	2,388	4	2,463	4	2,370	4	2,415	3	
Non-investment grade fixed maturity securities	3,453	5	2,966	5	2,481	4	1,996	3	2,660	4	
Equity securities:											
Common stocks and mutual funds	105	—	113	—	107	—	100	—	107	—	
Preferred stocks	59	—	139	1	114	—	134	—	202	—	
Commercial mortgage loans	7,704	11	7,872	12	8,023	12	8,262	12	8,447	12	
Policy loans	1,408	2	2,087	3	1,842	3	1,834	3	1,822	3	
Cash, cash equivalents and short-term investments	8,177	12	6,845	10	8,163	13	8,447	12	5,367	8	
Securities lending	899	1	958	2	1,069	2	1,469	2	1,674	2	
Other invested assets:											
Limited partnerships ⁽²⁾	583	1	610	1	658	1	715	1	716	1	
Derivatives:											
LTC forward starting swap—cash flow	281	1	188	1	354	1	501	1	799	1	
Other cash flow	123	—	76	—	68	—	120	—	41	—	
Fair value	180	—	170	—	231	—	277	—	99	—	
Equity index options—non-qualified	62	—	110	—	154	—	152	—	256	1	
LTC swaptions—non-qualified	195	—	161	—	527	1	780	1	—	—	
Other non-qualified	417	1	485	1	427	1	385	1	43	—	
Trading portfolio	180	—	163	—	156	—	169	—	222	—	
Counterparty collateral	937	2	833	1	1,248	2	1,605	3	693	1	
Other	59	—	80	—	89	—	119	—	105	—	
Total invested assets and cash	\$ 69,115	100%	\$ 65,212	100%	\$ 64,549	100%	\$ 67,940	100%	\$ 69,317	100%	
Public Fixed Maturity Securities—Credit Quality:											
NAIC Designation			Rating Agency Equivalent Designation								
1			Aaa	\$ 10,880	30%	\$ 9,188	28%	\$ 8,934	29%	\$ 9,651	30%
1			Aa	4,869	14	5,105	15	4,417	15	4,542	14
1			A	10,883	30	10,261	31	9,618	31	10,653	33
2			Baa	7,265	20	6,798	20	6,218	20	6,111	19
3			Ba	1,264	4	1,278	4	971	3	844	3
4			B	522	1	447	1	399	1	381	1
5			Caa and lower	402	1	205	1	187	1	101	—
6			In or near default	7	—	2	—	3	—	1	—
Not rated			Not rated	27	—	—	—	17	—	13	—
			Total public fixed maturity securities	\$ 36,119	100%	\$ 33,284	100%	\$ 30,764	100%	\$ 32,297	100%
Private Fixed Maturity Securities—Credit Quality:											
NAIC Designation			Rating Agency Equivalent Designation								
1			Aaa	\$ 1,196	10%	\$ 1,334	12%	\$ 1,389	13%	\$ 1,458	14%
1			Aa	1,041	9	986	9	959	9	1,065	10
1			A	3,540	31	3,244	30	3,233	31	3,268	31
2			Baa	4,619	39	4,440	40	4,070	38	4,127	39
3			Ba	905	8	801	7	775	8	596	6
4			B	212	2	128	1	102	1	54	—
5			Caa and lower	91	1	53	1	14	—	4	—
6			In or near default	23	—	52	—	13	—	1	—
Not rated			Not rated	—	—	—	—	—	—	22	—
			Total private fixed maturity securities	\$ 11,627	100%	\$ 11,038	100%	\$ 10,555	100%	\$ 10,574	100%
⁽¹⁾ The company does not have any material exposure to residential mortgage-backed securities CDOs.											
⁽²⁾ Limited partnerships by type:											
Distressed bond and equity fund	\$ 86			\$ 90			\$ 109		\$ 132		
Real estate	213			236			258		294		
Infrastructure	144			147			152		149		
Private equity	75			77			78		75		
Mezzanine	37			37			37		41		
Strategic equity	7			7			8		8		
Strategic funds	7			7			7		7		
Oil and gas	14			9			9		9		
Total limited partnerships	\$ 583			\$ 610			\$ 658		\$ 715		

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
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Fixed Maturity Securities Summary
(amounts in millions)

