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

August 5, 2026
Date of Report
(Date of earliest event reported)

GENWORTH FINANCIAL, INC.
(Exact name of registrant as specified in its charter)

Delaware	001-32195	80-0873306
(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

11011 West Broad Street, Glen Allen, Virginia	23060
(Address of principal executive offices)	(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):

o Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

o Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

o Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

o Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol	Name of each exchange on which registered
Common Stock, par value $.001 per share	GNW	New York Stock Exchange

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company o

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. o

Item 2.02 Results of Operations and Financial Condition.

On August 5, 2026, Genworth Financial, Inc. (the “Company”) issued (1) a press release announcing its financial results for the quarter ended June 30, 2026, 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 June 30, 2026, 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 purposes of Section 18 of the Securities Exchange Act of 1934 (the “Exchange Act”) or otherwise subject to the liabilities under that Section and shall not be deemed to be incorporated by reference into any filing of the company under the Securities Act of 1933, as amended or the Exchange Act, except as shall be expressly set forth by specific reference in such filing. 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:

Exhibit Number	Description of Exhibit
99.1	Press Release dated August 5, 2026
99.2	Financial Supplement for the quarter ended June 30, 2026
104	Cover Page Interactive Data File (the Cover Page Interactive Data File is embedded within the Inline XBRL document)

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: August 5, 2026

By: /s/ Darren W. Woodell

Darren W. Woodell
Vice President and Controller
(Principal Accounting Officer)

News Release

Genworth

Genworth Financial Announces Second Quarter 2026 Results

Strategic Highlights

- Strong capital returns from Enact, with $103M received in the quarter
- Repurchased $62M of shares in the quarter; $918M since program inception through June 30, 2026
- CareScout delivered 1,459 matches[1] in the quarter, with continued progress expanding the network
- Care Assurance Worksite ready for 3Q launch; approved in 34 states as of June 30, 2026
- Continued progress on the LTC[2] MYRAP[3] with approximately $34.8B estimated net present value achieved since 2012 from IFAs[4]

Financial Highlights

- Net income[5] of $47M, or $0.12 per diluted share, and adjusted operating income, excluding Closed Block[5,6] of $112M, or $0.29 per diluted share
- Enact reported adjusted operating income of $143M[5] in the quarter; PMIERs sufficiency ratio[7] remains strong at 161%[8]
- Legacy insurance companies'[9] RBC ratio[10] of 286%[8]
- Genworth holding company cash and liquid assets of $215M[11] at quarter-end

Richmond, VA (August 5, 2026) – Genworth Financial, Inc. (NYSE: GNW) today reported results for the quarter ended June 30, 2026.

"Our second quarter results reflect continued execution across our strategic priorities," said Jerome Upton, Interim President & CEO and CFO. "Enact generated strong capital returns that supported our share repurchase program, we expanded the CareScout platform across home care and senior living communities, and we further strengthened the self-sustainability of the Closed Block. Together, these actions position Genworth to continue to drive sustainable long-term growth and create value for shareholders."

Consolidated Metrics *(Amounts in millions, except per share data)*	**Q2 2026**	**Q1 2026**	**Q2 2025**
Net income (loss)[5]	$ 47	$ 47	$ 51
Net income (loss) per diluted share[5]	$ 0.12	$ 0.12	$ 0.12
Adjusted operating income (loss), excluding Closed Block[5,6]	$ 112	$ 109	$ 112
Adjusted operating income (loss), excluding Closed Block per diluted share[5,6]	$ 0.29	$ 0.28	$ 0.27
Weighted-average diluted shares	386.3	393.7	417.5

Consolidated GAAP Financial Highlights

- Net income was driven by Enact, which had strong operating performance
- Net investment income, net of taxes, was $660 million in the quarter, up from $605 million in the prior quarter and $634 million in the prior year primarily from higher income from limited partnerships and U.S. Government Treasury Inflation-Protected Securities
- Net investment gains, net of taxes, increased net income by $29 million in the quarter, compared with losses of $21 million in the prior quarter and $22 million in the prior year. The investment gains in the current quarter were driven primarily by mark-to-market adjustments on equity securities

Enact

Operating Metrics *(Dollar amounts in millions, except where indicated)*	Q2 2026	Q1 2026	Q2 2025
Adjusted operating income (loss)[5]	$ 143	$ 140	$ 141
Primary new insurance written	$ 15,199	$ 12,786	$ 13,254
Primary insurance in-force *(amounts in billions)*	$ 274.0	$ 272.5	$ 269.8
Loss ratio	14 %	15 %	10 %
Equity[12]	$ 4,373	$ 4,328	$ 4,244

- Results in the quarter included a pre-tax reserve release of $37 million reflecting favorable cure performance and loss mitigation activities. The prior quarter and prior year included pre-tax reserve releases of $39 million and $48 million, respectively
- Pre-tax net investment income of $73 million was up from $66 million in the prior year from higher yields and higher average invested assets
- Primary new insurance written (NIW) increased 19% versus the prior quarter from seasonality and 15% versus the prior year primarily from a larger estimated market size
- Primary insurance in-force increased 2% versus the prior year, driven by NIW and continued elevated persistency

Capital Metric	Q2 2026	Q1 2026	Q2 2025
PMIERs sufficiency ratio[7,8]	161%	162%	165%

- Enact paid a quarterly dividend of $0.24 per share
- Estimated PMIERs sufficiency ratio of 161%, $1,894 million above requirements

Corporate and Other

Operating Metric *(Amounts in millions)*	Q2 2026	Q1 2026	Q2 2025
Adjusted operating income (loss)[6]	$ (31)	$ (31)	$ (29)

- Current quarter results were primarily driven by continued investment in CareScout to fund growth in the services business and debt service

Closed Block

Operating Metric *(Amounts in millions)*	**Q2 2026**	**Q1 2026**	**Q2 2025**
Adjusted operating income (loss)	$ (110)	$ (32)	$ (44)

- Current quarter results were primarily driven by a $127 million pre-tax A/E[13] loss
  - Lower terminations in LTC, including seasonally lower mortality
  - LTC claims continued to grow as the block ages
- Prior quarter included net insurance recoveries of $65 million pre-tax in LTC; prior year included a $26 million pre-tax gain from a third-party reinsurance recapture
- Results in the prior quarter and prior year reflected pre-tax A/E losses of $36 million and $52 million, respectively

Statutory Results[8,9] and RBC Ratio[8,9] *(Dollar amounts in millions)*	**Q2 2026**	**Q1 2026**	**Q2 2025**
Statutory pre-tax income (loss)[8,14]	$ 6	$ (77)	$ 81
Long-term care insurance	(82)	(40)	(26)
Life insurance	(22)	(57)	18
Annuities	110	20	89
GLIC consolidated RBC ratio[8,10]	286%	289%	304%

- Statutory pre-tax income was $6 million in the current quarter
  - LTC continued to benefit from premium increases and benefit reductions from IFAs. Mortality was lower than the prior year, but in line with nationwide trends. Claims continued to grow as the block ages. Current and prior quarter results reflected a benefit from net insurance recoveries of $18 million and $50 million, respectively
  - Life insurance results included unfavorable impacts from the aging of the block that were smaller than the prior quarter but larger than the prior year. Mortality in the current quarter was unfavorable compared to the prior year
  - Annuities results reflected $97 million favorable equity market and interest rate impacts compared to $13 million unfavorable in the prior quarter and $79 million favorable in the prior year. Additionally, the prior quarter included a $19 million favorable reserve release from a required regulatory update
- Current quarter estimated GLIC consolidated RBC ratio was 286%, down from the prior quarter, primarily from losses in LTC, including higher required capital on claims

Holding Company Cash and Liquid Assets

(Amounts in millions)	Q2 2026	Q1 2026	Q2 2025
Holding company cash and liquid assets[11,15]	$ 215	$ 166	$ 248

- Cash and liquid assets were $215 million at the end of the current quarter, which included approximately $81 million of cash held for future obligations, including advance cash payments from the company's subsidiaries
- Cash inflows during the current quarter included $103 million from Enact capital returns
- Current quarter cash outflows included $62 million in share repurchases, $17 million related to debt servicing costs and the repurchase of $10 million in principal of holding company debt at a discount

Capital Allocation and Shareholder Returns

- Executed $62 million in share repurchases in the quarter at an average price of $8.74 per share
- Executed $128 million in share repurchases at an average price of $8.67 per share year-to-date through June 30, 2026
- Executed $918 million in share repurchases since the program's inception through June 30, 2026 at an average price of $6.47 per share

About Genworth Financial

Genworth Financial, Inc. (NYSE: GNW) is a publicly traded holding company headquartered in Richmond, Virginia. Through its family of brands—including CareScout, Genworth, and Enact—Genworth uses its more than 150 years of experience to help families navigate the aging journey with clarity and confidence, offering guidance, products, and services that support caregiving decisions, long-term care planning, and the financial challenges of aging. Genworth is the majority owner of Enact Holdings, Inc. (Nasdaq: ACT), a leading U.S. mortgage insurance provider. For more information, visit https://www.genworth.com.

Conference Call Information

Investors are encouraged to read this press release, summary presentation and financial supplement which are now posted on the company's website, https://investor.genworth.com.

Genworth will conduct a conference call on August 6, 2026 at 10:00 a.m. (ET) to discuss its second quarter results, which will be accessible via:

- Telephone: 800-330-6710 or 213-279-1505 (outside the U.S.); conference ID # 2307160; or
- Webcast: https://investor.genworth.com/news-events/ir-calendar

Allow at least 15 minutes prior to the call time to register for the call. A replay of the webcast will be available on the company's website for one year.

Prior to Genworth's conference call, Enact will hold a conference call on August 6, 2026 at 8:00 a.m. (ET) to discuss its second quarter results, which will be accessible via:

- Telephone: Click here to obtain a dial-in number and unique PIN for Enact's live question and answer session; or
- Webcast: https://ir.enactmi.com/news-and-events/events

Allow at least 15 minutes prior to the call time to register for the call.

Contact Information:

Investors:	Christine Jewell InvestorInfo@genworth.com
Media:	Evans Mandes Evans.Mandes@genworth.com

Use of Non-GAAP Measures

The company uses non-GAAP financial measures entitled "adjusted operating income (loss)" and "adjusted operating income (loss), excluding Closed Block." These non-GAAP financial measures are evaluated by management and the company's Board of Directors to assess performance, manage capital allocation, and in the case of adjusted operating income (loss), excluding Closed Block, as a factor for determining annual incentive awards and compensation for senior management. These measures have been established to more accurately reflect overall operating performance, as they minimize the impact of macroeconomic volatility. Management believes using adjusted operating income (loss), excluding Closed Block as a consolidated measure of profit or loss better aligns with the company's strategy and capital allocation framework, as no capital is allocated to the Closed Block segment, which operates on a standalone basis, using existing capital and reserves, along with in-force management actions, to meet future obligations. The company also continues to report adjusted operating income (loss) for the Closed Block segment, as it believes it is the appropriate measure of profit or loss in accordance with segment reporting. Although adjusted operating income (loss) and adjusted operating income (loss), excluding Closed Block are non-GAAP financial measures, the company believes these measures aid in understanding the underlying performance of its operations.

The company defines adjusted operating income (loss) as income (loss) from continuing operations excluding:

- net income (loss) attributable to noncontrolling interests,
- net investment gains (losses),
- changes in fair value of market risk benefits attributable to interest rates, equity markets and associated hedges,
- gains (losses) on the sale of businesses,
- gains (losses) on the early extinguishment of debt,
- restructuring costs, and
- infrequent or unusual non-operating items.

