Third Quarter 2015

Earnings Summary

October 30, 2015

Cautionary Note Regarding Forward-Looking Statements

This presentation contains certain "forward-looking statements" within the meaning of the United States Private Securities Litigation Reform Act of 1995. Forward-looking statements may be identified by words such as "expects," "anticipates," "intends," "plans," "believes," "seeks," "estimates," "will" or words of similar meaning and include, but are not limited to, statements regarding the outlook for future business and financial performance of Genworth Financial, Inc. (Genworth) and its consolidated subsidiaries. Forward-looking statements are based on management's current expectations and assumptions, which are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict. Actual outcomes and results may differ materially due to global political, economic, business, competitive, market, regulatory and other factors and risks, including those discussed at the end of this presentation, as well as in the risk factors section of Genworth's Annual Report on Form 10-K, filed with the United States Securities and Exchange Commission (SEC) on March 2, 2015 and as updated in Genworth's Form 10-Qs filed with the SEC on April 29, 2015 and August 5, 2015. Genworth undertakes no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise.

Non-GAAP And Other Items

All financial data is as of September 30, 2015 unless otherwise noted. For additional information, please see Genworth's third quarter of 2015 earnings release and financial supplement posted at genworth.com.

For important information regarding the use of non-GAAP and selected operating performance measures, see the Appendix.

Unless otherwise noted, all references in this presentation to net loss should be read as net loss available to Genworth's common stockholders.

Portions of this presentation should be used in conjunction with the accompanying audio or call transcript.

3Q15 Key Strategic Actions

PMIERs[1] Compliance	**Compliant As Of 3Q15 With A Prudent Buffer, When Including:** – Executed Reinsurance Deal (~$225MM Capital Credit) On 2015 Book (Effective 10/1/15, Pending GSE[2] Approval) – Completed Legal Entity Restructuring In October (Effective 10/1/15)
Lifestyle Protection Insurance (LPI) Sale	**French Works Council Consultation Completed** **Purchase Agreement Signed; Closing Expected By YE 2015** **Net Proceeds Of ~$400MM Expected**
Life Block Sale	**Agreement To Sell Certain Term Life Insurance Blocks, $100MM To $150MM Initial Capital Benefit Expected** **Expected To Utilize All Life Company Net Operating Losses & Create Future Source Of Cash To Holding Company**
Europe Mortgage Insurance Sale	**Agreement To Sell European Mortgage Insurance Business** **Anticipated Proceeds Of $55MM Will Provide Additional PMIERs Capital Credit**
LTC[3] Rate Actions	**Approvals Through 3Q15 With Average Increase Of 31% On $517MM Of In Force Premium**

[1]Private Mortgage Insurer Eligibility Requirements [2]Government Sponsored Enterprises [3]Long Term Care Insurance

Liquidity & Capital Management Priorities

Capital Levels & Solvency Ratios	**Ensure Businesses Are Adequately Capitalized**
Capital Initiatives	**Expand Sources Of Cash Flow To Holding Company** **Selective Business/Block Sales** **Active Management Of Excess Capital**
Leverage & Coverage	**Reduce/Refinance Debt Over Time** **Effectively Leverage Net Proceeds** **Improve Ratings Over Time**
Holding Company Cash Levels	**Maintain Strong Near Term Liquidity**

Increasing Sources Of Liquidity; Adds Financial Flexibility & Shareholder Value

Liquidity & Capital 2015 Actions

Capital Levels & Solvency Ratios	**Maintained Solid Capital Positions In Operating Subsidiaries** **International MI[1] Ongoing Source Of Dividends/Capital Optimization** **U.S. MI PMIERs Compliant; Dividends Expected Beginning 2017 Or Later** **U.S. Life Insurance Expected To Become Internal Tax Payer; Holding Company To Benefit**
Capital Initiatives	**~$1.5B YTD Of Strategic Capital Initiatives Announced:** • U.S. MI Reinsurance • LPI Sale • GMA[2] 14% Sell Down (Funded Affiliate Asset Exchange For U.S. MI) • Life Block Sale • Subsidiary Dividends/Capital Optimization
Leverage & Coverage	**LPI Sale Proceeds Of ~$400MM, Most Of Which Is Expected To Pay Down Debt, Including 2016 Maturity; No Additional Debt Due Until May 2018**
Holding Company Cash Levels	**Maintaining Sufficient Liquidity Above 1.5 Times Annual Debt Service Plus $350MM Holding Company Liquidity Buffer**

[1]Mortgage Insurance [2]Genworth Mortgage Insurance Australia

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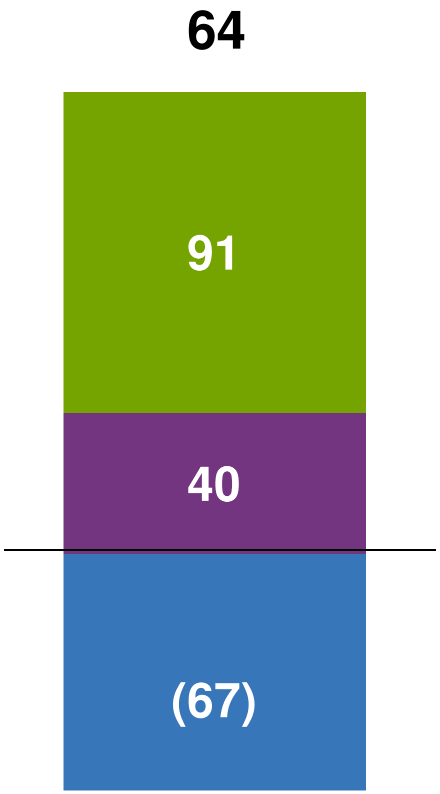
3Q15 Results Summary – Genworth Consolidated