	September 30, 2009		June 30, 2009		March 31, 2009		December 31, 2008		September 30, 2008	
	Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total
Fixed Maturity Securities—Security Sector:										
U.S. government, agencies and government-sponsored enterprises	\$ 2,166	5%	\$ 1,249	3%	\$ 994	2%	\$ 905	2%	\$ 679	1%
Tax exempt	2,201	5	2,406	5	2,464	6	2,371	6	2,417	5
Foreign government	2,254	5	1,854	4	1,672	4	1,760	4	2,226	5
U.S. corporate	20,752	43	19,691	44	18,142	44	19,074	45	20,738	43
Foreign corporate	12,049	25	10,874	25	9,814	24	9,976	23	11,681	24
Mortgage-backed securities (MBS):										
Residential mortgage-backed securities	2,101	4	2,162	5	2,063	5	2,253	5	2,695	5
Commercial mortgage-backed securities	3,616	8	3,373	8	3,323	8	3,428	8	4,243	9
Small balance commercial mortgage-backed securities	270	—	259	1	362	1	330	1	453	1
Asset-backed securities (ABS):										
Residential mortgage-backed securities	483	1	482	1	556	1	684	1	914	2
Other non-residential collateral	1,808	4	1,930	4	1,857	5	2,027	5	2,595	5
Small balance asset-backed securities	46	—	42	—	72	—	63	—	83	—
Total fixed maturity securities ⁽¹⁾	\$ 47,746	100%	\$ 44,322	100%	\$ 41,319	100%	\$ 42,871	100%	\$ 48,724	100%
Corporate Bond Holdings—Industry Sector:										
Investment Grade:										
Finance and insurance	\$ 8,754	29%	\$ 8,496	30%	\$ 7,676	29%	\$ 8,773	32%	\$ 10,422	34%
Utilities and energy	6,896	23	6,360	22	5,831	22	5,741	21	5,893	19
Consumer—non-cyclical	3,660	12	3,422	12	3,334	13	3,243	12	3,294	11
Consumer—cyclical	1,487	5	1,461	5	1,496	6	1,317	5	1,531	5
Capital goods	1,778	6	1,655	6	1,621	6	1,837	6	1,958	7
Industrial	1,340	4	1,244	4	1,160	4	1,277	4	1,516	5
Technology and communications	1,818	6	1,592	6	1,501	6	1,584	6	1,601	5
Transportation	1,253	4	1,201	4	1,109	4	1,111	4	1,246	4
Other	3,517	11	3,070	11	2,507	10	2,686	10	3,037	10
Subtotal	\$ 30,503	100%	\$ 28,501	100%	\$ 26,235	100%	\$ 27,569	100%	\$ 30,498	100%
Non-Investment Grade:										
Finance and insurance	\$ 578	25	\$ 501	24	\$ 334	19%	\$ 183	12%	\$ 236	12%
Utilities and energy	241	10	222	11	202	12	159	11	204	11
Consumer—non-cyclical	286	12	255	12	275	16	232	16	321	17
Consumer—cyclical	183	8	151	7	112	7	179	12	206	11
Capital goods	360	16	363	18	321	19	198	13	193	10
Industrial	361	16	290	14	238	14	272	18	392	20
Technology and communications	183	8	180	9	163	9	186	13	274	14
Transportation	64	3	62	3	59	3	57	4	77	4
Other	42	2	40	2	17	1	15	1	18	1
Subtotal	\$ 2,298	100%	\$ 2,064	100%	\$ 1,721	100%	\$ 1,481	100%	\$ 1,921	100%
Total	\$ 32,801	100%	\$ 30,565	100%	\$ 27,956	100%	\$ 29,050	100%	\$ 32,419	100%
Fixed Maturity Securities—Contractual Maturity Dates:										
Due in one year or less	\$ 1,897	4%	\$ 1,764	4%	\$ 1,677	4%	\$ 1,715	4%	\$ 2,162	4%
Due after one year through five years	12,247	26	11,429	26	10,048	24	10,091	24	11,529	24
Due after five years through ten years	7,862	16	7,334	17	7,081	17	7,241	17	8,198	17
Due after ten years	17,416	37	15,547	35	14,280	35	15,039	35	15,852	32
Subtotal	39,422	83	36,074	82	33,086	80	34,086	80	37,741	77
Mortgage and asset-backed	8,324	17	8,248	18	8,233	20	8,785	20	10,983	23
Total fixed maturity securities	\$ 47,746	100%	\$ 44,322	100%	\$ 41,319	100%	\$ 42,871	100%	\$ 48,724	100%

(1) The following table sets forth the fair value of the fixed maturity securities by pricing source as of the date indicated:

	September 30, 2009	
	Fair Value	% of Total
Priced via industry standard pricing methodologies	\$ 40,591	85%
Priced via broker indicative market prices	1,043	2
Priced via internally developed models	6,112	13
Total fixed maturity securities	\$ 47,746	100%

**GENWORTH FINANCIAL, INC.
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**Additional Information on Mortgage-backed and Asset-backed Securities Collateralized by Sub-prime Residential Mortgage Loans
(amounts in millions)**

Fair Value by Vintage as of September 30, 2009:

S&P Equivalent Rating	Original Rating					Current Rating				
	2004 and	2005	2006	2007	Total ⁽¹⁾	2004 and	2005	2006	2007	Total ⁽¹⁾
	Prior					Prior				
AAA	\$ 72	\$ 62	\$107	\$ 32	\$ 273	\$ 36	\$ 13	\$ 1	\$—	\$ 50
AA	22	30	5	3	60	22	21	1	21	65
A	31	38	2	—	71	23	43	4	—	70
BBB	—	3	—	—	5	12	4	—	—	16
BB	—	—	—	—	—	5	11	23	—	39
B	—	—	—	—	—	6	23	28	—	57
CCC and lower	—	—	—	—	—	23	18	57	14	112
Total	\$ 127	\$133	\$114	\$ 35	\$ 409	\$ 127	\$133	\$114	\$ 35	\$ 409

The sub-prime securities are principally backed by first lien mortgages. The company does not have a significant exposure to second liens or option adjustable rate mortgages. The company does not have any material exposure to mezzanine CDOs. The company does not have any exposure to net interest margin deals, highly leveraged transactions or CDO-squared investments.

Fair Value by Vintage as of June 30, 2009:

S&P Equivalent Rating	Original Rating					Current Rating				
	2004 and	2005	2006	2007	Total ⁽¹⁾	2004 and	2005	2006	2007	Total ⁽¹⁾
	Prior					Prior				
AAA	\$ 70	\$ 63	\$103	\$ 29	\$ 265	\$ 31	\$ 13	\$ 2	\$—	\$ 46
AA	21	27	6	3	57	25	21	—	17	63
A	36	38	2	—	76	26	56	8	—	90
BBB	2	3	—	—	5	24	4	6	—	34
BB	—	—	—	—	—	12	15	32	—	59
B	—	—	—	—	—	4	5	30	—	39
CCC and lower	—	—	—	—	—	7	17	33	15	72
Total	\$ 129	\$131	\$111	\$ 32	\$ 403	\$ 129	\$131	\$111	\$ 32	\$ 403

Net Unrealized Losses by Vintage as of September 30, 2009:

S&P Equivalent Rating	Original Rating					Current Rating				
	2004 and	2005	2006	2007	Total ⁽¹⁾	2004 and	2005	2006	2007	Total ⁽¹⁾
	Prior					Prior				
AAA	\$ (48)	\$ (34)	\$ (110)	\$ (22)	\$ (214)	\$ (12)	\$ (3)	\$—	\$—	\$ (15)
AA	(21)	(77)	(22)	(21)	(141)	(13)	(23)	—	(11)	(47)
A	(15)	(68)	(12)	—	(95)	(17)	(50)	(2)	—	(69)
BBB	(1)	(4)	—	—	(5)	(10)	(9)	(2)	—	(21)
BB	—	—	—	—	—	(4)	(20)	(29)	—	(53)
B	—	—	—	—	—	(8)	(16)	(26)	(2)	(52)
CCC and lower	—	—	—	—	—	(21)	(62)	(85)	(30)	(198)
Total	\$ (85)	\$ (183)	\$ (144)	\$ (43)	\$ (455)	\$ (85)	\$ (183)	\$ (144)	\$ (43)	\$ (455)

⁽¹⁾ The company does not have any 2009 or 2008 vintage mortgage-backed and asset-backed securities collateralized by sub-prime residential mortgage loans.