A component of the company's net investment gains (losses) is the result of estimated future credit losses, 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) can be subject to the company's discretion and are influenced by market opportunities, as well as asset-liability matching considerations. The company excludes the items listed above from adjusted operating income (loss) because, in the company's opinion, they are not indicative of overall operating performance.

Adjustments to reconcile net income (loss) to adjusted operating income (loss) assume a 21% current tax rate, plus any associated deferred taxes, and are net of the portion attributable to noncontrolling interests. Changes in fair value of market risk benefits and associated hedges are adjusted to exclude changes in reserves, attributed fees and benefit payments.

Adjusted operating income (loss), excluding Closed Block is derived from adjusted operating income (loss) and excludes adjusted operating income (loss) of the company's Closed Block segment. While some of the excluded items may be significant components of net income (loss) determined in accordance with GAAP, the company believes that adjusted operating income (loss), and measures that are derived from or incorporate adjusted operating income (loss), including adjusted operating income (loss), excluding Closed Block, are appropriate measures that are useful to investors because they identify the income (loss) attributable to the ongoing operations of the company. Adjusted operating income (loss) and adjusted operating income (loss), excluding Closed Block are not measures of complete profitability; therefore, they should not be considered in isolation or viewed as substitutes for GAAP net income (loss). In addition, the company's definition of adjusted operating income (loss) may differ from the definitions used by other companies. In reporting non-GAAP measures in the future, the company may make other adjustments to exclude items it does not consider reflective of its core operating performance. The company may also disclose other non-GAAP operating measures in the future if it believes that such measures would be helpful to investors in their evaluation of the company.

A table at the end of this press release provides a reconciliation of net income (loss) available to Genworth Financial, Inc.'s common stockholders to adjusted operating income (loss) and adjusted operating income (loss), excluding Closed Block for the three months ended June 30, 2026 and 2025, as well as the three months ended March 31, 2026.

Management also reports revenues of its CareScout services business (CareScout Services) to monitor growth of the business. CareScout Services revenues, which are included in Corporate and Other, primarily consist of fees from the CareScout Quality Network and placement fees earned when placing a care seeker in a senior living community, along with service fees such as eligibility assessments and Care Plans. To arrive at CareScout Services revenues, Corporate and Other revenues are adjusted to exclude intercompany eliminations, revenues from other businesses not individually reportable, including the company's CareScout insurance business (CareScout Insurance) and international businesses, and other sources of revenue such as corporate net investment income and net investment gains (losses). See the table at the end of this press release for a reconciliation of total Corporate and Other revenues to CareScout Services revenues.

Statutory Accounting Data

The company presents certain supplemental statutory data for GLIC and its consolidating life insurance subsidiaries that has been prepared on the basis of statutory accounting principles (SAP). GLIC and its consolidating life insurance subsidiaries file financial statements with state insurance regulatory authorities and the National Association of Insurance Commissioners that are prepared using SAP, an accounting basis either prescribed or permitted by such authorities. Due to differences in methodology between SAP and GAAP, the values for assets, liabilities and equity, and the recognition of income and expenses, reflected in financial statements prepared in accordance with GAAP are materially different from those reflected in financial statements prepared under SAP. This supplemental statutory data should not be viewed as an alternative to, or used in lieu of, GAAP.

This supplemental statutory data includes the company action level RBC ratio for GLIC and its consolidating life insurance subsidiaries as well as combined statutory pre-tax earnings from the principal legacy insurance companies, GLIC, GLAIC and GLICNY. Statutory pre-tax earnings represent the net gain from operations, including the impact from in-force rate actions, before dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses). The combined product level statutory pre-tax earnings are grouped on a consistent basis as those provided on page six of the statutory Annual Statements. Management uses and provides this supplemental statutory data because it believes it provides a useful measure of, among other things, statutory pre-tax earnings and the adequacy of capital. Management uses this data to measure against its policy to manage the legacy insurance companies with internally generated capital.

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,” “may” 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. Examples of forward-looking statements include statements the company makes relating to potential dividends or share repurchases; future return of capital by Enact Holdings, Inc. (Enact Holdings), including share repurchases, and quarterly and special dividends; the cumulative economic benefit of approved and future rate increases and benefit reductions included in the multi-year in-force rate action plan and other reduced benefit options associated with the long-term care insurance products in the company’s Closed Block segment; planned investments in and the company’s outlook for new lines of business or new insurance and other products and services, such as those it is pursuing with its CareScout business (CareScout), including through its CareScout services business (CareScout Services) and its CareScout insurance business (CareScout Insurance); future financial performance, including the expectation that quarterly adverse variances between actual and expected experience could persist resulting in future remeasurement losses in the company’s Closed Block segment; the resolution of the appeal or any potential litigation recovery amounts in connection with the AXA S.A. (AXA) and Santander Cards UK Limited (Santander) litigation, and Genworth’s planned use of proceeds from any recovery in connection with the litigation, including share repurchases, debt repurchases and investments in new businesses; future financial condition and liquidity of the company’s businesses; and statements the company makes regarding the outlook of the U.S. economy.

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 from those in the forward-looking statements due to global political, economic, inflation, business, competitive, market, regulatory and other factors and risks, including but not limited to, the following:

- the inability to successfully launch new lines of business, including long-term care insurance and other products and services the company is pursuing with CareScout;
- the company’s failure to maintain the self-sustainability of GLIC and its subsidiaries, collectively referred to as “Closed Block” or its “legacy insurance subsidiaries,” including as a result of the inability to achieve desired levels of in-force management actions and/or the timing of future premium rate increases and associated benefit reductions taking longer to achieve than originally assumed; other regulatory actions negatively impacting the company’s life insurance businesses;
- inaccuracies or changes in estimates, assumptions, methodologies, valuations, projections and/or models, which result in inadequate reserves or other adverse results (including as a result of any changes in connection with quarterly, annual or other reviews);
- the impact on holding company liquidity caused by an inability to receive dividends or any other returns of capital from Enact Holdings, and limited sources of capital and financing and the need to seek additional capital on unfavorable terms;

- the impact on any potential recovery in the AXA and Santander litigation resulting from a successful appeal, significant delays or any other adverse development in the litigation;
- adverse changes to the structure or requirements of Federal National Mortgage Association (Fannie Mae), Federal Home Loan Mortgage Corporation (Freddie Mac) or the U.S. mortgage insurance market; an increase in the number of loans insured through federal government mortgage insurance programs, including those offered by the Federal Housing Administration; the inability of Enact Holdings and/or its U.S. mortgage insurance subsidiaries to continue to meet the requirements mandated by PMIERs (or any adverse changes thereto), the inability to meet minimum statutory capital requirements of applicable regulators or the mortgage insurer eligibility requirements of Fannie Mae or Freddie Mac;
- changes in economic, market and political conditions, labor shortages and fluctuating interest rates; unanticipated financial events, which could lead to market-wide liquidity problems and other significant market disruption resulting in losses, defaults or credit rating downgrades of other financial institutions; deterioration in economic conditions, a recession or a decline in home prices, all of which could be driven by many potential factors, including a U.S. federal government shutdown; an increase in the cost of care impacting the company's long-term care insurance products included in its Closed Block segment; changes in international trade policy, including the potential impact of new or increased tariffs, retaliatory policies or actions from other countries, and trade wars or other events that lead to political and economic instability; changes in government or monetary policies; changes within regulatory agencies; changes in immigration policy; and fluctuations in international securities markets;
- downgrades in financial strength and credit ratings and potential adverse impacts to liquidity; counterparty credit risks; defaults by counterparties to reinsurance arrangements or derivative instruments; defaults or other events impacting the value of invested assets, including private equity and private credit;
- changes in tax rates or tax laws, or changes in accounting and reporting standards;
- litigation and regulatory investigations or other actions, including commercial and contractual disputes with counterparties;
- the inability to retain, attract and motivate qualified employees or senior management;
- changes in the composition of Enact Holdings' business or undue concentration by customer or geographic region;
- the impact from deficiencies in the company's disclosure controls and procedures or internal control over financial reporting;
- the occurrence of natural or man-made disasters, including geopolitical tensions and war (including the Russian invasion of Ukraine, ongoing conflict between Iran and the United States, and economic competition between the United States and China, among others), a public health emergency, including pandemics, or climate change;
- the inability to effectively manage technology systems (including artificial intelligence), cyber incidents or other failures, disruptions or security breaches of the company or its third-party vendors, as well as unknown risks and uncertainties associated with artificial intelligence;
- the inability of third-party vendors to meet their obligations to the company;
- the lack of availability, affordability or adequacy of reinsurance to protect the company against losses;
- a decrease in the volume of high loan-to-value home mortgage originations or an increase in the volume of mortgage insurance cancellations;
- unanticipated claims resulting from Enact Holdings' delegated underwriting and loss mitigation programs;
- the impact of medical advances such as genetic research and diagnostic imaging, emerging new technology, including artificial intelligence and related legislation; and
- other factors described in the risk factors contained in Item 1A of the company's Annual Report on Form 10-K filed with the U.S. Securities and Exchange Commission on February 27, 2026.

The company provides additional information regarding these risks and uncertainties in its Annual Report on Form 10-K. Unlisted factors may present significant additional obstacles to the realization of forward-looking statements. Accordingly, for the foregoing reasons, the company cautions the reader against relying on any forward-looking statements. The company undertakes no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise, except as may be required under applicable securities laws.

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

	Three months ended June 30, 2026	Three months ended June 30, 2025	Three months ended March 31, 2026
Revenues:			
Premiums	$ 875	$ 865	$ 881
Net investment income	836	802	766
Net investment gains (losses)	37	(28)	(26)
Policy fees and other income	153	157	156
Total revenues	1,901	1,796	1,777
Benefits and expenses:			
Benefits and other changes in policy reserves	1,233	1,195	1,224
Liability remeasurement (gains) losses	132	60	44
Changes in fair value of market risk benefits and associated hedges	(17)	(10)	10
Interest credited	96	94	95
Acquisition and operating expenses, net of deferrals	268	249	213
Amortization of deferred acquisition costs and intangibles	54	57	55
Interest expense	26	26	25
Total benefits and expenses	1,792	1,671	1,666
Income (loss) from continuing operations before income taxes	109	125	111
Provision (benefit) for income taxes	26	35	31
Income (loss) from continuing operations	83	90	80
Income (loss) from discontinued operations, net of taxes	(2)	(7)	(1)
Net income (loss)	81	83	79
Less: net income (loss) attributable to noncontrolling interests	34	32	32
Net income (loss) available to Genworth Financial, Inc.'s common stockholders	$ 47	$ 51	$ 47
Income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders per share:			
Basic	$ 0.13	$ 0.14	$ 0.12
Diluted	$ 0.13	$ 0.14	$ 0.12
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per share:			
Basic	$ 0.12	$ 0.12	$ 0.12
Diluted	$ 0.12	$ 0.12	$ 0.12
Weighted-average common shares outstanding:			
Basic	381.3	413.2	388.1
Diluted	386.3	417.5	393.7

Reconciliation of Net Income (Loss) to Adjusted Operating Income (Loss) and Adjusted Operating Income (Loss), Excluding Closed Block
(Amounts in millions, except per share amounts)
(Unaudited)