Net Operating Income (Loss)[1] ($MM)



Net Loss $284MM

Global Mortgage Insurance $91MM

- Loss Ratios Higher Sequentially But In Targeted Range
- Unfavorable FX[2]

U.S. Life Insurance $40MM

- Favorable Impact From LTC Rate Actions
- LTC Corrections Primarily Related To Remediation Of Material Weakness
- Mortality Results Mixed, But Net Positive
- Lower Limited Partnership Income

Corporate & Other $(67)MM

- Unfavorable Equity Market Performance Impacting Variable Annuity (VA) Blocks
- Lower Limited Partnership Income Sequentially
- Higher Legal Accruals & Expenses

[1]Non-GAAP Measure See Appendix For Additional Information [2]Foreign Exchange

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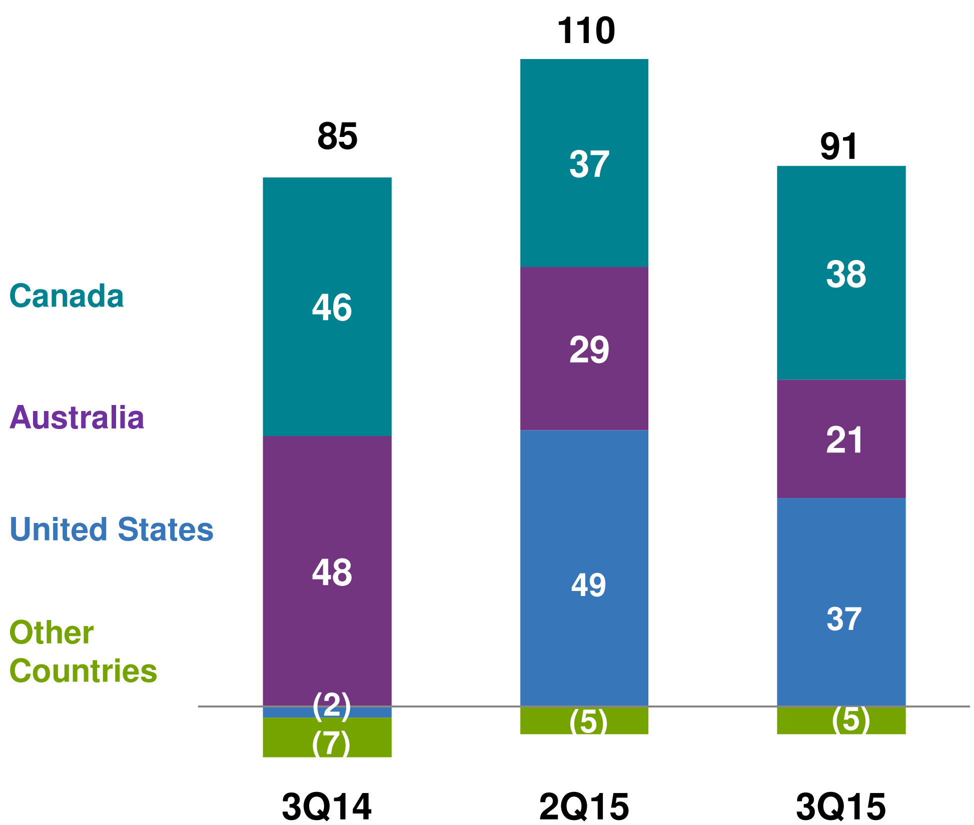
3Q15 Summary -- Global MI

Net Operating Income (Loss)

($MM)

Australia MI NCI[1]	23	16	21



Highlights

3Q15 Operating Income Reflected:

Canada

- Increase In New Delinquencies, Net Of Cures, Sequentially
- Favorable Expenses Sequentially
- Unfavorable $7MM Impact From FX Versus Prior Year

Australia

- $6MM Unfavorable Impact Sequentially From May 2015 Sell Down, Lower Tax Benefits & Unfavorable FX
- Unfavorable $29MM Impact Versus Prior Year From Taxes, May 2015 Sell Down & FX

United States

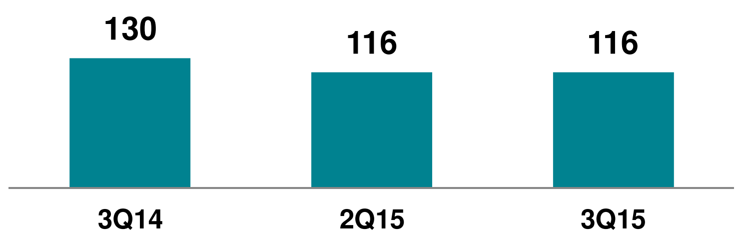
- Seasonally Higher New Delinquencies
- Prior Year Unfavorable Impact From Settlements Of $34MM