The following table sets forth the fair value of these sub-prime investments by pricing source as of the date indicated:

	September 30, 2009	
	Fair Value	% of Total
Priced via industry standard pricing methodologies	\$ 381	93%
Priced via broker indicative market prices	—	—
Priced via internally developed models	28	7
Total sub-prime investments	\$ 409	100%

**GENWORTH FINANCIAL, INC.
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**Additional Information on Mortgage-backed and Asset-backed Securities Collateralized by Alt-A Residential Mortgage Loans
(amounts in millions)**

Fair Value by Vintage as of September 30, 2009:

S&P Equivalent Rating	Original Rating					Current Rating				
	2004 and	2005	2006	2007	Total ⁽¹⁾	2004 and	2005	2006	2007	Total ⁽¹⁾
	Prior					Prior				
AAA	\$ 90	\$113	\$ 69	\$ 42	\$ 314	\$ 45	\$—	\$ 1	\$—	\$ 46
AA	11	25	3	—	39	9	28	1	—	38
A	6	8	1	—	15	18	21	1	6	46
BBB	2	1	3	—	6	27	2	3	—	32
BB	—	—	—	—	—	3	25	—	8	36
B	—	—	—	—	—	1	18	33	3	55
CCC and lower	—	—	—	—	—	6	53	37	25	121
Total	\$ 109	\$147	\$ 76	\$ 42	\$ 374	\$ 109	\$147	\$ 76	\$ 42	\$ 374

Fair Value by Vintage as of June 30, 2009:

S&P Equivalent Rating	Original Rating					Current Rating				
	2004 and	2005	2006	2007	Total ⁽¹⁾	2004 and	2005	2006	2007	Total ⁽¹⁾
	Prior					Prior				
AAA	\$ 93	\$110	\$ 70	\$ 35	\$ 308	\$ 54	\$ 4	\$ 1	\$—	\$ 59
AA	8	31	5	2	46	2	44	5	—	51
A	7	9	1	—	17	18	23	1	6	48
BBB	2	1	2	—	5	28	3	2	—	33
BB	—	—	—	—	—	2	22	16	7	47
B	—	—	—	—	—	1	32	34	3	70
CCC and lower	—	—	—	—	—	5	23	19	21	68
Total	\$ 110	\$151	\$ 78	\$ 37	\$ 376	\$ 110	\$151	\$ 78	\$ 37	\$ 376

Net Unrealized Losses by Vintage as of September 30, 2009:

S&P Equivalent Rating	Original Rating					Current Rating				
	2004 and	2005	2006	2007	Total ⁽¹⁾	2004 and	2005	2006	2007	Total ⁽¹⁾
	Prior					Prior				
AAA	\$ (27)	\$ (73)	\$ (47)	\$ (42)	\$ (189)	\$ (11)	\$—	\$—	\$—	\$ (11)
AA	(20)	(54)	(4)	—	(78)	(3)	(7)	(2)	—	(12)
A	(36)	(11)	(3)	—	(50)	(3)	(10)	(4)	(3)	(20)
BBB	(1)	(2)	(10)	—	(13)	(28)	(8)	(10)	—	(46)
BB	—	—	—	—	—	(10)	(30)	—	(9)	(49)
B	—	—	—	—	—	(3)	(25)	(30)	(2)	(60)
CCC and lower	—	—	—	—	—	(26)	(60)	(18)	(28)	(132)
Total	\$ (84)	\$ (140)	\$ (64)	\$ (42)	\$ (330)	\$ (84)	\$ (140)	\$ (64)	\$ (42)	\$ (330)

⁽¹⁾ The company does not have any 2009 or 2008 vintage mortgage-backed and asset-backed securities collateralized by Alt-A residential mortgage loans.

The following table sets forth the fair value of these Alt-A investments by pricing source as of the date indicated:

	September 30, 2009	
	Fair Value	% of Total
Priced via industry standard pricing methodologies	\$ 367	98%
Priced via broker indicative market prices	1	—
Priced via internally developed models	6	2
Total Alt-A investments	\$ 374	100%

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Additional Information on Commercial Mortgage-backed Securities⁽¹⁾
(amounts in millions)

Fair Value by Vintage as of September 30, 2009:

S&P Equivalent Rating	Original Rating					Current Rating				
	2004 and	2005	2006	2007	Total ⁽²⁾	2004 and	2005	2006	2007	Total ⁽²⁾
	Prior					Prior				
AAA	\$ 1,961	\$ 403	\$ 406	\$ 366	\$ 3,136	\$ 1,974	\$ 379	\$ 419	\$ 231	\$ 3,003
AA	70	30	147	60	307	62	66	88	82	298
A	77	54	54	59	244	77	24	75	62	238
BBB	46	14	40	13	113	42	29	48	57	176
BB	36	—	—	—	36	33	13	14	38	98
B	17	—	—	—	17	21	—	13	28	62
CCC and lower	10	10	13	—	33	8	—	3	—	11
Total	\$ 2,217	\$ 511	\$ 660	\$ 498	\$ 3,886	\$ 2,217	\$ 511	\$ 660	\$ 498	\$ 3,886

Fair Value by Vintage as of June 30, 2009:

S&P Equivalent Rating	Original Rating					Current Rating				
	2004 and	2005	2006	2007	Total ⁽²⁾	2004 and	2005	2006	2007	Total ⁽²⁾
	Prior					Prior				
AAA	\$ 1,842	\$ 357	\$ 371	\$ 344	\$ 2,914	\$ 1,857	\$ 348	\$ 396	\$ 249	\$ 2,850
AA	62	27	138	54	281	55	56	96	94	304
A	75	52	52	51	230	68	20	63	53	201
BBB	42	13	42	11	108	63	22	43	55	183
BB	34	—	—	—	34	40	13	13	5	71
B	17	—	—	—	17	8	—	5	4	17
CCC and lower	25	10	13	—	48	6	—	—	—	6
Total	\$ 2,097	\$ 459	\$ 616	\$ 460	\$ 3,632	\$ 2,097	\$ 459	\$ 616	\$ 460	\$ 3,632