	Three months ended June 30,		Three months ended March 31,
	2026	2025	2026
Net income (loss) available to Genworth Financial, Inc.'s common stockholders	$ 47	$ 51	$ 47
Add: net income (loss) attributable to noncontrolling interests	34	32	32
Net income (loss)	81	83	79
Less: income (loss) from discontinued operations, net of taxes	(2)	(7)	(1)
Income (loss) from continuing operations	83	90	80
Less: net income (loss) attributable to noncontrolling interests	34	32	32
Income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders	49	58	48
Adjustments to income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders:			
Net investment (gains) losses, net[16]	(37)	27	25
Changes in fair value of market risk benefits attributable to changes in interest rates, equity markets and associated hedges[17]	(23)	(15)	9
(Gains) losses on early extinguishment of debt	(1)	—	—
Expenses related to restructuring	2	—	2
Taxes on adjustments	12	(2)	(7)
Adjusted operating income (loss)	2	68	77
Adjustment to exclude Closed Block segment adjusted operating (income) loss	110	44	32
Adjusted operating income (loss), excluding Closed Block	$ 112	$ 112	$ 109
Adjusted operating income (loss):			
Enact segment	$ 143	$ 141	$ 140
Corporate and Other	(31)	(29)	(31)
Closed Block segment	(110)	(44)	(32)
Adjusted operating income (loss)	$ 2	$ 68	$ 77
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per share:			
Basic	$ 0.12	$ 0.12	$ 0.12
Diluted	$ 0.12	$ 0.12	$ 0.12
Adjusted operating income (loss), excluding Closed Block per share:			
Basic	$ 0.29	$ 0.27	$ 0.28
Diluted	$ 0.29	$ 0.27	$ 0.28
Weighted-average common shares outstanding:			
Basic	381.3	413.2	388.1
Diluted	386.3	417.5	393.7

Reconciliation of Total Corporate and Other Revenues to CareScout Services Revenues
(Amounts in millions)
(Unaudited)

	Three months ended June 30,		Three months ended March 31,
	2026	2025	2026
Total Corporate and Other revenues	$ 3	$ (21)	$ 15
Less: intercompany eliminations	(3)	(4)	(4)
Less: other revenues	—	(21)	13
CareScout Services revenues	$ 6	$ 4	$ 6

Footnote Definitions

[1] A match is identified when CareScout validates and approves a home care invoice that demonstrates a CareScout member has received services for the first time and the appropriate discount was applied, or receives notice of a move-in to a senior living community.

[2] Long-term care insurance.

[3] Multi-year rate action plan.

[4] In-force rate actions.

[5] All references reflect amounts available to Genworth's common stockholders.

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

[7] The Private Mortgage Insurer Eligibility Requirements (PMIERs) sufficiency ratio is calculated as available assets divided by required assets as defined within PMIERs.

[8] Company estimate for the second quarter of 2026 due to timing of the preparation and filing of the statutory financial statement(s).

[9] Includes Genworth's legacy insurance companies: Genworth Life Insurance Company (GLIC), Genworth Life and Annuity Insurance Company (GLAIC) and Genworth Life Insurance Company of New York (GLICNY).

[10] Risk-based capital ratio based on company action level for GLIC consolidated.

[11] Included approximately $81 million, $50 million and $128 million of cash held for future obligations, including advance cash payments from the company's subsidiaries as of June 30, 2026, March 31, 2026 and June 30, 2025, respectively.

[12] Reflected Genworth's ownership of equity including accumulated other comprehensive income (loss) and excluding noncontrolling interests of $1,037 million, $1,026 million and $991 million as of June 30, 2026, March 31, 2026 and June 30, 2025, respectively.

[13] Actual variances from expected experience.

[14] Net gain (loss) from operations before dividends to policyholders, refunds to members and federal income taxes for GLIC, GLAIC and GLICNY, and before realized capital gains or (losses).

[15] Holding company cash and liquid assets comprises assets held in Genworth Holdings, Inc. (the issuer of outstanding public debt) which is a wholly-owned subsidiary of Genworth Financial, Inc.

[16] Net investment (gains) losses were adjusted for the portion attributable to noncontrolling interests of $1 million for both the three months ended June 30, 2025 and March 31, 2026.

[17] Changes in fair value of market risk benefits and associated hedges were adjusted to exclude changes in reserves, attributed fees and benefit payments of $(6) million and $(5) million for the three months ended June 30, 2026 and 2025, respectively, and $(1) million for the three months ended March 31, 2026.

Exhibit 99.2

Genworth

Second Quarter Financial Supplement

June 30, 2026

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2026

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Note:

Unless otherwise stated, all references in this financial supplement to income (loss) from continuing operations, income (loss) from continuing operations per share, net income (loss), net income (loss) per share, adjusted operating income (loss), adjusted operating income (loss), excluding Closed Block, adjusted operating income (loss), excluding Closed Block per share, book value and book value per share should be read as income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders, income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders per share, net income (loss) available to Genworth Financial, Inc.'s common stockholders, net income (loss) available to Genworth Financial, Inc.'s common stockholders per share, non-U.S. Generally Accepted Accounting Principles (U.S. GAAP) adjusted operating income (loss) available to Genworth Financial, Inc.'s common stockholders, non-U.S. GAAP (non-GAAP) adjusted operating income (loss), excluding Closed Block available to Genworth Financial, Inc.'s common stockholders, non-GAAP adjusted operating income (loss), excluding Closed Block 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
SECOND QUARTER 2026

Dear Investor,

Thank you for your continued interest in Genworth Financial, Inc.

Please see the accompanying press release and summary presentation posted to the company's website at https://investor.genworth.com for additional information regarding its second quarter 2026 earnings results.

Investors are encouraged to listen to the company's earnings call on the second quarter 2026 results at 10:00 a.m. (ET) on August 6, 2026. The company's conference call will be accessible via telephone and internet. The dial-in number for Genworth's August 6 conference call is 800-330-6710 or 213-279-1505 (outside the U.S.); conference ID #2307160. To participate in the call by webcast, register at least 15 minutes in advance at https://investor.genworth.com.

Regards,

Christine Jewell
Investor Relations
InvestorInfo@genworth.com

Use of Non-GAAP Measures

The company uses non-GAAP financial measures entitled “adjusted operating income (loss)” and “adjusted operating income (loss), excluding Closed Block.” These non-GAAP financial measures are evaluated by management and the company’s Board of Directors to assess performance, manage capital allocation, and in the case of adjusted operating income (loss), excluding Closed Block, as a factor for determining annual incentive awards and compensation for senior management. These measures have been established to more accurately reflect overall operating performance, as they minimize the impact of macroeconomic volatility. Management believes using adjusted operating income (loss), excluding Closed Block as a consolidated measure of profit or loss better aligns with the company’s strategy and capital allocation framework, as no capital is allocated to the Closed Block segment, which operates on a standalone basis, using existing capital and reserves, along with in-force management actions, to meet future obligations. The company also continues to report adjusted operating income (loss) for the Closed Block segment, as it believes it is the appropriate measure of profit or loss in accordance with segment reporting. Although adjusted operating income (loss) and adjusted operating income (loss), excluding Closed Block are non-GAAP financial measures, the company believes these measures aid in understanding the underlying performance of its operations.

The company defines adjusted operating income (loss) as income (loss) from continuing operations excluding:

- net income (loss) attributable to noncontrolling interests,
- net investment gains (losses),
- changes in fair value of market risk benefits attributable to interest rates, equity markets and associated hedges,
- gains (losses) on the sale of businesses,
- gains (losses) on the early extinguishment of debt,
- restructuring costs and
- infrequent or unusual non-operating items.

A component of the company’s net investment gains (losses) is the result of estimated future credit losses, 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) can be subject to the company’s discretion and are influenced by market opportunities, as well as asset-liability matching considerations. The company excludes the items listed above from adjusted operating income (loss) because, in the company’s opinion, they are not indicative of overall operating performance.

Adjustments to reconcile net income (loss) to adjusted operating income (loss) assume a 21% current tax rate, plus any associated deferred taxes, and are net of the portion attributable to noncontrolling interests. Changes in fair value of market risk benefits and associated hedges are adjusted to exclude changes in reserves, attributed fees and benefit payments.

Adjusted operating income (loss), excluding Closed Block is derived from adjusted operating income (loss) and excludes adjusted operating income (loss) of the company’s Closed Block segment. While some of the excluded items may be significant components of net income (loss) determined in accordance with U.S. GAAP, the company believes that adjusted operating income (loss), and measures that are derived from or incorporate adjusted operating income (loss), including adjusted operating income (loss), excluding Closed Block, are appropriate measures that are useful to investors because they identify the income (loss) attributable to the ongoing operations of the company. Adjusted operating income (loss) and adjusted operating income (loss), excluding Closed Block are not measures of complete profitability; therefore, they should not be considered in isolation or viewed as substitutes for U.S. GAAP net income (loss). In addition, the company’s definition of adjusted operating income (loss) may differ from the definitions used by other companies. In reporting non-GAAP measures in the future, the company may make other adjustments to exclude items it does not consider reflective of its core operating performance. The company may also disclose other non-GAAP operating measures in the future if it believes that such measures would be helpful to investors in their evaluation of the company.

The table on page 9 of this financial supplement provides a reconciliation of net income (loss) to adjusted operating income (loss) and adjusted operating income (loss), excluding Closed Block for the periods presented and reflects adjusted operating income (loss) as determined in accordance with accounting guidance related to segment reporting. This financial supplement includes other non-GAAP measures, including “operating return on equity” and “adjusted expense ratio.” Management believes these non-GAAP measures enhance the understanding of the efficiency with which the company deploys its capital and its operating performance. See pages 32 and 33 of this financial supplement for additional details on these non-GAAP measures.

Management also reports revenues of its CareScout services business (CareScout Services) to monitor growth of the business. CareScout Services revenues, which are included in Corporate and Other, primarily consist of fees from the CareScout Quality Network and placement fees earned when placing a care seeker in a senior living community, along with service fees such as eligibility assessments and Care Plans. To arrive at CareScout Services revenues, Corporate and Other revenues are adjusted to exclude intercompany eliminations, revenues from other businesses not individually reportable, including the company’s CareScout insurance business (CareScout Insurance) and international businesses, and other sources of revenue such as corporate net investment income and net investment gains (losses). See page 25 of this financial supplement for a reconciliation of total Corporate and Other revenues to CareScout Services revenues.

Results of Operations and Selected Operating Performance Measures

The company allocates tax to its businesses at the U.S. corporate federal income tax rate of 21%. Each segment is then adjusted to reflect the unique tax attributes of that segment, such as permanent differences between U.S. GAAP and tax law. The difference between the consolidated provision for income taxes and the sum of the provision for income taxes in each segment is reflected in Corporate and Other.

The annually-determined tax rates and adjustments to each segment's provision for income taxes are estimates which are subject to review and could change from year to year. U.S. GAAP generally requires an annualized effective tax rate to be used for interim reporting periods, utilizing projections of full year results. However, in certain circumstances, it is appropriate to record the actual effective tax rate for the period if a reliable estimate cannot be made for the full year. For the first and second quarters of 2026 and the first three quarters of 2025, the company utilized the actual effective tax rate for the interim period to record the provision (benefit) for income taxes for its Closed Block segment and the annualized projected effective tax rate for its Enact segment and Corporate and Other.

This financial supplement contains selected operating performance measures including "new insurance written," "insurance in-force" and "risk in-force," which are commonly used in the insurance industry as measures of operating performance.

Management regularly monitors and reports new insurance written for the company's Enact segment as a measure of volume of new business generated in a period. The company considers new insurance written to be a measure of the operating performance of its Enact segment because it represents a measure of new sales of mortgage insurance policies during a specified period, rather than a measure of revenues or profitability during that period.