[1]Non-GAAP Measure. Net Operating Income Attributable To Noncontrolling Interests (NCI) In Australia MI See Appendix

Canada

Premiums

($MM)



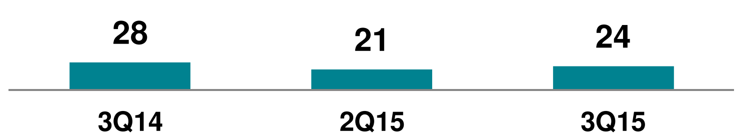
	3Q14	2Q15	3Q15
Flow NIW[1]	6,800	5,400	6,600
Bulk NIW	5,600	3,300	4,800

Unfavorable $4MM Impact From Foreign Exchange Versus Prior Quarter & Unfavorable $21MM Versus Prior Year

Flow NIW Increased Sequentially From A Seasonally Larger Originations Market

Benefits & Other Changes In Policy Reserves

($MM)



	3Q14	2Q15	3Q15
Loss Ratio	21%	17%	21%
Total Delqs (#)	1,708	1,666	1,715

Total Delinquencies Up 3% Sequentially

Loss Ratio Up Sequentially Primarily From A Seasonal Increase In New Delinquencies, Net Of Cures

2015 YTD Loss Ratio 20%

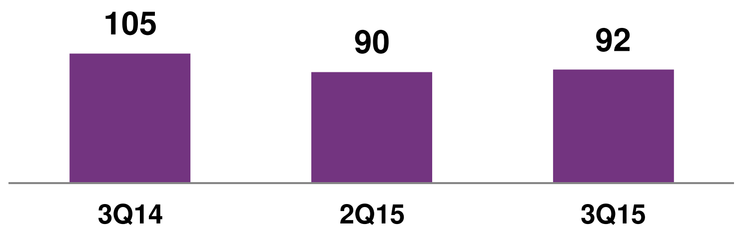
Preliminary 2016 Annual Loss Ratio Range Of Mid-20s To Mid-To-Upper 30s

[1]New Insurance Written

Australia

Premiums

($MM)



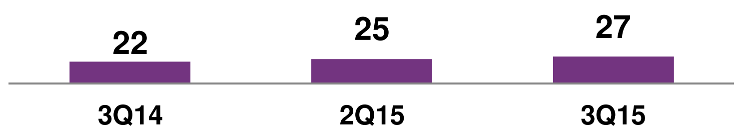
	3Q14	2Q15	3Q15
Flow NIW	8,100	6,500	6,300
Bulk NIW	1,000	1,700	-

Unfavorable $4MM Impact From Foreign Exchange Versus Prior Quarter & Unfavorable $23MM Versus Prior Year

3Q15 Included $8MM Increase In Premiums Related To Actuarial Update

Benefits & Other Changes In Policy Reserves

($MM)



	3Q14	2Q15	3Q15
Loss Ratio	21%	28%	29%
Total Delqs (#)	5,300	5,900	5,804
New Delqs (#)	2,734	3,103	2,782
Paid Claims (#)	350	288	325
Cures (#)	2,489	2,293	2,553

Actuarial Update To Both Earned Premiums ($8MM Increase) & Loss Reserves ($9MM Increase) Unfavorably Impacted Loss Ratio By 7 Pts In 3Q15

Sequential Seasonally Lower New Delinquencies & Higher Cures

Improvement In Queensland & Western Australia

2015 YTD Loss Ratio 24%

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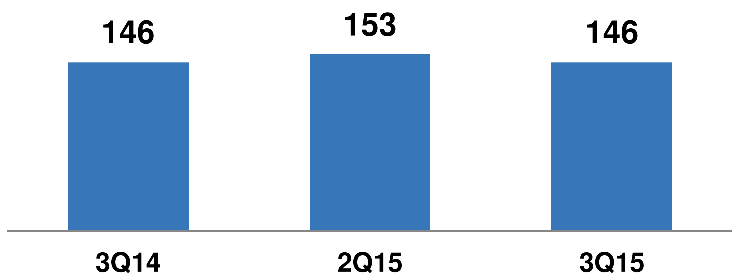
U.S. Mortgage Insurance

Premiums

($MM)



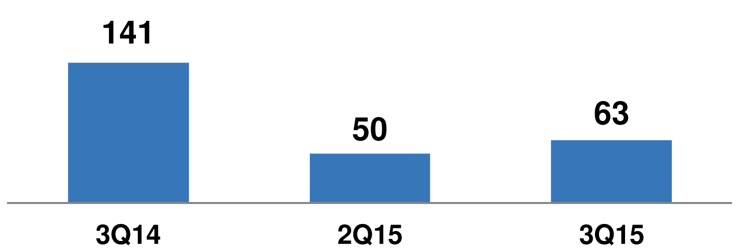
	3Q14	2Q15	3Q15
Flow NIW	7,500	8,200	9,300