Net Unrealized Losses by Vintage as of September 30, 2009:

S&P Equivalent Rating	Original Rating					Current Rating				
	2004 and	2005	2006	2007	Total ⁽²⁾	2004 and	2005	2006	2007	Total ⁽²⁾
	Prior					Prior				
AAA	\$ 7	\$ (28)	\$(130)	\$(169)	\$(320)	\$ 13	\$ (19)	\$(134)	\$(73)	\$(213)
AA	(44)	(45)	(161)	(100)	(350)	(35)	(30)	(108)	(98)	(271)
A	(46)	(56)	(105)	(109)	(316)	(54)	(31)	(101)	(67)	(253)
BBB	(27)	(24)	(51)	(34)	(136)	(29)	(55)	(50)	(91)	(225)
BB	(35)	—	—	—	(35)	(29)	(18)	(40)	(44)	(131)
B	(3)	—	—	—	(3)	(13)	—	(22)	(39)	(74)
CCC and lower	(3)	—	(12)	—	(15)	(4)	—	(4)	—	(8)
Total	\$ (151)	\$(153)	\$(459)	\$(412)	\$(1,175)	\$ (151)	\$(153)	\$(459)	\$(412)	\$(1,175)

(1) Includes small balance commercial mortgage-backed securities.

(2) The company does not have any 2009 or 2008 vintage commercial mortgage-backed securities.

As of September 30, 2009, 38.6% of the commercial mortgage-backed securities related to loans with fixed interest rates and 61.4% related to loans with floating interest rates. The average original loan-to-value ratio for commercial mortgage-backed securities included in the fixed maturity securities portfolio was 63.0%. The following table sets forth the fair value of these investments by pricing source as of the date indicated:

	September 30, 2009	
	Fair Value	% of Total
Priced via industry standard pricing methodologies	\$ 3,642	94%
Priced via indicative market prices	60	1
Priced via internally developed models	184	5
Total commercial mortgage-backed securities	\$ 3,886	100%

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Commercial Mortgage Loans Summary
(amounts in millions)

Summary of Commercial Mortgage Loans	September 30, 2009		June 30, 2009		March 31, 2009		December 31, 2008		September 30, 2008	
	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total
Geographic Region										
Pacific	\$ 2,025	26%	\$ 2,065	26%	\$ 2,093	26%	\$ 2,137	26%	\$ 2,192	26%
South Atlantic	1,834	24	1,864	24	1,901	24	1,958	24	1,984	23
Middle Atlantic	1,016	13	1,040	13	1,049	13	1,083	13	1,090	13
East North Central	742	10	766	10	779	10	791	10	810	10
Mountain	658	9	684	9	697	9	746	9	775	9
West South Central	337	4	343	4	348	4	357	4	378	5
West North Central	396	5	400	5	411	5	434	5	437	5
East South Central	237	3	241	3	247	3	252	3	261	3
New England	493	6	495	6	520	6	520	6	533	6
Subtotal	7,738	100%	7,898	100%	8,045	100%	8,278	100%	8,460	100%
Allowance for losses	(41)		(33)		(29)		(23)		(21)	
Unamortized fees and costs	7		7		7		7		8	
Total	\$ 7,704		\$ 7,872		\$ 8,023		\$ 8,262		\$ 8,447	
Property Type										
Office	\$ 2,052	27%	\$ 2,097	26%	\$ 2,125	26%	\$ 2,182	26%	\$ 2,233	26%
Industrial	2,008	26	2,047	26	2,099	26	2,143	26	2,178	26
Retail	2,246	29	2,286	29	2,320	29	2,393	29	2,420	29
Apartments	847	11	855	11	881	11	902	11	1,629	19
Mixed use/other	585	7	613	8	620	8	658	8	—	—
Subtotal	7,738	100%	7,898	100%	8,045	100%	8,278	100%	8,460	100%
Allowance for losses	(41)		(33)		(29)		(23)		(21)	
Unamortized fees and costs	7		7		7		7		8	
Total	\$ 7,704		\$ 7,872		\$ 8,023		\$ 8,262		\$ 8,447	
Loan Size										
Under \$5 million	\$ 3,170	41%	\$ 3,265	41%	\$ 3,314	41%	\$ 3,399	41%	\$ 3,463	41%
\$5 million but less than \$10 million	1,754	23	1,783	23	1,853	23	1,946	24	1,966	23
\$10 million but less than \$20 million	1,449	19	1,460	19	1,481	19	1,513	18	1,616	19
\$20 million but less than \$30 million	314	4	335	4	337	4	358	4	360	4
\$30 million and over	1,046	13	1,047	13	1,049	13	1,050	13	1,054	13
Subtotal	7,733	100%	7,890	100%	8,034	100%	8,266	100%	8,459	100%
Net premium/discount	5		8		11		12		1	
Total	\$ 7,738		\$ 7,898		\$ 8,045		\$ 8,278		\$ 8,460	

	September 30, 2009	June 30, 2009	March 31, 2009	December 31, 2008	September 30, 2008
Allowance for Losses on Commercial Mortgage Loans					
Beginning balance	\$ 33	\$ 29	\$ 23	\$ 21	\$ 20
Provisions	8	4	6	2	1
Releases	—	—	—	—	—
Ending balance	\$ 41	\$ 33	\$ 29	\$ 23	\$ 21

Commercial Mortgage Loan Information by Vintage
(loan amounts in millions)
As of September 30, 2009

Loan Year	Total Loan Balance	Delinquent Loan Balance	Number of Loans	Number of Delinquent Loans	Average Balance per Loan	Average Balance per Delinquent Loan	Average Loan-to-Value ⁽¹⁾
2004 and prior	\$ 2,715	\$ 13	1,071	3	\$ 3	\$ 4	60%
2005	1,625	6	320	1	5	6	56%
2006	1,538	7	292	1	5	7	83%
2007	1,555	43	207	3	8	14	70%
2008	296	—	62	—	5	—	125%
2009 ⁽²⁾	4	—	350	—	—	—	79%
Total	\$ 7,733	\$ 69	2,302	8	\$ 3	\$ 9	68%

(1) Represents loan-to-value at origination.