Management regularly monitors and reports insurance in-force and risk in-force for the company's Enact segment. Insurance in-force is a measure of the aggregate unpaid principal balance as of the respective reporting date for loans insured by the company's U.S. mortgage insurance subsidiaries. Risk in-force is based on the coverage percentage applied to the estimated current outstanding loan balance. These metrics are presented on a direct basis and exclude reinsurance. The company considers insurance in-force and risk in-force to be measures of the operating performance of its Enact segment because they represent measures of the size of its business at a specific date which will generate revenues and profits in a future period, rather than measures of its revenues or profitability during that period.

Management regularly monitors and reports a loss ratio for the company's Enact segment. The company considers the loss ratio, which is the ratio of benefits and other changes in policy reserves to net earned premiums, to be a measure of underwriting performance. The company believes the loss ratio helps to enhance the understanding of the operating performance of the Enact segment.

Management regularly monitors and reports insurance in-force for the life insurance products in its Closed Block segment. Insurance in-force for the company's life insurance products is a measure of the aggregate face value of outstanding insurance policies as of the respective reporting date. The company considers insurance in-force to be a measure of the operating performance of the life insurance products in its Closed Block segment because it represents a measure of the size of the business at a specific date, rather than a measure of revenues or profitability during that period.

These operating performance 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.

Statutory Accounting Data

The company presents certain supplemental statutory data for Genworth Life Insurance Company (GLIC) and its consolidating life insurance subsidiaries that has been prepared on the basis of statutory accounting principles (SAP). GLIC and its consolidating life insurance subsidiaries file financial statements with state insurance regulatory authorities and the National Association of Insurance Commissioners that are prepared using SAP, an accounting basis either prescribed or permitted by such authorities. Due to differences in methodology between SAP and U.S. GAAP, the values for assets, liabilities and equity, and the recognition of income and expenses, reflected in financial statements prepared in accordance with U.S. GAAP are materially different from those reflected in financial statements prepared under SAP. This supplemental statutory data should not be viewed as an alternative to, or used in lieu of, U.S. GAAP.

This supplemental statutory data includes the impact from in-force rate actions on pre-tax long-term care insurance statutory earnings. Statutory pre-tax earnings represent the net gain from operations, including the impact from in-force rate actions, before dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses). Management uses and provides this supplemental statutory data because it believes it provides a useful measure of, among other things, statutory pre-tax earnings and the adequacy of capital. Management uses this data to measure against its policy to manage its legacy insurance subsidiaries with internally generated capital.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2026

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

Balance Sheet Data	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
Total Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss)	$ 10,035	$ 10,039	$ 10,074	$ 10,158	$ 10,111
Total accumulated other comprehensive income (loss)[1]	(1,307)	(1,224)	(1,324)	(1,396)	(1,373)
Total Genworth Financial, Inc.'s stockholders' equity	$ 8,728	$ 8,815	$ 8,750	$ 8,762	$ 8,738
Book value per share	$ 23.07	$ 22.88	$ 22.33	$ 21.76	$ 21.22
Book value per share, excluding accumulated other comprehensive income (loss)	$ 26.52	$ 26.06	$ 25.71	$ 25.22	$ 24.56
Common shares outstanding as of the balance sheet date	378.4	385.2	391.8	402.7	411.7

	Twelve months ended				
Twelve Month Rolling Average ROE	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
U.S. GAAP Basis ROE	2.1 %	2.1 %	2.2 %	2.2 %	1.9 %
Operating ROE[2]	9.1 %	9.1 %	9.1 %	9.0 %	9.1 %

	Three months ended				
Quarterly Average ROE	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
U.S. GAAP Basis ROE	1.9 %	1.9 %	0.1 %	4.6 %	2.0 %
Operating ROE[2]	9.1 %	8.7 %	9.7 %	9.0 %	8.9 %

Basic and Diluted Shares	Three months ended June 30, 2026	Six months ended June 30, 2026
Weighted-average common shares used in basic earnings per share calculations	381.3	384.7
Potentially dilutive securities:		
Performance stock units, restricted stock units and other equity-based awards	5.0	5.3
Weighted-average common shares used in diluted earnings per share calculations	386.3	390.0

[1] As of June 30, 2026, March 31, 2026, December 31, 2025, September 30, 2025 and June 30, 2025, total accumulated other comprehensive income (loss) includes $945 million, $1,112 million, $463 million, $142 million and $769 million, net of taxes, respectively, related to changes in the discount rate used to remeasure the liability for future policy benefits and related reinsurance recoverables.

[2] See page 32 herein for a reconciliation of U.S. GAAP Basis ROE to Operating ROE.

Consolidated Quarterly Results

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2026

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

	2026			2025				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 875	$ 881	$ 1,756	$ 886	$ 886	$ 865	$ 862	$ 3,499
Net investment income	836	766	1,602	785	799	802	739	3,125
Net investment gains (losses)	37	(26)	11	(39)	99	(28)	27	59
Policy fees and other income	153	156	309	152	151	157	158	618
Total revenues	1,901	1,777	3,678	1,784	1,935	1,796	1,786	7,301
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	1,233	1,224	2,457	1,182	1,227	1,195	1,217	4,821
Liability remeasurement (gains) losses	132	44	176	143	106	60	4	313
Changes in fair value of market risk benefits and associated hedges	(17)	10	(7)	(4)	(1)	(10)	18	3
Interest credited	96	95	191	97	96	94	99	386
Acquisition and operating expenses, net of deferrals	268	213	481	265	259	249	236	1,009
Amortization of deferred acquisition costs and intangibles	54	55	109	57	57	57	60	231
Interest expense	26	25	51	26	27	26	26	105
Total benefits and expenses	1,792	1,666	3,458	1,766	1,771	1,671	1,660	6,868
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	109	111	220	18	164	125	126	433
Provision (benefit) for income taxes	26	31	57	4	9	35	36	84
INCOME (LOSS) FROM CONTINUING OPERATIONS	83	80	163	14	155	90	90	349
Income (loss) from discontinued operations, net of taxes[(1)]	(2)	(1)	(3)	21	(8)	(7)	(5)	1
NET INCOME (LOSS)	81	79	160	35	147	83	85	350
Less: net income (loss) attributable to noncontrolling interests	34	32	66	33	31	32	31	127
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ 47	$ 47	$ 94	$ 2	$ 116	$ 51	$ 54	$ 223
Earnings (Loss) Per Share Data:								
Income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders per share								
Basic	$ 0.13	$ 0.12	$ 0.25	$ (0.05)	$ 0.30	$ 0.14	$ 0.14	$ 0.54
Diluted	$ 0.13	$ 0.12	$ 0.25	$ (0.05)	$ 0.30	$ 0.14	$ 0.14	$ 0.54
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per share								
Basic	$ 0.12	$ 0.12	$ 0.24	$ —	$ 0.29	$ 0.12	$ 0.13	$ 0.54
Diluted	$ 0.12	$ 0.12	$ 0.24	$ —	$ 0.28	$ 0.12	$ 0.13	$ 0.54
Weighted-average common shares outstanding								
Basic	381.3	388.1	384.7	396.4	408.0	413.2	418.3	409.0
Diluted[(2)]	386.3	393.7	390.0	396.4	413.3	417.5	422.9	414.0

[(1)] Income (loss) from discontinued operations primarily includes legal costs related to litigation involving the company's former lifestyle protection insurance business, and in the fourth quarter of 2025, loss recoveries of $16 million.

[(2)] 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 loss from continuing operations for the three months ended December 31, 2025, the company was required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share for the three months ended December 31, 2025, as the inclusion of shares for performance stock units, restricted stock units and other equity-based awards of 6.0 million would have been antidilutive to the calculation. If the company had not incurred a loss from continuing operations for the three months ended December 31, 2025, dilutive potential weighted-average common shares outstanding would have been 402.4 million.

Reconciliation of Net Income (Loss) to Adjusted Operating Income (Loss) and Adjusted Operating Income (Loss), Excluding Closed Block
(amounts in millions, except per share amounts)

	2026			2025				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ 47	$ 47	$ 94	$ 2	$ 116	$ 51	$ 54	$ 223
Add: net income (loss) attributable to noncontrolling interests	34	32	66	33	31	32	31	127
NET INCOME (LOSS)	81	79	160	35	147	83	85	350
Less: income (loss) from discontinued operations, net of taxes	(2)	(1)	(3)	21	(8)	(7)	(5)	1
INCOME (LOSS) FROM CONTINUING OPERATIONS	83	80	163	14	155	90	90	349
Less: net income (loss) attributable to noncontrolling interests	34	32	66	33	31	32	31	127
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	49	48	97	(19)	124	58	59	222
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:								
Net investment (gains) losses, net[1]	(37)	25	(12)	38	(99)	27	(28)	(62)
Changes in fair value of market risk benefits attributable to interest rates, equity markets and associated hedges[2]	(23)	9	(14)	(6)	(3)	(15)	19	(5)
(Gains) losses on early extinguishment of debt	(1)	—	(1)	(1)	—	—	—	(1)
Expenses related to restructuring	2	2	4	—	1	—	(1)	—
Taxes on adjustments[3]	12	(7)	5	(4)	(6)	(2)	2	(10)
ADJUSTED OPERATING INCOME (LOSS)	2	77	79	8	17	68	51	144
Adjustment to exclude Closed Block segment adjusted operating (income) loss	110	32	142	114	96	44	63	317
ADJUSTED OPERATING INCOME (LOSS), EXCLUDING CLOSED BLOCK	$ 112	$ 109	$ 221	$ 122	$ 113	$ 112	$ 114	$ 461
ADJUSTED OPERATING INCOME (LOSS):								
Enact segment	$ 143	$ 140	$ 283	$ 146	$ 134	$ 141	$ 137	$ 558
Corporate and Other	(31)	(31)	(62)	(24)	(21)	(29)	(23)	(97)
Closed Block segment	(110)	(32)	(142)	(114)	(96)	(44)	(63)	(317)
ADJUSTED OPERATING INCOME (LOSS)	$ 2	$ 77	$ 79	$ 8	$ 17	$ 68	$ 51	$ 144
Earnings (Loss) Per Share Data:								
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per share								
Basic	$ 0.12	$ 0.12	$ 0.24	$ —	$ 0.29	$ 0.12	$ 0.13	$ 0.54
Diluted	$ 0.12	$ 0.12	$ 0.24	$ —	$ 0.28	$ 0.12	$ 0.13	$ 0.54
Adjusted operating income (loss), excluding Closed Block per share								
Basic	$ 0.29	$ 0.28	$ 0.57	$ 0.31	$ 0.28	$ 0.27	$ 0.27	$ 1.13
Diluted	$ 0.29	$ 0.28	$ 0.57	$ 0.31	$ 0.28	$ 0.27	$ 0.27	$ 1.11
Weighted-average common shares outstanding								
Basic	381.3	388.1	384.7	396.4	408.0	413.2	418.3	409.0
Diluted[4]	386.3	393.7	390.0	396.4	413.3	417.5	422.9	414.0

[1] Net investment (gains) losses were adjusted for the portion attributable to noncontrolling interests (see page 30 for reconciliation).

[2] Changes in fair value of market risk benefits and associated hedges were adjusted to exclude changes in reserves, attributed fees and benefit payments (see page 23 for reconciliation).

[3] Taxes on adjustments include tax expense of $3 million in the fourth quarter of 2025 and a tax benefit of $27 million in the third quarter of 2025 related to a release of a portion of the valuation allowance on certain deferred tax assets.