Increase In Insurance In Force More Than Offset By Higher Cancellations & Impact From Reinsurance In 3Q15

Increase In NIW Sequentially From Larger Purchase Originations; Higher Participation In Single Premium Lender Paid NIW

Benefits & Other Changes In Policy Reserves

($MM)



	3Q14	2Q15	3Q15
Loss Ratio	97%[1]	33%	43%
Primary Delqs (#)	41,147	33,199	32,989
Primary New Delqs (#)	11,574	9,061	10,192
Primary Paid Claims (#)	3,242	2,727	1,918
Primary Cures (#)	9,790	8,800	8,484
% Of RIF[2] 2009+	53%	61%	64%

New Flow Delinquencies Up 13% Sequentially From Seasonality & Down 11% Versus The Prior Year

New Books Continue To Grow & Perform Better Than Pricing

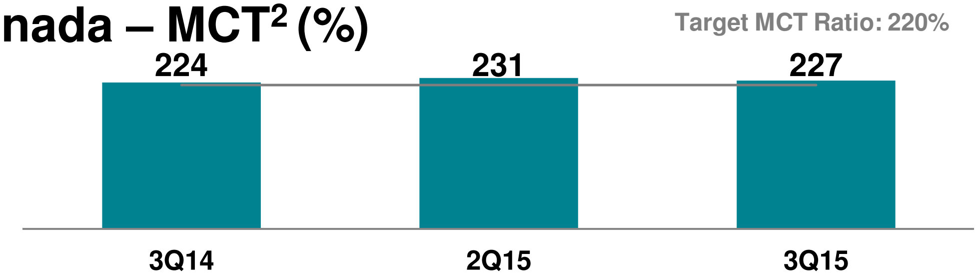
3Q14 Losses Included Unfavorable Impact From Settlements Of $53MM Pre-Tax

2015 YTD Loss Ratio 36%

[1]The $53MM Pre-Tax Impact From Accruals In Connection With Loss Mitigation Disputes Increased The Loss Ratio By 37 Percentage Points In The Third Quarter; [2]Risk In Force

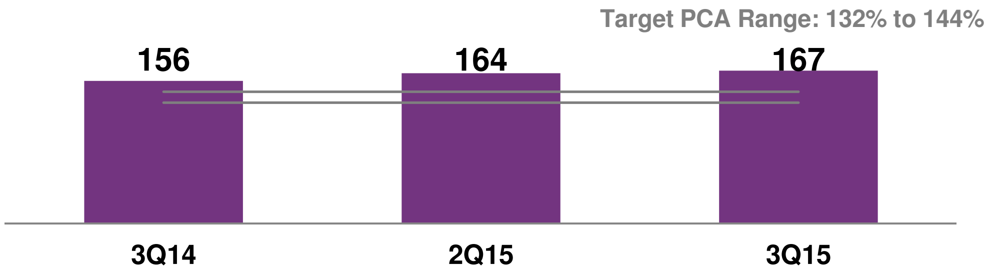
Global MI -- Capital Adequacy[1]

Canada – MCT[2] (%)



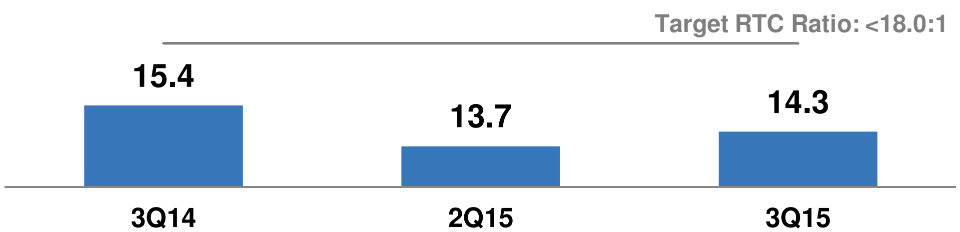
Sequential Decrease Driven By Current Quarter NIW Levels

Australia – PCA[3] (%)



Increase From Positive Statutory Income & July Tier II Debt Issuance Offset By Dividends Paid

U.S. MI – Consolidated RTC[4]



Increase Driven By Reduction In Affiliate Asset Valuation Related To Anticipated Sale Of Europe MI

[1]Company Estimate For 3Q15, Due To Timing Of The Filing Of Statutory Statements; [2]Minimum Capital Test; [3]Prescribed Capital Amount; [4]Risk-To-Capital