(2) Loan balance represents reverse mortgage originations not sold as of September 30, 2009 and number of loans represents total reverse mortgage loan originations for 2009.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

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

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
GAAP Net Investment Income									
Fixed maturity securities—taxable	\$ 610	\$ 604	\$ 623	\$1,837	\$ 684	\$ 715	\$ 715	\$ 764	\$2,878
Fixed maturity securities—non-taxable	27	28	30	85	29	29	26	25	109
Commercial mortgage loans	106	109	114	329	121	123	136	143	523
Equity securities	6	3	3	12	4	5	10	10	29
Other invested assets	24	26	8	58	8	20	22	18	68
Limited partnerships ⁽¹⁾	(20)	(33)	(107)	(160)	(35)	(31)	(10)	6	(70)
Policy loans	19	52	44	115	40	43	40	39	162
Cash, cash equivalents and short-term investments	9	14	17	40	30	36	41	25	132
Gross investment income before expenses and fees	781	803	732	2,316	881	940	980	1,030	3,831
Expenses and fees	(22)	(22)	(21)	(65)	(24)	(22)	(27)	(28)	(101)
Net investment income	<u>\$ 759</u>	<u>\$ 781</u>	<u>\$ 711</u>	<u>\$2,251</u>	<u>\$ 857</u>	<u>\$ 918</u>	<u>\$ 953</u>	<u>\$1,002</u>	<u>\$3,730</u>
Annualized Yields									
Fixed maturity securities—taxable	5.2%	5.2%	5.4%	5.2%	5.6%	5.5%	5.4%	5.7%	5.6%
Fixed maturity securities—non-taxable	4.6%	4.6%	4.6%	4.7%	4.5%	4.7%	4.5%	4.6%	4.6%
Commercial mortgage loans	5.5%	5.5%	5.6%	5.5%	5.8%	5.8%	6.2%	6.4%	6.1%
Equity securities	12.8%	3.6%	4.6%	6.6%	4.9%	5.0%	10.3%	11.2%	8.2%
Other invested assets	7.7%	7.6%	1.8%	5.1%	2.2%	10.9%	11.7%	10.9%	7.1%
Limited partnerships ⁽¹⁾	-13.4%	-21.3%	-62.1%	-33.3%	-19.5%	-17.7%	-5.9%	3.3%	-10.3%
Policy loans	4.4%	10.5%	9.6%	8.5%	9.0%	9.4%	9.2%	9.4%	9.2%
Cash, cash equivalents and short-term investments	0.5%	0.7%	0.8%	0.7%	1.7%	2.6%	3.3%	2.9%	2.5%
Gross investment income before expenses and fees	4.5%	4.7%	4.2%	4.4%	4.9%	5.2%	5.4%	5.8%	5.3%
Expenses and fees	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.2%	-0.1%
Net investment income	<u>4.4%</u>	<u>4.6%</u>	<u>4.1%</u>	<u>4.3%</u>	<u>4.8%</u>	<u>5.1%</u>	<u>5.3%</u>	<u>5.6%</u>	<u>5.2%</u>

Yields for fixed maturity securities and equity securities are based on amortized cost and cost, respectively. Yields for securities lending activity, which is included in other invested assets, are calculated net of the corresponding securities lending liability.

⁽¹⁾ Limited partnership investments are equity-based and do not have fixed returns by period.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Net Investment Gains (Losses), Net of Taxes and Other Adjustments—Detail
(amounts in millions)