[4] 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 loss from continuing operations for the three months ended December 31, 2025, the company was required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share for the three months ended December 31, 2025, as the inclusion of shares for performance stock units, restricted stock units and other equity-based awards of 6.0 million would have been antidilutive to the calculation. If the company had not incurred a loss from continuing operations for the three months ended December 31, 2025, dilutive potential weighted-average common shares outstanding would have been 402.4 million.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2026

Consolidated Balance Sheets
(amounts in millions)

	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
ASSETS					
Investments:					
Fixed maturity securities available-for-sale, at fair value[(1)]	$ 45,264	$ 45,095	$ 45,762	$ 46,110	$ 45,672
Equity securities, at fair value	564	544	555	546	516
Commercial mortgage loans	6,408	6,351	6,363	6,374	6,390
Less: Allowance for credit losses	(57)	(58)	(59)	(59)	(56)
Commercial mortgage loans, net	6,351	6,293	6,304	6,315	6,334
Policy loans	2,385	2,301	2,297	2,311	2,366
Limited partnerships	3,538	3,528	3,484	3,473	3,337
Other invested assets	871	770	770	658	643
Total investments	58,973	58,531	59,172	59,413	58,868
Cash, cash equivalents and restricted cash	1,986	2,120	2,036	2,036	1,797
Accrued investment income	555	633	603	589	556
Deferred acquisition costs	1,497	1,540	1,586	1,632	1,680
Intangible assets and goodwill	201	199	198	184	185
Reinsurance recoverable	17,412	17,394	17,860	17,872	17,599
Less: Allowance for credit losses	(21)	(21)	(23)	(23)	(23)
Reinsurance recoverable, net	17,391	17,373	17,837	17,849	17,576
Other assets	474	468	418	421	479
Deferred tax asset	1,811	1,761	1,800	1,801	1,693
Market risk benefit assets	79	55	64	62	58
Separate account assets	4,396	4,093	4,369	4,449	4,394
Total assets	$ 87,363	$ 86,773	$ 88,083	$ 88,436	$ 87,286

[(1)]Amortized cost of $48,228 million, $48,192 million, $48,150 million, $48,379 million and $48,684 million as of June 30, 2026, March 31, 2026, December 31, 2025, September 30, 2025 and June 30, 2025, respectively, and allowance for credit losses of $22 million, $23 million, $23 million, $28 million and $25 million as of June 30, 2026, March 31, 2026, December 31, 2025, September 30, 2025 and June 30, 2025, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2026

Consolidated Balance Sheets
(amounts in millions)

	June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
LIABILITIES AND EQUITY					
Liabilities:					
Future policy benefits	$ 54,508	$ 54,082	$ 55,228	$ 55,364	$ 54,111
Policyholder account balances	13,895	13,871	13,843	14,039	14,163
Market risk benefit liabilities	366	423	413	429	453
Liability for policy and contract claims	757	743	727	710	763
Unearned premiums	81	85	92	96	101
Other liabilities	2,095	2,126	2,131	2,056	2,052
Long-term borrowings	1,500	1,509	1,513	1,520	1,520
Separate account liabilities	4,396	4,093	4,369	4,449	4,394
Liabilities related to discontinued operations[(1)]	—	—	—	2	—
Total liabilities	77,598	76,932	78,316	78,665	77,557
Equity:					
Common stock	1	1	1	1	1
Additional paid-in capital	11,885	11,873	11,888	11,879	11,871
Accumulated other comprehensive income (loss):					
Change in the discount rate used to measure future policy benefits	945	1,112	463	142	769
All other	(2,252)	(2,336)	(1,787)	(1,538)	(2,142)
Total accumulated other comprehensive income (loss)	(1,307)	(1,224)	(1,324)	(1,396)	(1,373)
Retained earnings	1,777	1,731	1,684	1,682	1,566
Treasury stock, at cost	(3,628)	(3,566)	(3,499)	(3,404)	(3,327)
Total Genworth Financial, Inc.'s stockholders' equity	8,728	8,815	8,750	8,762	8,738
Noncontrolling interests	1,037	1,026	1,017	1,009	991
Total equity	9,765	9,841	9,767	9,771	9,729
Total liabilities and equity	$ 87,363	$ 86,773	$ 88,083	$ 88,436	$ 87,286

[(1)]Liabilities related to discontinued operations primarily include legal costs related to litigation involving the sale of the company's former lifestyle protection insurance business.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2026

Consolidated Balance Sheet by Segment
(amounts in millions)

	June 30, 2026			
	Enact	Closed Block	Corporate and Other[1]	Total
ASSETS				
Cash and investments	$ 6,745	$ 53,605	$ 1,164	$ 61,514
Deferred acquisition costs and intangible assets	61	1,605	32	1,698
Reinsurance recoverable, net	5	17,386	—	17,391
Deferred tax and other assets	150	1,991	144	2,285
Market risk benefit assets	—	79	—	79
Separate account assets	—	4,396	—	4,396
Total assets	$ 6,961	$ 79,062	$ 1,340	$ 87,363
LIABILITIES AND EQUITY				
Liabilities:				
Future policy benefits	—	54,508	—	54,508
Policyholder account balances	—	13,895	—	13,895
Market risk benefit liabilities	—	366	—	366
Liability for policy and contract claims	599	151	7	757
Unearned premiums	81	—	—	81
Other liabilities	126	1,479	490	2,095
Borrowings	745	—	755	1,500
Separate account liabilities	—	4,396	—	4,396
Total liabilities	1,551	74,795	1,252	77,598
Equity:				
Allocated equity, excluding accumulated other comprehensive income (loss)	4,439	5,092	504	10,035
Allocated accumulated other comprehensive income (loss)	(66)	(825)	(416)	(1,307)
Total Genworth Financial, Inc.'s stockholders' equity	4,373	4,267	88	8,728
Noncontrolling interests	1,037	—	—	1,037
Total equity	5,410	4,267	88	9,765
Total liabilities and equity	$ 6,961	$ 79,062	$ 1,340	$ 87,363

[1]Includes start-up businesses, not individually reportable, that offer aging care services through CareScout Services and long-term care insurance products through CareScout Insurance, along with certain international businesses, debt financing expenses, unallocated corporate income and expenses, and eliminations of inter-segment transactions.

Consolidated Balance Sheet by Segment
(amounts in millions)

	March 31, 2026			
	Enact	Closed Block	Corporate and Other[1]	Total
ASSETS				
Cash and investments	$ 6,763	$ 53,324	$ 1,197	$ 61,284
Deferred acquisition costs and intangible assets	60	1,649	30	1,739
Reinsurance recoverable, net	6	17,367	—	17,373
Deferred tax and other assets	138	1,984	107	2,229
Market risk benefit assets	—	55	—	55
Separate account assets	—	4,093	—	4,093
Total assets	$ 6,967	$ 78,472	$ 1,334	$ 86,773
LIABILITIES AND EQUITY				
Liabilities:				
Future policy benefits	—	54,082	—	54,082
Policyholder account balances	—	13,871	—	13,871
Market risk benefit liabilities	—	423	—	423
Liability for policy and contract claims	590	146	7	743
Unearned premiums	85	—	—	85
Other liabilities	193	1,497	436	2,126
Borrowings	745	—	764	1,509
Separate account liabilities	—	4,093	—	4,093
Total liabilities	1,613	74,112	1,207	76,932
Equity:				
Allocated equity, excluding accumulated other comprehensive income (loss)	4,394	5,092	553	10,039
Allocated accumulated other comprehensive income (loss)	(66)	(732)	(426)	(1,224)
Total Genworth Financial, Inc.'s stockholders' equity	4,328	4,360	127	8,815
Noncontrolling interests	1,026	—	—	1,026
Total equity	5,354	4,360	127	9,841
Total liabilities and equity	$ 6,967	$ 78,472	$ 1,334	$ 86,773

[1]Includes other businesses not individually reportable, including CareScout Services, CareScout Insurance and certain international businesses, along with debt financing expenses, unallocated corporate income and expenses, and eliminations of inter-segment transactions.

Enact Segment

Adjusted Operating Income (Loss) - Enact Segment
(amounts in millions)

	2026			2025				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 245	$ 243	$ 488	$ 245	$ 245	$ 245	$ 245	$ 980
Net investment income	73	72	145	69	68	66	63	266
Net investment gains (losses)	(2)	(6)	(8)	(3)	(2)	(8)	(3)	(16)
Policy fees and other income	1	3	4	1	1	1	2	5
Total revenues	317	312	629	312	312	304	307	1,235
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	33	37	70	18	36	25	31	110
Acquisition and operating expenses, net of deferrals	50	47	97	57	51	50	50	208
Amortization of deferred acquisition costs and intangibles	2	2	4	2	2	3	2	9
Interest expense	13	12	25	13	13	12	12	50
Total benefits and expenses	98	98	196	90	102	90	95	377
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	219	214	433	222	210	214	212	858
Provision (benefit) for income taxes	44	46	90	45	47	46	46	184
INCOME (LOSS) FROM CONTINUING OPERATIONS	175	168	343	177	163	168	166	674
Less: net income (loss) attributable to noncontrolling interests	34	32	66	33	31	32	31	127
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	141	136	277	144	132	136	135	547
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:								
Net investment (gains) losses, net[1]	2	5	7	2	2	7	2	13
Expenses related to restructuring	1	—	1	—	1	(1)	1	1
Taxes on adjustments	(1)	(1)	(2)	—	(1)	(1)	(1)	(3)
ADJUSTED OPERATING INCOME (LOSS)	$ 143	$ 140	$ 283	$ 146	$ 134	$ 141	$ 137	$ 558

[1] Net investment (gains) losses were adjusted for the portion of net investment gain (losses) attributable to noncontrolling interests as reconciled below:

	2026 2Q	2026 1Q	2026 Total	2025 4Q	2025 3Q	2025 2Q	2025 1Q	2025 Total
Net investment (gains) losses, gross	$ 2	$ 6	$ 8	$ 3	$ 2	$ 8	$ 3	$ 16
Adjustment for net investment gains (losses) attributable to noncontrolling interests	—	(1)	(1)	(1)	—	(1)	(1)	(3)
Net investment (gains) losses, net	$ 2	$ 5	$ 7	$ 2	$ 2	$ 7	$ 2	$ 13

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2026

Selected Operating Metrics - Enact Segment
(dollar amounts in millions)

	2026			2025				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Direct Primary New Insurance Written	$ 15,199	$ 12,786	$ 27,985	$ 14,386	$ 14,048	$ 13,254	$ 9,818	$ 51,506
Direct Primary Insurance In-Force	$ 273,953	$ 272,475		$ 273,147	$ 272,349	$ 269,754	$ 268,366	
Direct Primary Risk In-Force	$ 71,616	$ 71,245		$ 71,363	$ 71,144	$ 70,401	$ 69,937	
Primary Delinquencies	24,330	24,670	24,330	24,885	23,382	22,118	22,349	24,885
New Delinquencies	12,299	13,559	25,858	13,679	12,998	11,567	12,237	50,481
Paid Claims	361	280	641	287	253	218	179	937
Primary Cures(1)	12,278	13,494	25,772	11,889	11,481	11,580	13,275	48,225
Loss Ratio(2)	14 %	15 %	14 %	7 %	15 %	10 %	12 %	11 %
Available Assets Above PMIERs Requirements(3)	$ 1,894	$ 1,919		$ 1,919	$ 1,904	$ 1,961	$ 1,966	
PMIERs Sufficiency Ratio(3)	161 %	162 %		162 %	162 %	165 %	165 %	
Reserves:								
Direct primary case(4)	$ 540	$ 532		$ 515	$ 520	$ 500	$ 489	
All other(4)	59	58		57	52	52	54	
Total Reserves	$ 599	$ 590		$ 572	$ 572	$ 552	$ 543	

(1)Includes rescissions and claim denials.