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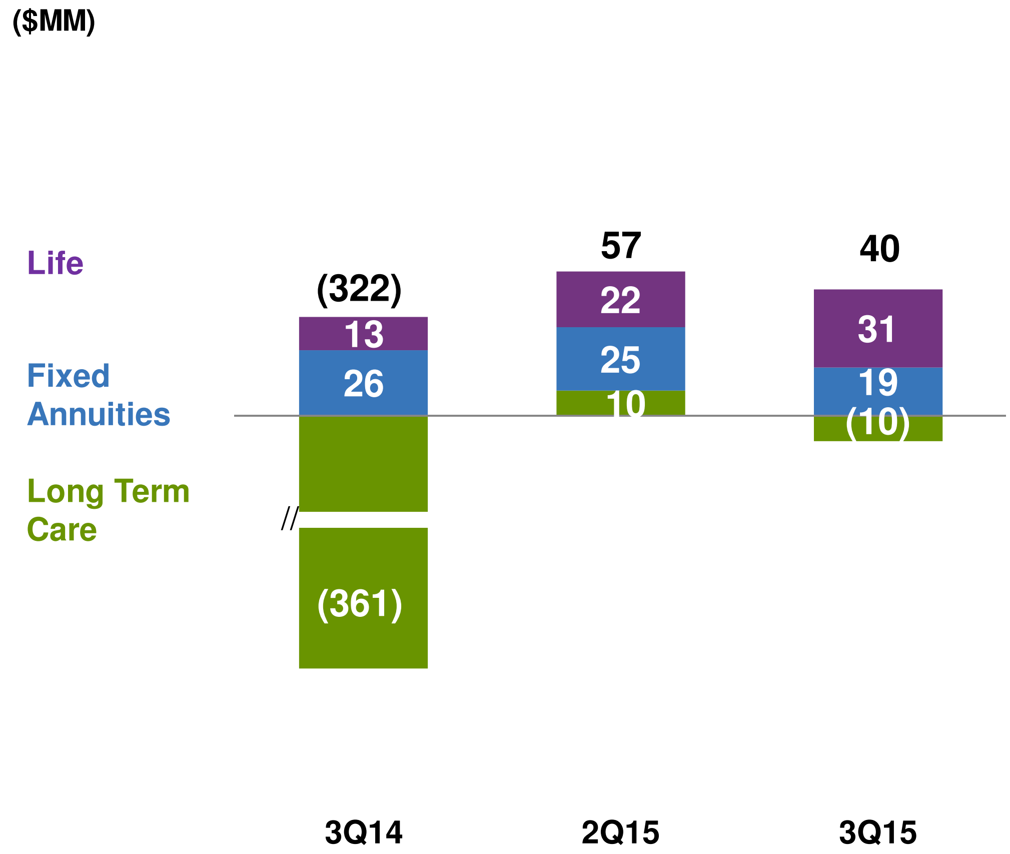
3Q15 Summary -- U.S. Life Insurance

Net Operating Income (Loss)



Highlights

3Q15 Operating Income Reflected:

LTC

- Favorable Impact From Mortality On Existing Claims & Unfavorable Severity On New Claims Versus Prior Year
- Less Favorable Reinsurance Benefits
- Favorable Impact From LTC Rate Actions
- $21MM After-Tax Unfavorable Adjustments

Life Insurance

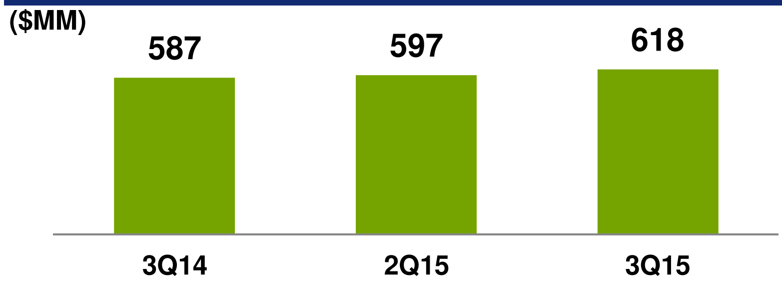
- Favorable Impact From Mortality
- Higher Reinsurance Expenses Versus Prior Year

Fixed Annuities

- Unfavorable Impact From Mortality
- Lower Limited Partnership Income

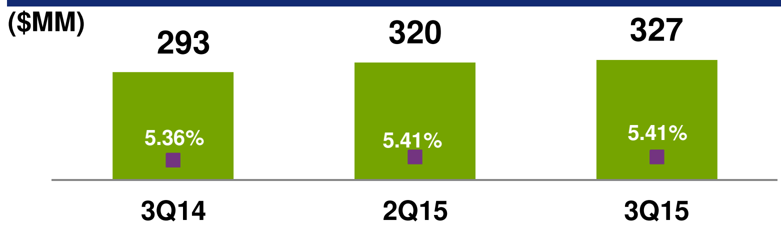
Long Term Care Insurance

Premiums



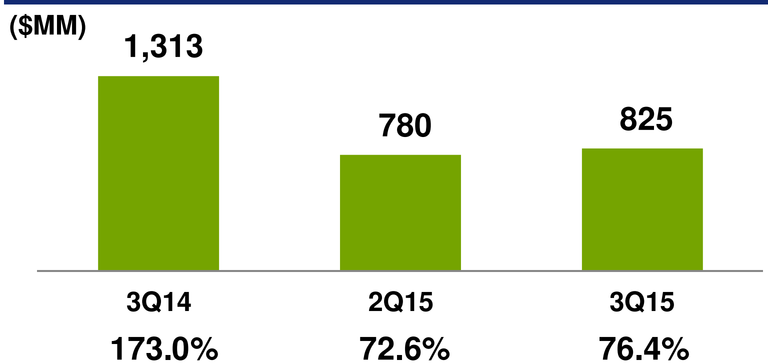
$160MM YTD Estimated Pre-Tax Benefit From In Force Premium Rate Actions Implemented To Date[1]