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
Net realized gains (losses) on available-for-sale securities:									
Fixed maturity securities:									
U.S. corporate	\$ (13)	\$ (9)	\$ (28)	\$ (50)	\$ (5)	\$ (78)	\$ (6)	\$ (1)	\$ (90)
U.S. government, agencies and government-sponsored enterprises	—	—	—	—	—	5	6	—	11
Foreign corporate	10	(1)	(1)	8	(3)	(4)	8	—	1
Foreign government	1	1	2	4	9	7	7	2	25
Tax exempt	26	—	1	27	—	—	3	—	3
Mortgage-backed securities (MBS)	4	(2)	4	6	(6)	2	—	—	(4)
Asset-backed securities (ABS)	(4)	(8)	—	(12)	(4)	—	(1)	—	(5)
Equity securities	1	1	—	2	(1)	(18)	—	1	(18)
Foreign exchange	3	—	—	3	1	—	—	—	1
Total net realized gains (losses) on available-for-sale securities	28	(18)	(22)	(12)	(9)	(86)	17	2	(76)
Impairments:									
Sub-prime residential mortgage-backed securities:									
AA	(1)	—	(11)	(12)	(3)	—	—	(2)	(5)
A	—	—	(1)	(1)	(2)	(3)	(8)	(3)	(16)
BBB	(2)	(3)	(3)	(8)	(18)	(2)	(4)	(8)	(32)
Below BBB	(25)	(23)	(33)	(81)	(99)	(44)	(40)	(15)	(198)
Alt-A residential mortgage-backed securities:									
AAA	—	—	—	—	—	(5)	—	—	(5)
AA	—	(6)	(6)	(12)	(16)	(5)	(4)	—	(25)
A	—	(1)	(18)	(19)	(27)	(7)	(16)	(20)	(70)
BBB	—	—	(1)	(1)	(16)	(12)	(5)	(10)	(43)
Below BBB	(19)	(11)	(58)	(88)	(38)	(26)	(35)	(17)	(116)
Total sub-prime and Alt-A residential mortgage-backed securities	(47)	(44)	(131)	(222)	(219)	(104)	(112)	(75)	(510)
Prime residential mortgage-backed securities:									
AA	—	—	(12)	(12)	—	—	—	—	—
A	—	(1)	(8)	(9)	(32)	(2)	(5)	(5)	(44)
BBB	—	—	(3)	(3)	(13)	(1)	(3)	(1)	(18)
Below BBB	(13)	(18)	(1)	(32)	(26)	(4)	—	—	(30)
Change in intent:									
Alt-A	—	—	—	—	—	(30)	(55)	—	(85)
Sub-prime	—	—	—	—	—	(19)	(159)	—	(178)
Prime	—	—	—	—	—	(4)	(1)	—	(5)
Automobile	—	—	—	—	—	(2)	—	—	(2)
Other mortgage-backed securities	—	—	—	—	(1)	—	—	(1)	(2)
Other asset-backed securities	—	(2)	(9)	(11)	(2)	(2)	—	—	(4)
Commercial mortgage-backed securities (CMBS):									
A	—	—	(9)	(9)	—	—	—	(3)	(3)
BBB	(2)	—	—	(2)	(1)	(2)	—	(1)	(4)
Below BBB	(1)	(6)	(10)	(17)	(4)	(4)	(1)	(3)	(12)
Corporate fixed maturity securities	(15)	(1)	(37)	(53)	(206)	(131)	(20)	(32)	(389)
Financial hybrid securities	(47)	(4)	(155)	(206)	—	(14)	—	—	(14)
Retained interest on securitized assets	—	(23)	—	(23)	—	—	—	—	—
Foreign government fixed maturity securities	—	—	—	—	(13)	—	—	—	(13)
Limited partnerships	—	—	—	—	—	(1)	—	—	(1)
Equity securities	—	—	(13)	(13)	(11)	(56)	(3)	—	(70)
Commercial mortgage loans	(2)	—	—	(2)	(1)	—	—	—	(1)
Total impairments	(127)	(99)	(388)	(614)	(529)	(376)	(359)	(121)	(1,385)
Net unrealized gains (losses) on trading securities	10	7	(8)	9	(18)	(6)	1	(5)	(28)
Derivative instruments	12	75	(79)	8	473	(60)	6	(22)	397
Bank loans	4	4	—	8	(13)	(3)	—	(2)	(18)
Commercial mortgage loans held-for-sale market valuation allowance	(6)	(3)	(4)	(13)	(1)	—	(1)	1	(1)
Net investment gains (losses), net of taxes	(79)	(34)	(501)	(614)	(97)	(531)	(336)	(147)	(1,111)
Adjustment for DAC and other intangible amortization and certain benefit reserves, net of taxes	18	(25)	18	11	8	53	15	19	95
Adjustment for net investment (gains) losses attributable to noncontrolling interests, net of taxes	(1)	—	—	(1)	—	—	—	—	—
Net investment gains (losses), net of taxes and other adjustments, available to Genworth Financial, Inc.'s common stockholders	\$ (62)	\$ (59)	\$ (483)	\$ (604)	\$ (89)	\$ (478)	\$ (321)	\$ (128)	\$ (1,016)

Reconciliations of Non-GAAP Measures

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

**Reconciliation of Operating ROE
(amounts in millions)**

	Twelve months ended				
	September 30, 2009	June 30, 2009	March 31, 2009	December 31, 2008	September 30, 2008
Twelve Month Rolling Average ROE					
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the twelve months ended ⁽¹⁾	\$ (821)	\$ (1,098)	\$ (1,157)	\$ (572)	\$ (73)
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) ⁽²⁾	\$ 12,013	\$ 12,057	\$ 12,242	\$ 12,486	\$ 12,613
GAAP Basis ROE ⁽¹⁾ divided by ⁽²⁾	-6.8%	-9.1%	-9.5%	-4.6%	-0.6%
Operating ROE					
Net operating income for the twelve months ended ⁽¹⁾	\$ (103)	\$ 36	\$ 239	\$ 469	\$ 990
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) ⁽²⁾	\$ 12,013	\$ 12,057	\$ 12,242	\$ 12,486	\$ 12,613
Operating ROE ⁽¹⁾ divided by ⁽²⁾	-0.9%	0.3%	2.0%	3.8%	7.8%
	Three months ended				
	September 30, 2009	June 30, 2009	March 31, 2009	December 31, 2008	September 30, 2008
Quarterly Average ROE					
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the period ended ⁽³⁾	\$ 19	\$ (50)	\$ (469)	\$ (321)	\$ (258)
Average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss) ⁽⁴⁾	\$ 12,117	\$ 11,683	\$ 11,758	\$ 12,153	\$ 12,467
Annualized GAAP Quarterly Basis ROE ⁽³⁾ divided by ⁽⁴⁾	0.6%	-1.7%	-16.0%	-10.6%	-8.3%
Operating ROE					
Net operating income (loss) for the period ended ⁽³⁾	\$ 81	\$ 9	\$ 14	\$ (207)	\$ 220
Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss) ⁽⁴⁾	\$ 12,117	\$ 11,683	\$ 11,758	\$ 12,153	\$ 12,467
Annualized Operating Quarterly Basis ROE ⁽³⁾ divided by ⁽⁴⁾	2.7%	0.3%	0.5%	-6.8%	7.1%

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 (loss) divided by average ending Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) (AOCI) in average ending Genworth Financial, Inc.'s 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 (loss) available to Genworth Financial, Inc.'s common stockholders divided by average ending Genworth Financial, Inc.'s stockholders' equity.

- (1) The twelve months ended information is derived by adding the four quarters of net income (loss) available to Genworth Financial, Inc.'s common stockholders and net operating income (loss) from page 10 herein.
- (2) Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss), is derived by averaging ending Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) for the most recent five quarters.
- (3) Net income (loss) available to Genworth Financial, Inc.'s common stockholders and net operating income (loss) from page 8 herein.
- (4) Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss), is derived by averaging ending Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss).