(2)The loss ratio is calculated using whole dollars and may be different than the ratio calculated using the rounded numbers included herein.

(3)The Private Mortgage Insurer Eligibility Requirements (PMIERs) sufficiency ratio is calculated as available assets divided by required assets as defined within PMIERs. The current period PMIERs sufficiency ratio is an estimate due to the timing of the PMIERs filing.

(4)Direct primary case reserves exclude loss adjustment expenses (LAE), pool, incurred but not reported (IBNR) and reinsurance reserves. Other includes LAE, pool, IBNR and reinsurance reserves.

For additional information related to the Enact segment, refer to the current quarter Quarterly Financial Supplement posted to the Enact Holdings, Inc. investor page:
https://ir.enactmi.com/financials-and-filings/quarterly-results

Closed Block Segment

Adjusted Operating Income (Loss) - Closed Block Segment
(amounts in millions)

	2026			2025				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 627	$ 636	$ 1,263	$ 637	$ 639	$ 617	$ 615	$ 2,508
Net investment income	758	691	1,449	711	726	732	671	2,840
Net investment gains (losses)	46	(27)	19	(28)	93	8	30	103
Policy fees and other income	150	150	300	150	150	156	156	612
Total revenues	1,581	1,450	3,031	1,470	1,608	1,513	1,472	6,063
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	1,202	1,189	2,391	1,166	1,194	1,171	1,188	4,719
Liability remeasurement (gains) losses	132	44	176	143	106	60	4	313
Changes in fair value of market risk benefits and associated hedges	(17)	10	(7)	(4)	(1)	(10)	18	3
Interest credited	96	95	191	97	96	94	99	386
Acquisition and operating expenses, net of deferrals	185	132	317	173	178	170	167	688
Amortization of deferred acquisition costs and intangibles	49	51	100	53	54	53	57	217
Total benefits and expenses	1,647	1,521	3,168	1,628	1,627	1,538	1,533	6,326
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(66)	(71)	(137)	(158)	(19)	(25)	(61)	(263)
Provision (benefit) for income taxes	(10)	(10)	(20)	(27)	2	1	(7)	(31)
INCOME (LOSS) FROM CONTINUING OPERATIONS	(56)	(61)	(117)	(131)	(21)	(26)	(54)	(232)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:								
Net investment (gains) losses	(46)	27	(19)	28	(93)	(8)	(30)	(103)
Changes in fair value of market risk benefits attributable to interest rates, equity markets and associated hedges[(1)]	(23)	9	(14)	(6)	(3)	(15)	19	(5)
Expenses related to restructuring	1	—	1	—	—	—	—	—
Taxes on adjustments	14	(7)	7	(5)	21	5	2	23
ADJUSTED OPERATING INCOME (LOSS)	$ (110)	$ (32)	$ (142)	$ (114)	$ (96)	$ (44)	$ (63)	$ (317)
Liability remeasurement (gains) losses:[(2)]								
Cash flow assumption updates	$ 5	$ 8	$ 13	$ 10	$ 6	$ 8	$ (1)	$ 23
Actual variances from expected experience	127	36	163	133	100	52	5	290
Total	$ 132	$ 44	$ 176	$ 143	$ 106	$ 60	$ 4	$ 313

[(1)]Changes in fair value of market risk benefits and associated hedges were adjusted to exclude changes in reserves, attributed fees and benefit payments (see page 23 for reconciliation).

[(2)]See pages 19, 21 and 23 for additional product-level details.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2026

Adjusted Operating Income (Loss) - Closed Block Segment - Long-Term Care Insurance
(amounts in millions)

	2026			2025				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 583	$ 579	$ 1,162	$ 598	$ 597	$ 578	$ 571	$ 2,344
Net investment income	542	477	1,019	496	505	516	451	1,968
Net investment gains (losses)	45	(19)	26	(22)	104	25	29	136
Policy fees and other income	—	—	—	1	—	—	—	1
Total revenues	1,170	1,037	2,207	1,073	1,206	1,119	1,051	4,449
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	975	965	1,940	981	972	951	944	3,848
Liability remeasurement (gains) losses	122	37	159	171	113	50	(18)	316
Acquisition and operating expenses, net of deferrals	121	74	195	120	118	115	109	462
Amortization of deferred acquisition costs and intangibles	16	16	32	16	17	16	17	66
Total benefits and expenses	1,234	1,092	2,326	1,288	1,220	1,132	1,052	4,692
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(64)	(55)	(119)	(215)	(14)	(13)	(1)	(243)
Provision (benefit) for income taxes	(9)	(6)	(15)	(39)	4	4	6	(25)
INCOME (LOSS) FROM CONTINUING OPERATIONS	(55)	(49)	(104)	(176)	(18)	(17)	(7)	(218)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:								
Net investment (gains) losses	(45)	19	(26)	22	(104)	(25)	(29)	(136)
Expenses related to restructuring	1	—	1	—	—	—	—	—
Taxes on adjustments	9	(4)	5	(5)	22	5	6	28
ADJUSTED OPERATING INCOME (LOSS)	$ (90)	$ (34)	$ (124)	$ (159)	$ (100)	$ (37)	$ (30)	$ (326)
Liability remeasurement (gains) losses:[1]								
Cash flow assumption updates	$ 5	$ 8	$ 13	$ 47	$ 6	$ 8	$ (1)	$ 60
Actual variances from expected experience[2]	117	29	146	124	107	42	(17)	256
Total	$ 122	$ 37	$ 159	$ 171	$ 113	$ 50	$ (18)	$ 316
Ratio of the liability remeasurement (gains) losses to beginning reserves[3]	0.27 %	0.09 %	0.36 %	0.40 %	0.27 %	0.11 %	(0.04)%	0.74 %

[1] In the fourth quarter of 2025, the liability remeasurement loss of $171 million in the company's long-term care insurance products included an unfavorable impact from annual cash flow assumption updates of $47 million. Unfavorable benefit utilization and healthy life assumption updates were largely offset by favorable assumption updates reflecting in-force rate action approval experience and benefit reductions as well as favorable claim termination assumption updates. Also included in the liability remeasurement loss of $171 million were unfavorable actual variances from expected experience of $124 million associated with higher claims and lower terminations.

[2] In the first quarter of 2026, actual variances from expected experience included net insurance recoveries of $23 million related to cash payments made to policyholders in connection with a prior legal settlement.

[3] The ratio of the liability remeasurement (gains) losses to beginning reserves is calculated by dividing the liability remeasurement (gains) losses by the beginning liability for future policy benefits at the locked-in discount rate as of each applicable quarter.

Statutory Impact of In-Force Rate Actions - Closed Block Segment - Long-Term Care Insurance
(amounts in millions)

	2026			2025				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Impact of in-force rate actions on pre-tax statutory earnings[1]								
Premiums, premium tax, commissions and other expenses, net[2]	$ 261	$ 253	$ 514	$ 261	$ 256	$ 247	$ 240	$ 1,004
Reserve changes, net[2],[3]	83	34	117	50	81	95	100	326
Statutory earnings from in-force rate actions	$ 344	$ 287	$ 631	$ 311	$ 337	$ 342	$ 340	$ 1,330

[1]Includes all implemented in-force rate actions since 2012.

[2]Earned premium and reserve change estimates for statutory earnings reflect certain simplifying assumptions that may vary materially from actual historical results, including but not limited to, a uniform rate of coinsurance and premium taxes in addition to consistent policyholder behavior over time. Actual behavior may differ significantly from these assumptions, and these impacts exclude reserve updates.

[3]The first quarter of 2025 included a $3 million net favorable legal settlement impact.

Adjusted Operating Income (Loss) - Closed Block Segment - Life Insurance
(amounts in millions)

	2026			2025				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 44	$ 57	$ 101	$ 39	$ 42	$ 39	$ 44	$ 164
Net investment income	146	145	291	144	148	139	144	575
Net investment gains (losses)	2	(3)	(1)	(1)	(3)	(9)	—	(13)
Policy fees and other income	124	124	248	123	123	130	129	505
Total revenues	316	323	639	305	310	299	317	1,231
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	194	189	383	151	186	183	201	721
Liability remeasurement (gains) losses	9	9	18	(6)	—	9	25	28
Interest credited	77	76	153	77	75	73	77	302
Acquisition and operating expenses, net of deferrals	47	40	87	36	39	36	36	147
Amortization of deferred acquisition costs and intangibles	29	30	59	32	32	33	34	131
Total benefits and expenses	356	344	700	290	332	334	373	1,329
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(40)	(21)	(61)	15	(22)	(35)	(56)	(98)
Provision (benefit) for income taxes	(9)	(4)	(13)	3	(4)	(8)	(12)	(21)
INCOME (LOSS) FROM CONTINUING OPERATIONS	(31)	(17)	(48)	12	(18)	(27)	(44)	(77)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:								
Net investment (gains) losses	(2)	3	1	1	3	9	—	13
Taxes on adjustments	—	—	—	—	—	(2)	—	(2)
ADJUSTED OPERATING INCOME (LOSS)	$ (33)	$ (14)	$ (47)	$ 13	$ (15)	$ (20)	$ (44)	$ (66)
Liability remeasurement (gains) losses:								
Cash flow assumption updates[1]	$ —	$ —	$ —	$ (15)	$ —	$ —	$ —	$ (15)
Actual variances from expected experience	9	9	18	9	—	9	25	43
Total	$ 9	$ 9	$ 18	$ (6)	$ —	$ 9	$ 25	$ 28

[1] In the fourth quarter of 2025, the company had a favorable pre-tax impact of $15 million from cash flow assumption updates in its universal and term universal life insurance products reflecting favorable updates to interest rate assumptions given the recent rate environment.