Net Investment Income & Yield



Results Reflect Low Interest Rate Environment & Variability In Prepayment Speeds, Limited Partnership Performance & Bond Call Income

Benefits & Other Changes In Policy Reserves & Loss Ratio (%)



$90MM YTD Estimated Pre-Tax Benefit From In Force Premium Rate Actions Implemented To Date[1]

Favorable Mortality On Existing Claims & Unfavorable Severity On New Claims Versus Prior Year

$20MM Pre-Tax Unfavorable Items (3Q15); $18MM Pre-Tax Favorable Items (2Q15); $585MM Pre-Tax Unfavorable Items (3Q14)

[1]$236MM YTD Pre-Tax (Or $153MM YTD After-Tax) Impact From Rate Actions Includes $(14)MM Impact From Commissions, Premium Tax & Other Adjustments

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LTC In Force Premium Rate Increase ($MM)

2015 Rate Action Progress

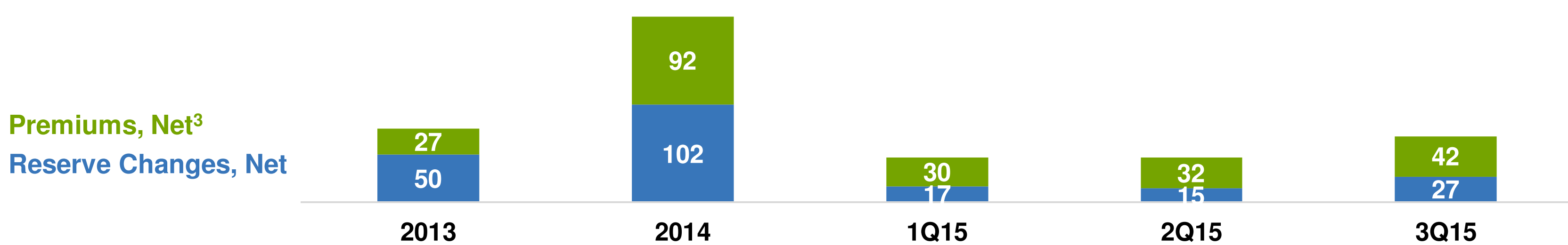
Approved Filings	4Q14 Actual	1Q15 Actual	2Q15 Actual	3Q15 Actual	Comments
State Filings Approved[1]	6	11	10	5	Approvals Tracking To In Force Rate Actions Assumed In 2014 Margin Testing
Impacted In Force Premium	$105MM	$172MM	$336MM	$9MM	
Weighted Average % Rate Increase Approved On Impacted In Force Premium	21%	19%	37%	29%	Includes Additional Rounds From 2012 Rate Action & Initial Round Of 2013 Rate Action

2015 Filings Submitted	1Q15 Actual	2Q15 Actual	3Q15 Actual	Comments
State Filings Submitted	2	16	5	Filings Back-Loaded In 2H15 & In Line With Expectations In 2014 Margin Testing
In Force Premium Submitted	$29MM	$111MM	$74MM	

[1]Includes Multiple Product Filings In An Individual State

Estimated Impact To Net Operating Income From Rate Actions & Key Drivers[2]

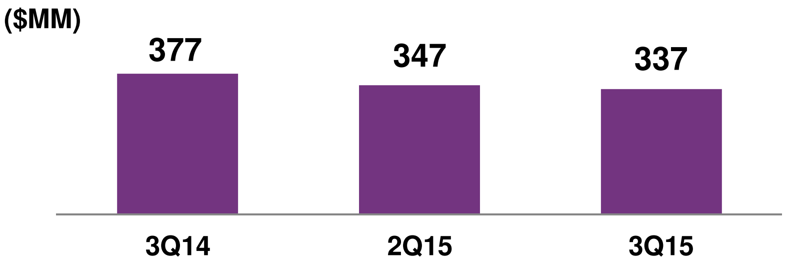
	2013	2014	1Q15	2Q15	3Q15
Estimated Net Operating Income From Rate Actions	**74**	**186**	**44**	**45**	**64**



[2]Includes All Implemented Rate Actions Since 2012. Earned Premium & Reserve Change Estimates Reflect Certain Simplifying Assumptions That May Vary Materially From Actual Historical Results, Including But Not Limited To A Uniform Rate Of Co-Insurance & Premium Taxes In Addition To Consistent Policyholder Behavior Over Time. Actual Behavior May Differ Significantly From These Assumptions; [3]Chart Excludes Estimates For Commissions & Premium Tax, Net Of Tax Of $(3)MM, $(8)MM, $(3)M, $(2)MM and $(5)MM, Respectively

