

A Message to Our Customers, Distributors and Partners

Today, Genworth shared news in our [earnings release](#) about important changes we are making in our current product portfolio. We will be refocusing our sales efforts to develop solutions that meet the financial challenges of aging, including individual and group long term care (LTC) insurance, and over time, the development of other products and services that meet this growing need.

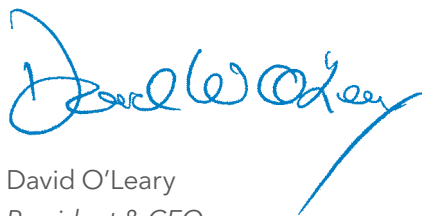
We recognize that our announcement may raise concerns for current customers and our business partners, so I want to explain why we made this decision and reinforce our commitment to you.

Genworth's strategic priorities remain to improve the performances of our businesses and increase our financial and strategic flexibility – while keeping our promises to policyholders. To support these priorities, Genworth has decided to suspend sales of all our traditional life insurance and fixed annuity products. Our decision to suspend new sales of these products in no way diminishes our commitment to providing service to our existing 2.8 million life and annuity policy and contract holders and their beneficiaries.

We remain focused on managing and delivering on the promises made to our life, annuity and LTC in-force policyholders – our existing customers and their benefits will not be impacted by this change. We have delivered and will continue to provide service by people who care passionately about the business and our policyholders. Our commitment to you remains as strong as ever.

We believe that providing solutions that address the financial challenges of aging capitalizes on our expertise, experience and competitive strength. Our society is aging and the need for caregiving is increasing, and we believe this market opportunity provides significant potential for profitable growth.

Our strong foundation of caring – for our customers, our distribution partners and our employees – has enabled Genworth and its predecessor companies to prosper in spite of organizational and market challenges over the years. I want to recognize our employees for providing caring service and acknowledge our business partners for their long-time and continuing support. I especially want to thank our policy and contract holders for trusting Genworth to help you provide protection for your families. Rest assured we are here for you now and for your beneficiaries in the future.



David O'Leary
President & CEO
Genworth U.S. Life Insurance