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

**Reconciliation of Expense Ratio
(amounts in millions)**

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
GAAP Basis Expense Ratio									
Acquisition and operating expenses, net of deferrals ⁽¹⁾	\$ 484	\$ 456	\$ 441	\$1,381	\$ 566	\$ 515	\$ 551	\$ 528	\$ 2,160
Total revenues ⁽²⁾	<u>\$2,391</u>	<u>\$2,483</u>	<u>\$1,734</u>	<u>\$6,608</u>	<u>\$2,629</u>	<u>\$2,168</u>	<u>\$2,398</u>	<u>\$2,753</u>	<u>\$ 9,948</u>
Expense ratio ⁽¹⁾ divided by ⁽²⁾	<u>20.2%</u>	<u>18.4%</u>	<u>25.4%</u>	<u>20.9%</u>	<u>21.5%</u>	<u>23.8%</u>	<u>23.0%</u>	<u>19.2%</u>	<u>21.7%</u>
GAAP Basis, As Adjusted—Expense Ratio									
Acquisition and operating expenses, net of deferrals	\$ 484	\$ 456	\$ 441	\$1,381	\$ 566	\$ 515	\$ 551	\$ 528	\$ 2,160
Less wealth management business	58	55	52	165	59	67	67	67	260
Less lifestyle protection insurance business ^(a)	169	160	153	482	191	200	216	200	807
Less expenses related to reorganization ^(b)	—	—	—	—	31	—	—	—	31
Adjusted acquisition and operating expenses, net of deferrals ⁽³⁾	<u>\$ 257</u>	<u>\$ 241</u>	<u>\$ 236</u>	<u>\$ 734</u>	<u>\$ 285</u>	<u>\$ 248</u>	<u>\$ 268</u>	<u>\$ 261</u>	<u>\$ 1,062</u>
Total revenues	<u>\$2,391</u>	<u>\$2,483</u>	<u>\$1,734</u>	<u>\$6,608</u>	<u>\$2,629</u>	<u>\$2,168</u>	<u>\$2,398</u>	<u>\$2,753</u>	<u>\$ 9,948</u>
Less wealth management business	71	67	63	201	71	86	86	87	330
Less lifestyle protection insurance business	336	334	305	975	338	370	431	418	1,557
Less net investment gains (losses)	(118)	(53)	(756)	(927)	(143)	(789)	(518)	(226)	(1,676)
Adjusted total revenues ⁽⁴⁾	<u>\$2,102</u>	<u>\$2,135</u>	<u>\$2,122</u>	<u>\$6,359</u>	<u>\$2,363</u>	<u>\$2,501</u>	<u>\$2,399</u>	<u>\$2,474</u>	<u>\$ 9,737</u>
Adjusted expense ratio ⁽³⁾ divided by ⁽⁴⁾	<u>12.2%</u>	<u>11.3%</u>	<u>11.1%</u>	<u>11.5%</u>	<u>12.1%</u>	<u>9.9%</u>	<u>11.2%</u>	<u>10.5%</u>	<u>10.9%</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 wealth management and lifestyle protection insurance businesses. The wealth management and lifestyle protection insurance businesses are excluded from this ratio as their expense bases are 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.

^(a) Includes severance and other employee related expenses of \$7 million associated with the reorganization announced in the fourth quarter of 2008.

^(b) Includes severance and other employee related expenses associated with the reorganization announced in the fourth quarter of 2008.

**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

**Reconciliation of Core Premiums
(amounts in millions)**

	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
Reported premiums	\$1,492	\$1,502	\$1,502	\$4,496	\$1,616	\$1,735	\$1,709	\$1,717	\$6,777
Less retirement income—spread-based premiums	30	38	47	115	105	181	111	167	564
Less impact of changes in foreign exchange rates	(42)	(92)	(120)	(254)	(103)	16	60	65	38
Core premiums	<u>\$1,504</u>	<u>\$1,556</u>	<u>\$1,575</u>	<u>\$4,635</u>	<u>\$1,614</u>	<u>\$1,538</u>	<u>\$1,538</u>	<u>\$1,485</u>	<u>\$6,175</u>
Reported premium percentage change from prior year	-14.0%	-12.1%	-12.5%	-12.9%	-3.2%	8.4%	10.3%	13.6%	7.1%
Core premium percentage change from prior year	-2.2%	1.2%	6.1%	1.6%	5.1%	3.8%	10.0%	9.4%	7.0%

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 from the retirement income—spread-based business and the impact of changes in foreign exchange rates. The retirement income—spread-based premiums are excluded in this measure primarily because these are single premiums and are not an indication of future premiums. The impact of changes in foreign exchange rates are excluded in this measure to present periods on a comparable exchange rate. 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.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009

Reconciliation of Core Yield

(Assets—amounts in billions)	2009				2008				
	Q3	Q2	Q1	Total	Q4	Q3	Q2	Q1	Total
Reported—Total Invested Assets and Cash	\$69.1	\$65.2	\$64.5	\$ 69.1	\$67.9	\$69.3	\$73.1	\$ 73.3	\$ 67.9
Subtract:									
Securities lending	0.9	1.0	1.1	0.9	1.5	1.7	1.8	2.4	1.5
Unrealized gains (losses)	(2.0)	(4.4)	(7.0)	(2.0)	(6.3)	(4.4)	(2.3)	(1.6)	(6.3)
Derivative counterparty collateral	0.9	0.8	1.2	0.9	1.6	0.6	0.5	0.7	1.6
Adjusted end of period invested assets	<u>\$69.3</u>	<u>\$67.8</u>	<u>\$69.2</u>	<u>\$ 69.3</u>	<u>\$71.1</u>	<u>\$71.4</u>	<u>\$73.1</u>	<u>\$ 71.8</u>	<u>\$ 71.1</u>
(A) Average Invested Assets used in Reported and Core Yield Calculation	\$68.6	\$68.5	\$70.2	\$ 69.4	\$71.3	\$72.3	\$72.5	\$ 71.6	\$ 71.8
Subtract: portfolios supporting floating products and non-recourse funding obligations ⁽¹⁾	10.2	10.7	11.6	10.9	12.6	13.6	14.1	14.1	13.5
(B) Average Invested Assets used in Core Yield (excl. Floating and Non-Recourse) Calculation	<u>\$58.4</u>	<u>\$57.8</u>	<u>\$58.6</u>	<u>\$ 58.5</u>	<u>\$58.7</u>	<u>\$58.7</u>	<u>\$58.4</u>	<u>\$ 57.5</u>	<u>\$ 58.3</u>
(Income—amounts in millions)									
(C) Reported—Net Investment Income	\$ 759	\$ 781	\$ 711	\$2,251	\$ 857	\$ 918	\$ 953	\$1,002	\$3,730
Subtract:									
Bond calls and commercial mortgage loan prepayments	8	4	11	23	5	3	13	12	33
Reinsurance ⁽²⁾	22	26	8	56	11	16	19	15	61
Other non-core items ⁽³⁾	(5)	1	4	—	(5)	5	2	(1)	1
(D) Core Net Investment Income	734	750	688	2,172	846	894	919	976	3,635
Subtract: investment income from portfolios supporting floating products and non-recourse funding obligations ⁽¹⁾	22	29	23	74	87	111	121	164	483
(E) Core Net Investment Income (excl. Floating and Non-Recourse)	<u>\$ 712</u>	<u>\$ 721</u>	<u>\$ 665</u>	<u>\$2,098</u>	<u>\$ 759</u>	<u>\$ 783</u>	<u>\$ 798</u>	<u>\$ 812</u>	<u>\$3,152</u>
(C)/(A) Reported Yield	4.43%	4.56%	4.05%	4.33%	4.81%	5.08%	5.26%	5.60%	5.19%
(D)/(A) Core Yield	4.28%	4.38%	3.92%	4.18%	4.75%	4.95%	5.07%	5.45%	5.06%
(E)/(B) Core Yield (excl. Floating and Non-Recourse)	4.88%	4.99%	4.54%	4.79%	5.18%	5.34%	5.47%	5.65%	5.41%