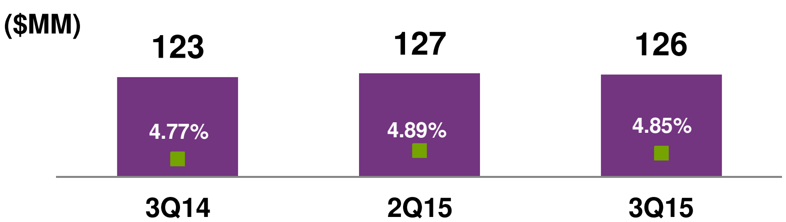
Life Insurance

Premiums & Insurance & Investment Product Fees/Other



- Sequentially Lower Term Life Insurance Premiums From Higher Post Level Premium Lapses & Lower New Business Levels
- Recapture Of Reinsurance Treaty Favorably Impacted Premiums In 3Q14

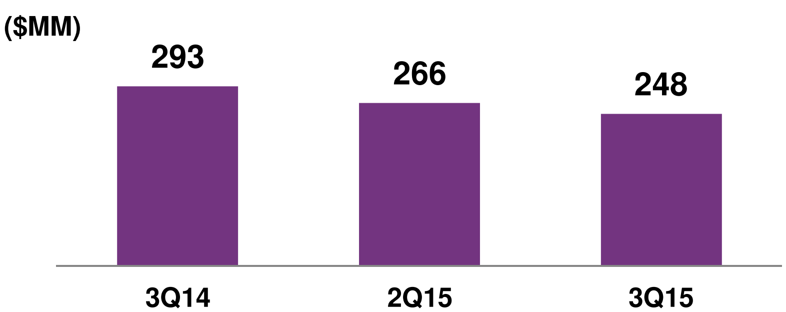
Net Investment Income & Yield[1]



- Results Reflect Low Rate Environment & Variability In Prepayment Speeds, Limited Partnership Performance & Bond Call Income

[1]Non-GAAP Measure, See Appendix (Reconciliation Of Reported Yield – U.S. Life Insurance Division). Yields Exclude Captive Reinsurance

Benefits & Other Changes In Policy Reserves

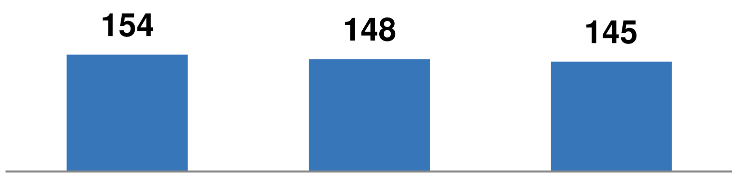


- Favorable Mortality Versus Prior Quarter & Prior Year
- Prior Year Included Recapture Of Reinsurance Treaty That Increased Reserves, Partially Offset By Favorable Unlocking Of Interest & Mortality Assumptions

Fixed Annuities

Net Investment Spread[1]

($MM)

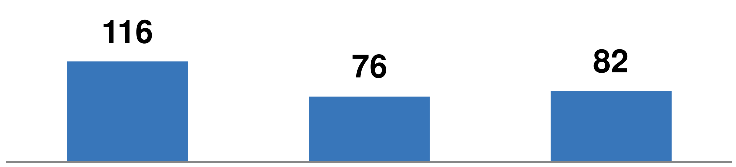


	3Q14	2Q15	3Q15
SPDA[2] Spread	1.70%	1.57%	1.62%
SPIA[3] Spread	1.17%	1.23%	1.08%

Fixed Annuity Spreads Impacted By Variability In Prepayment Speeds, Limited Partnership Performance & Bond Call Income

Benefits & Other Changes In Policy Reserves & SPIA Mortality

($MM)



	3Q14	2Q15	3Q15
SPIA Mortality G/(L)[4]	(6)	(4)	(9)

Mortality Unfavorable Versus Prior Quarter & Versus Prior Year

[1]Net Investment Income Less Interest Credited
[2]Single Premium Deferred Annuities; Excludes Fixed Indexed Annuities
[3]Single Premium Immediate Annuities; Includes Both Paid & Unpaid Interest Credited
[4]Excludes Incurred But Not Reported; Mortality Gain (Loss) Represents The Pre-Tax Income Impact Of The Product's Actual Mortality Experience Compared To The Mortality Assumptions Embedded In The Reserves Of The Product

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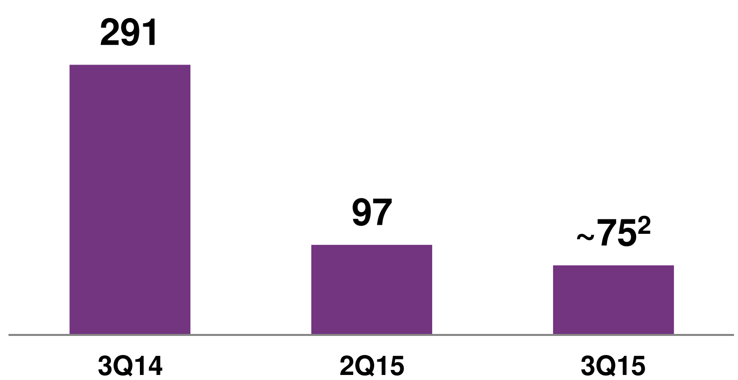
U.S. Life Company Statutory Results

Unassigned Surplus

($MM)



	3Q14	2Q15	3Q15
U.S. Life Co RBC[1] Ratio	448%	455%	445%[2]
After-Tax Stat Op Inc. (Loss)[3]	(298)	61	(91)[2]
After-Tax Stat Net Inc. (Loss)[4]	(290)	69	(104)[2]