Insurance In-Force - Closed Block Segment - Life Insurance
(amounts in millions)

	2026		2025			
	2Q	1Q	4Q	3Q	2Q	1Q
Term and whole life insurance						
Life insurance in-force, net of reinsurance	$ 42,188	$ 41,303	$ 38,550	$ 39,299	$ 40,066	$ 40,970
Life insurance in-force, before reinsurance	$ 187,346	$ 195,609	$ 204,019	$ 212,145	$ 221,136	$ 230,338
Term universal life insurance						
Life insurance in-force, net of reinsurance	$ 81,636	$ 83,070	$ 84,373	$ 85,722	$ 87,101	$ 88,113
Life insurance in-force, before reinsurance	$ 82,165	$ 83,605	$ 84,912	$ 86,276	$ 87,654	$ 88,684
Universal life insurance						
Life insurance in-force, net of reinsurance	$ 25,447	$ 25,755	$ 26,063	$ 26,334	$ 26,622	$ 26,918
Life insurance in-force, before reinsurance	$ 28,541	$ 28,892	$ 29,223	$ 29,582	$ 29,906	$ 30,257

Adjusted Operating Income (Loss) - Closed Block Segment - Annuities
(amounts in millions)

	2026			2025				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Net investment income	$ 70	$ 69	$ 139	$ 71	$ 73	$ 77	$ 76	$ 297
Net investment gains (losses)	(1)	(5)	(6)	(5)	(8)	(8)	1	(20)
Policy fees and other income	26	26	52	26	27	26	27	106
Total revenues	95	90	185	92	92	95	104	383
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	33	35	68	34	36	37	43	150
Liability remeasurement (gains) losses	1	(2)	(1)	(22)	(7)	1	(3)	(31)
Changes in fair value of market risk benefits and associated hedges	(17)	10	(7)	(4)	(1)	(10)	18	3
Interest credited	19	19	38	20	21	21	22	84
Acquisition and operating expenses, net of deferrals	17	18	35	17	21	19	22	79
Amortization of deferred acquisition costs and intangibles	4	5	9	5	5	4	6	20
Total benefits and expenses	57	85	142	50	75	72	108	305
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	38	5	43	42	17	23	(4)	78
Provision (benefit) for income taxes	8	—	8	9	2	5	(1)	15
INCOME (LOSS) FROM CONTINUING OPERATIONS	30	5	35	33	15	18	(3)	63
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:								
Net investment (gains) losses	1	5	6	5	8	8	(1)	20
Changes in fair value of market risk benefits attributable to interest rates, equity markets and associated hedges[1]	(23)	9	(14)	(6)	(3)	(15)	19	(5)
Taxes on adjustments	5	(3)	2	—	(1)	2	(4)	(3)
ADJUSTED OPERATING INCOME (LOSS)	$ 13	$ 16	$ 29	$ 32	$ 19	$ 13	$ 11	$ 75
Liability remeasurement (gains) losses:								
Cash flow assumption updates[2]	$ —	$ —	$ —	$ (22)	$ —	$ —	$ —	$ (22)
Actual variances from expected experience	1	(2)	(1)	—	(7)	1	(3)	(9)
Total	$ 1	$ (2)	$ (1)	$ (22)	$ (7)	$ 1	$ (3)	$ (31)
[1]Changes in fair value of market risk benefits and associated hedges were adjusted to exclude changes in reserves, attributed fees and benefit payments as reconciled below:								
Changes in fair value of market risk benefits and associated hedges	$ (17)	$ 10	$ (7)	$ (4)	$ (1)	$ (10)	$ 18	$ 3
Adjustment for changes in reserves, attributed fees and benefit payments	(6)	(1)	(7)	(2)	(2)	(5)	1	(8)
Changes in fair value of market risk benefits attributable to interest rates, equity markets and associated hedges	$ (23)	$ 9	$ (14)	$ (6)	$ (3)	$ (15)	$ 19	$ (5)

[2]In the fourth quarter of 2025, the company's annuity products had a favorable pre-tax impact of $22 million primarily from favorable updates to its fixed annuity mortality assumptions.

Corporate and Other

Adjusted Operating Income (Loss) - Corporate and Other[1]
(amounts in millions)

	2026			2025				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:								
Premiums	$ 3	$ 2	$ 5	$ 4	$ 2	$ 3	$ 2	$ 11
Net investment income	5	3	8	5	5	4	5	19
Net investment gains (losses)	(7)	7	—	(8)	8	(28)	—	(28)
Policy fees and other income	2	3	5	1	—	—	—	1
Total revenues[2]	3	15	18	2	15	(21)	7	3
BENEFITS AND EXPENSES:								
Benefits and other changes in policy reserves	(2)	(2)	(4)	(2)	(3)	(1)	(2)	(8)
Acquisition and operating expenses, net of deferrals	33	34	67	35	30	29	19	113
Amortization of deferred acquisition costs and intangibles	3	2	5	2	1	1	1	5
Interest expense	13	13	26	13	14	14	14	55
Total benefits and expenses	47	47	94	48	42	43	32	165
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(44)	(32)	(76)	(46)	(27)	(64)	(25)	(162)
Provision (benefit) for income taxes	(8)	(5)	(13)	(14)	(40)	(12)	(3)	(69)
INCOME (LOSS) FROM CONTINUING OPERATIONS	(36)	(27)	(63)	(32)	13	(52)	(22)	(93)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:								
Net investment (gains) losses	7	(7)	—	8	(8)	28	—	28
(Gains) losses on early extinguishment of debt	(1)	—	(1)	(1)	—	—	—	(1)
Expenses related to restructuring	—	2	2	—	—	1	(2)	(1)
Taxes on adjustments[3]	(1)	1	—	1	(26)	(6)	1	(30)
ADJUSTED OPERATING INCOME (LOSS)	$ (31)	$ (31)	$ (62)	$ (24)	$ (21)	$ (29)	$ (23)	$ (97)

[1]Includes other businesses not individually reportable, including CareScout Services, CareScout Insurance and certain international businesses, along with debt financing expenses, unallocated corporate income and expenses, and eliminations of inter-segment transactions.

[2]The following table provides a reconciliation of total Corporate and Other revenues to CareScout Services revenues:

Total Corporate and Other revenues	$ 3	$ 15	$ 18	$ 2	$ 15	$ (21)	$ 7	$ 3
Less: intercompany eliminations	(3)	(4)	(7)	(4)	(3)	(4)	(4)	(15)
Less: other revenues	—	13	13	1	15	(21)	7	2
CareScout Services revenues	$ 6	$ 6	$ 12	$ 5	$ 3	$ 4	$ 4	$ 16

[3]Taxes on adjustments include tax expense of $3 million in the fourth quarter of 2025 and a tax benefit of $27 million in the third quarter of 2025 related to a release of a portion of the valuation allowance on certain deferred tax assets.

Additional Financial Data

Investments Summary
(amounts in millions)

	June 30, 2026		March 31, 2026		December 31, 2025		September 30, 2025		June 30, 2025	
	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total	Carrying Amount	% of Total
Composition of Investment Portfolio										
Fixed maturity securities:										
Investment grade:										
Public fixed maturity securities	$ 25,551	42 %	$ 25,941	43 %	$ 26,493	44 %	$ 26,839	45 %	$ 26,326	43 %
Private fixed maturity securities	11,492	19	11,181	19	11,333	19	11,305	18	11,341	19
Residential mortgage-backed securities[1]	1,069	2	1,063	2	1,099	2	1,059	2	1,044	2
Commercial mortgage-backed securities	1,346	2	1,344	2	1,295	2	1,346	2	1,331	2
Other asset-backed securities	2,483	4	2,202	4	2,060	3	2,035	3	2,026	3
State and political subdivisions	1,999	3	2,086	3	2,114	3	2,145	3	2,135	4
Non-investment grade fixed maturity securities	1,324	2	1,278	2	1,368	2	1,381	2	1,469	2
Equity securities:										
Common stocks and mutual funds	495	1	475	1	485	1	477	1	447	1
Preferred stocks	69	—	69	—	70	—	69	—	69	—
Commercial mortgage loans, net	6,351	11	6,293	10	6,304	10	6,315	10	6,334	10
Policy loans	2,385	4	2,301	4	2,297	4	2,311	4	2,366	4
Limited partnerships	3,538	6	3,528	6	3,484	6	3,473	6	3,337	6
Cash, cash equivalents, restricted cash and short-term investments	2,065	3	2,149	3	2,073	3	2,062	3	1,808	3
Other invested assets: Derivatives:										
Interest rate swaps	8	—	8	—	11	—	17	—	16	—
Foreign currency swaps	6	—	8	—	4	—	5	—	3	—
Equity index options	15	—	12	—	18	—	19	—	17	—
Forward bond purchase commitments	7	—	4	—	6	—	11	—	6	—
Other	756	1	709	1	694	1	580	1	590	1
Total invested assets and cash	$ 60,959	100 %	$ 60,651	100 %	$ 61,208	100 %	$ 61,449	100 %	$ 60,665	100 %
Public Fixed Maturity Securities - Credit Quality:										
NRSRO[2] Designation										
AAA	$ 1,357	4 %	$ 1,446	5 %	$ 1,466	5 %	$ 1,496	5 %	$ 1,498	5 %
AA	7,256	24	7,127	23	7,250	23	7,166	23	7,063	23
A	9,226	31	9,407	31	9,373	30	9,440	30	9,031	29
BBB	11,876	39	12,208	39	12,642	40	12,993	40	12,951	41
BB	486	2	471	2	504	2	476	2	488	2
B	27	—	16	—	16	—	34	—	46	—
CCC and lower	—	—	—	—	—	—	—	—	—	—
Not rated	—	—	1	—	—	—	—	—	—	—
Total public fixed maturity securities	$ 30,228	100 %	$ 30,676	100 %	$ 31,251	100 %	$ 31,605	100 %	$ 31,077	100 %
Private Fixed Maturity Securities - Credit Quality:										
NRSRO[2] Designation										
AAA	$ 713	5 %	$ 570	4 %	$ 540	4 %	$ 599	4 %	$ 652	4 %
AA	1,701	11	1,717	12	1,690	12	1,600	11	1,580	11
A	4,921	33	4,619	32	4,484	31	4,410	31	4,310	30
BBB	6,890	46	6,723	47	6,949	48	7,025	49	7,118	49
BB	747	5	718	5	747	5	773	5	828	6
B	26	—	35	—	71	—	66	—	71	—
CCC and lower	23	—	22	—	15	—	17	—	21	—
Not rated	15	—	15	—	15	—	15	—	15	—
Total private fixed maturity securities	$ 15,036	100 %	$ 14,419	100 %	$ 14,511	100 %	$ 14,505	100 %	$ 14,595	100 %

[1]The company does not have any material exposure to residential mortgage-backed securities collateralized debt obligations (CDOs).
[2]Nationally Recognized Statistical Rating Organizations.

Fixed Maturity Securities Summary

(amounts in millions)

	June 30, 2026		March 31, 2026		December 31, 2025		September 30, 2025		June 30, 2025	
	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	$ 3,624	8 %	$ 3,616	8 %	$ 3,701	8 %	$ 3,593	8 %	$ 3,527	8 %
State and political subdivisions	1,999	4	2,086	5	2,114	5	2,145	5	2,135	5
Foreign government	1,333	3	1,191	3	1,215	3	1,203	3	1,121	2
U.S. corporate	26,355	58	26,509	58	27,046	58	27,391	59	27,154	59
Foreign corporate	7,018	16	7,045	16	7,191	16	7,301	16	7,302	16
Residential mortgage-backed securities	1,069	2	1,064	2	1,100	2	1,059	2	1,044	2
Commercial mortgage-backed securities	1,361	3	1,358	3	1,309	3	1,360	3	1,340	3
Other asset-backed securities	2,505	6	2,226	5	2,086	5	2,058	4	2,049	5
Total fixed maturity securities	$ 45,264	100 %	$ 45,095	100 %	$ 45,762	100 %	$ 46,110	100 %	$ 45,672	100 %
Corporate Bond Holdings - Industry Sector:										
Investment Grade:										
Finance and insurance	$ 8,410	25 %	$ 8,513	25 %	$ 8,666	26 %	$ 8,675	25 %	$ 8,587	25 %
Utilities	5,100	15	5,045	15	5,107	15	5,149	15	5,043	15
Energy	3,206	10	3,209	10	3,252	10	3,292	10	3,265	10
Consumer - non-cyclical	4,798	15	4,778	14	4,839	14	4,928	15	4,871	14
Consumer - cyclical	1,213	3	1,239	3	1,298	3	1,375	4	1,403	4
Capital goods	2,849	9	2,844	9	2,894	9	2,876	8	2,818	8
Industrial	1,488	4	1,505	5	1,536	4	1,653	5	1,641	5
Technology and communications	3,029	9	3,141	9	3,250	9	3,365	9	3,345	9
Transportation	1,542	5	1,547	5	1,560	5	1,508	4	1,495	4
Other	642	2	652	2	667	2	688	2	697	2
Subtotal	32,277	97	32,473	97	33,069	97	33,509	97	33,165	96
Non-Investment Grade:										
Finance and insurance	150	1	109	1	110	—	128	—	135	—
Utilities	36	—	37	—	45	—	49	—	69	—
Energy	133	—	131	—	144	—	126	—	129	—
Consumer - non-cyclical	123	—	126	—	124	—	127	—	137	1
Consumer - cyclical	211	1	201	1	201	1	228	1	249	1
Capital goods	130	—	115	—	117	—	136	1	143	1
Industrial	114	—	131	—	179	1	144	—	166	—
Technology and communications	172	1	185	1	188	1	184	1	206	1
Transportation	—	—	1	—	—	—	—	—	—	—
Other	27	—	45	—	60	—	61	—	57	—
Subtotal	1,096	3	1,081	3	1,168	3	1,183	3	1,291	4
Total	$ 33,373	100 %	$ 33,554	100 %	$ 34,237	100 %	$ 34,692	100 %	$ 34,456	100 %
Fixed Maturity Securities - Contractual Maturity Dates:										
Due in one year or less	$ 1,619	4 %	$ 1,711	4 %	$ 1,543	3 %	$ 1,648	4 %	$ 1,481	3 %
Due after one year through five years	8,454	19	8,429	19	8,306	18	8,309	18	8,573	19
Due after five years through ten years	10,598	23	10,675	24	11,221	25	11,230	24	11,040	24
Due after ten years	19,658	43	19,632	43	20,197	44	20,446	45	20,145	44
Subtotal	40,329	89	40,447	90	41,267	90	41,633	91	41,239	90
Mortgage and asset-backed securities	4,935	11	4,648	10	4,495	10	4,477	9	4,433	10
Total fixed maturity securities	$ 45,264	100 %	$ 45,095	100 %	$ 45,762	100 %	$ 46,110	100 %	$ 45,672	100 %