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) Floating products refer to the institutional business and the non-recourse funding obligations support certain term and universal life insurance reserves in the company’s life insurance business.
- (2) Represents imputed investment income related to a reinsurance agreement in the lifestyle protection insurance business. Includes a \$17 million reclassification adjustment in the second quarter of 2009 to interest expense related to the reinsurance arrangements accounted for under the deposit method as these arrangements were in a loss position.
- (3) Includes mark-to-mark adjustment on assets supporting executive deferred compensation and various other immaterial items.

Corporate Information

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**GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2009**

Industry Ratings

The company's principal life insurance subsidiaries are rated by A.M. Best, Standard and Poor's (S&P), Moody's and Fitch as follows:

<u>Company</u>	<u>A.M. Best</u>	<u>S&P</u>	<u>Moody's</u>	<u>Fitch</u>
Genworth Life Insurance Company	A	A	A2	A-
Genworth Life Insurance Company (short-term rating)	Not rated	A-1	P-1	Not rated
Genworth Life and Annuity Insurance Company	A	A	A2	A-
Genworth Life and Annuity Insurance Company (short-term rating)	Not rated	A -1	P-1	Not rated
Genworth Life Insurance Company of New York	A	A	A2	A-
Continental Life Insurance Company of Brentwood, Tennessee	A-	Not rated	Not rated	A-
American Continental Insurance Company	A-	Not rated	Not rated	Not rated

The company's principal mortgage insurance subsidiaries are rated by S&P and Moody's as follows:

<u>Company</u>	<u>S&P</u>	<u>Moody's</u>
Genworth Mortgage Insurance Corporation	BBB+	Baa2
Genworth Financial Mortgage Insurance Pty. Limited (Australia)	AA-	A1
Genworth Financial Mortgage Insurance Limited (Europe)	BBB	Baa3
Genworth Residential Mortgage Insurance Corporation of NC	BBB+	Baa2
Genworth Financial Mortgage Insurance Company Canada ⁽¹⁾	AA-	Not rated
Genworth Seguros de Credito a la Vivienda S.A. de C.V.	mxAAA	Aa3.mx

The company's principal lifestyle protection insurance subsidiaries are rated by S&P as follows:

<u>Company</u>	<u>S&P</u>
Financial Assurance Company Limited	A-
Financial Insurance Company Limited	A-

⁽¹⁾ 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 the company's securities.

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Industry Ratings (continued)

A.M. Best states that its “A” (Excellent) and “A-” (Excellent) ratings are assigned to companies that have, in its opinion, an excellent ability to meet their ongoing insurance obligations. The “A” (Excellent) and “A-” (Excellent) ratings are the third- and fourth-highest of fifteen ratings assigned by A.M. Best, which range from “A+” to “F.”

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. An insurer rated “A” (Strong) has strong financial security characteristics and an insurer rated “BBB” (Good) has good financial security characteristics. The “AA,” “A” and “BBB” ranges are the second-, third- and fourth-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. These suffixes are not added to ratings in the “AAA” category or to ratings below the “CCC” category. Accordingly, the “AA-,” “A,” “A-,” “BBB+” and “BBB” ratings are the fourth-, sixth-, seventh-, eighth- and ninth-highest of S&P’s 21 ratings categories. The short-term “A-1” rating is the highest rating and shows the capacity to meet financial commitments is strong. An obligor rated “mxAAA” has a very strong capacity to meet its financial commitments relative to that of other Mexican obligors. The “mxAAA” rating is the highest enterprise credit rating assigned on S&P’s CaVal national scale.

Moody’s states that insurance companies rated “A” (Good) offer good financial security and those rated “Baa” (Adequate) offer adequate financial security. The “A” (Good) and “Baa” (Adequate) ranges are the third- and fourth-highest, respectively, 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 groups, with 1 being the highest and 3 being the lowest. These modifiers are not added to ratings in the “Aaa” category or to ratings below the “Caa” category. Accordingly, the “A1,” “A2,” “Baa2” and “Baa3” ratings are the fifth-, sixth-, ninth- and tenth-highest, respectively, of Moody’s 21 ratings categories. Short-term rating “P-1” is the highest rating and shows superior ability for repayment of short-term debt obligations. Issuers or issues rated “Aa.mx” demonstrate very strong creditworthiness relative to other issuers in Mexico.

Fitch states that “A” (Strong) rated insurance companies are viewed as possessing strong capacity to meet policyholder and contract obligations. The “A” rating category is the third-highest of eight financial strength rating categories, which range from “AAA” to “C.” 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 “A-” rating is the seventh-highest of Fitch’s 21 ratings categories.

DBRS states that long-term obligations rated “AA” are of superior credit quality. Given the 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 the company cannot assure you that it will maintain the current ratings in the future. Other agencies may also rate the company or its insurance subsidiaries on a solicited or an unsolicited basis.

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.

Inquiries:

Alicia Charity, 804-662-2248
Alicia.Charity@genworth.com