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2026

U.S. GAAP Net Investment Income Yields
(amounts in millions)

	2026			2025				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
U.S. GAAP Net Investment Income								
Fixed maturity securities	$ 592	$ 556	$ 1,148	$ 561	$ 566	$ 570	$ 559	$ 2,256
Equity securities	3	2	5	4	3	3	3	13
Commercial mortgage loans	75	76	151	75	74	72	73	294
Policy loans	36	38	74	37	39	32	36	144
Limited partnerships	74	38	112	56	62	69	8	195
Other invested assets	63	60	123	61	64	62	61	248
Cash, cash equivalents, restricted cash and short-term investments	19	19	38	21	18	19	22	80
Gross investment income before expenses and fees	862	789	1,651	815	826	827	762	3,230
Expenses and fees	(26)	(23)	(49)	(30)	(27)	(25)	(23)	(105)
Net investment income	$ 836	$ 766	$ 1,602	$ 785	$ 799	$ 802	$ 739	$ 3,125
Annualized Yields								
Fixed maturity securities	4.9%	4.6%	4.8%	4.7%	4.7%	4.7%	4.6%	4.6%
Equity securities	2.2%	1.5%	1.8%	2.9%	2.3%	2.4%	2.4%	2.5%
Commercial mortgage loans	4.7%	4.8%	4.8%	4.8%	4.7%	4.6%	4.6%	4.6%
Policy loans	6.1%	6.6%	6.4%	6.4%	6.7%	5.5%	6.2%	6.2%
Limited partnerships[(1)]	8.4%	4.3 %	6.4 %	6.4%	7.3%	8.4%	1.0 %	5.8%
Other invested assets[(2)]	46.2%	34.2%	41.4%	38.3%	45.1%	42.3%	41.7%	40.9%
Cash, cash equivalents, restricted cash and short-term investments	3.6%	3.6%	3.6%	4.1%	3.7%	4.1%	4.5%	4.0%
Gross investment income before expenses and fees	5.4%	5.0%	5.2%	5.1%	5.2%	5.2%	4.8%	5.1%
Expenses and fees	(0.1)%	(0.2)%	(0.2)%	(0.2)%	(0.2)%	(0.2)%	(0.2)%	(0.2)%
Net investment income	5.3%	4.8%	5.0%	4.9%	5.0%	5.0%	4.6%	4.9%

Yields are based on net investment income as reported under U.S. GAAP and are consistent with how the company measures its investment performance for management purposes. Yields are annualized, for interim periods, and are calculated as net investment income as a percentage of average quarterly asset carrying values except for fixed maturity securities, derivatives and derivative counterparty collateral, which exclude unrealized fair value adjustments.

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

[(2)]Investment income for other invested assets includes amortization of terminated cash flow hedges, which have no corresponding book value within the yield calculation.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2026

Net Investment Gains (Losses) - Detail
(amounts in millions)

	2026			2025				
	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Realized investment gains (losses):								
Net realized gains (losses) on available-for-sale securities:								
Fixed maturity securities:								
U.S. corporate	$ (3)	$ (4)	$ (7)	$ (3)	$ (4)	$ (15)	$ —	$ (22)
U.S. government, agencies and government-sponsored enterprises	(3)	—	(3)	—	—	1	—	1
Foreign corporate	(3)	(17)	(20)	(7)	(4)	(1)	(2)	(14)
Foreign government	4	—	4	—	—	(3)	(2)	(5)
Mortgage-backed securities	—	—	—	(8)	(2)	—	—	(10)
Total net realized gains (losses) on available-for-sale securities	(5)	(21)	(26)	(18)	(10)	(18)	(4)	(50)
Net realized gains (losses) on equity securities sold	—	—	—	—	—	4	1	5
Total net realized investment gains (losses)	(5)	(21)	(26)	(18)	(10)	(14)	(3)	(45)
Net change in allowance for credit losses on available-for-sale fixed maturity securities	1	—	1	5	(3)	(11)	(4)	(13)
Write-down of available-for-sale fixed maturity securities	—	—	—	—	—	(4)	—	(4)
Net unrealized gains (losses) on equity securities still held	59	(19)	40	8	30	32	(14)	56
Net unrealized gains (losses) on limited partnerships	(21)	3	(18)	(17)	66	25	38	112
Commercial mortgage loans	1	1	2	(3)	(3)	(20)	3	(23)
Derivative instruments	3	11	14	(4)	17	(36)	6	(17)
Other	(1)	(1)	(2)	(10)	2	—	1	(7)
Net investment gains (losses), gross	37	(26)	11	(39)	99	(28)	27	59
Adjustment for net investment (gains) losses attributable to noncontrolling interests	—	1	1	1	—	1	1	3
Net investment gains (losses), net	$ 37	$ (25)	$ 12	$ (38)	$ 99	$ (27)	$ 28	$ 62

Reconciliations of Non-GAAP Measures

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2026

Reconciliation of Operating ROE
(amounts in millions)

Twelve Month Rolling Average ROE	Twelve months ended June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
U.S. GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the twelve months ended[1]	$ 212	$ 216	$ 223	$ 220	$ 189
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss)[2]	$ 10,083	$ 10,093	$ 10,102	$ 10,114	$ 10,102
U.S. GAAP Basis ROE[1][2]	2.1 %	2.1 %	2.2 %	2.2 %	1.9 %
Operating ROE					
Adjusted operating income (loss), excluding Closed Block for the twelve months ended[1]	$ 456	$ 456	$ 461	$ 453	$ 461
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding segment equity for Closed Block and accumulated other comprehensive income (loss)[2]	$ 5,005	$ 5,022	$ 5,055	$ 5,060	$ 5,057
Operating ROE[1][2]	9.1 %	9.1 %	9.1 %	9.0 %	9.1 %

Quarterly Average ROE	Three months ended June 30, 2026	March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025
U.S. GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the period ended[3]	$ 47	$ 47	$ 2	$ 116	$ 51
Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss)[4]	$ 10,037	$ 10,057	$ 10,116	$ 10,135	$ 10,097
Annualized U.S. GAAP Quarterly Basis ROE[3][4]	1.9 %	1.9 %	0.1 %	4.6 %	2.0 %
Operating ROE					
Adjusted operating income (loss), excluding Closed Block for the period ended[3]	$ 112	$ 109	$ 122	$ 113	$ 112
Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding segment equity for Closed Block and accumulated other comprehensive income (loss)[4]	$ 4,945	$ 5,000	$ 5,041	$ 5,041	$ 5,041
Annualized Operating Quarterly Basis ROE[3][4]	9.1 %	8.7 %	9.7 %	9.0 %	8.9 %

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 adjusted operating income (loss), excluding Closed Block divided by average ending Genworth Financial, Inc.'s stockholders' equity, excluding segment equity for Closed Block and accumulated other comprehensive income (loss). Management believes that analysis of operating ROE enhances understanding of the efficiency with which the company deploys its capital. However, operating ROE is not a substitute for net income (loss) available to Genworth Financial, Inc.'s common stockholders divided by average ending Genworth Financial, Inc.'s stockholders' equity determined in accordance with U.S. GAAP.

[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 adjusted operating income (loss), excluding Closed Block from page 9 herein.
[2]Quarterly average for the most recent five quarters.
[3]Net income (loss) available to Genworth Financial, Inc.'s common stockholders and adjusted operating income (loss), excluding Closed Block from page 9 herein.
[4]Quarterly average over two consecutive quarters.

Reconciliation of Consolidated Expense Ratio
(amounts in millions)

		2026			2025				
	U.S. GAAP Basis Expense Ratio	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
(A)	Acquisition and operating expenses, net of deferrals	$ 268	$ 213	$ 481	$ 265	$ 259	$ 249	$ 236	$ 1,009
(B)	Premiums	$ 875	$ 881	$ 1,756	$ 886	$ 886	$ 865	$ 862	$ 3,499
(A) / (B)	U.S. GAAP basis expense ratio	31%	24%	27%	30%	29%	29%	27%	29%
	Adjusted Expense Ratio								
	Acquisition and operating expenses, net of deferrals	$ 268	$ 213	$ 481	$ 265	$ 259	$ 249	$ 236	$ 1,009
	Less: Legal settlement (recoveries) expenses[1]	—	(42)	(42)	—	—	—	—	—
	Less: (Gains) losses on early extinguishment of debt	(1)	—	(1)	(1)	—	—	—	(1)
(C)	Adjusted acquisition and operating expenses, net of deferrals	$ 269	$ 255	$ 524	$ 266	$ 259	$ 249	$ 236	$ 1,010
	Premiums	$ 875	$ 881	$ 1,756	$ 886	$ 886	$ 865	$ 862	$ 3,499
	Add: Policy fees and other income	153	156	309	152	151	157	158	618
(D)	Adjusted revenues	$ 1,028	$ 1,037	$ 2,065	$ 1,038	$ 1,037	$ 1,022	$ 1,020	$ 4,117
(C) / (D)	Adjusted expense ratio	26%	25%	25%	26%	25%	24%	23%	25%

Non-GAAP Definition for Adjusted Expense Ratio

The company references the non-GAAP financial measure entitled "adjusted expense ratio" as a measure of its operating performance. The company defines adjusted expense ratio as acquisition and operating expenses, net of deferrals, less certain reinsurance expenses, less legal settlement (recoveries) expenses incurred in the company's long-term care insurance products in its Closed Block segment, less (gains) losses on early extinguishment of debt divided by the sum of premiums, policy fees and other income. Management believes that the expense ratio analysis enhances understanding of the operating performance of the company. However, the adjusted expense ratio as defined by the company should not be viewed as a substitute for the U.S. GAAP basis expense ratio.

[1] Amounts in the first quarter of 2026 represent net insurance recoveries on legal costs previously incurred in connection with legal settlements in the company's long-term care insurance products in its Closed Block segment.