Highlights

3Q15 Unassigned Surplus & RBC Ratio Declined From LTC Results And Unfavorable Market Performance Impacting VA, Partially Offset By Favorable Taxes

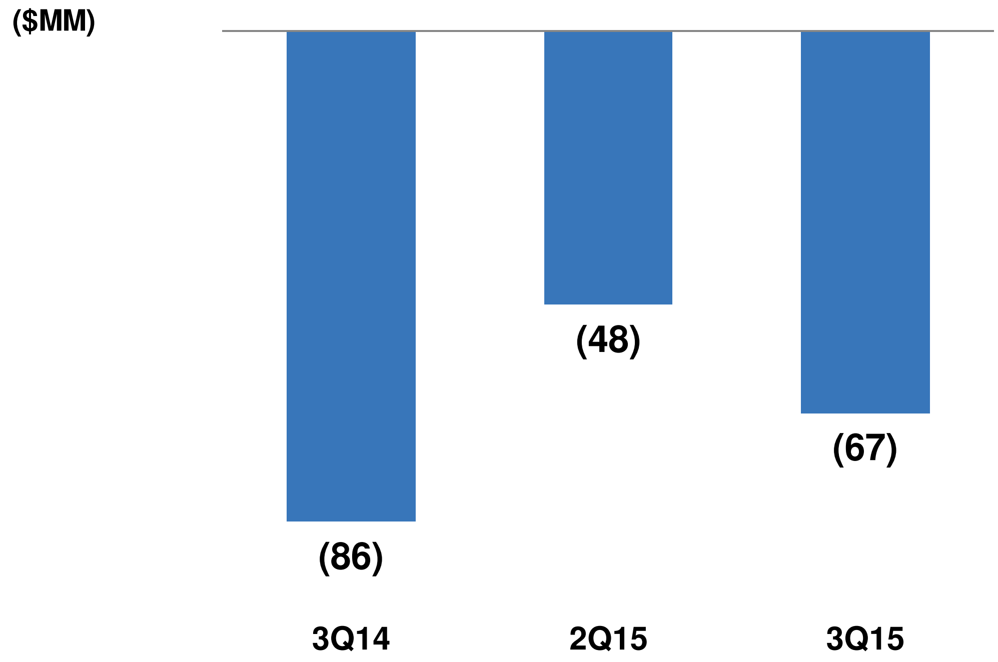
3Q15 Statutory Op Income Impacted By Unfavorable Market Impact On VA Reserves; Partial Offset In Surplus From Hedging

2Q15 Unassigned Surplus Reduced By Unfavorable LTC And Life Insurance Mortality Results

[1]Risk-Based Capital
[2]Company Estimate For 3Q15, Due To Timing Of The Filing Of Statutory Statements
[3]Consolidated Life Companies; Statutory Annual Statement Line 33
[4]Consolidated Life Companies; Statutory Annual Statement Line 35

3Q15 Summary -- Corporate & Other

Net Operating Loss



Highlights

Runoff

- Equity Market Performance Unfavorably Impacting Variable Annuity Earnings Versus The Prior Quarter & Prior Year
- Lower Limited Partnership Income Sequentially

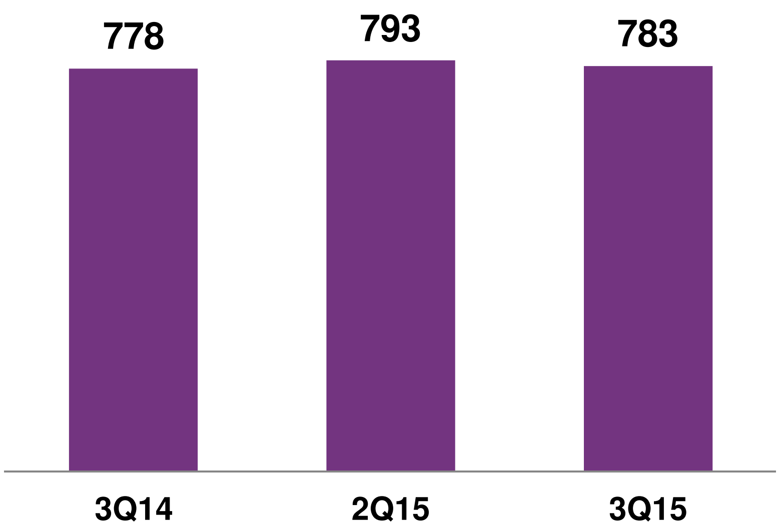
Corporate & Other

- Higher Legal Accruals & Expenses In Current Quarter Of $17MM
- Prior Year Included Less Favorable Taxes

Net Investment Income

Net Investment Income

($MM)



	3Q14	2Q15	3Q15
GNW Reported Yield	4.50%	4.52%	4.46%
GNW Core Yield[1]	4.53%	4.45%	4.39%
U.S. Life Ins. Division Reported Yield[1,2]	5.14%	5.12%	5.11%
Impairments[3]	(4)	-	(6)

Highlights

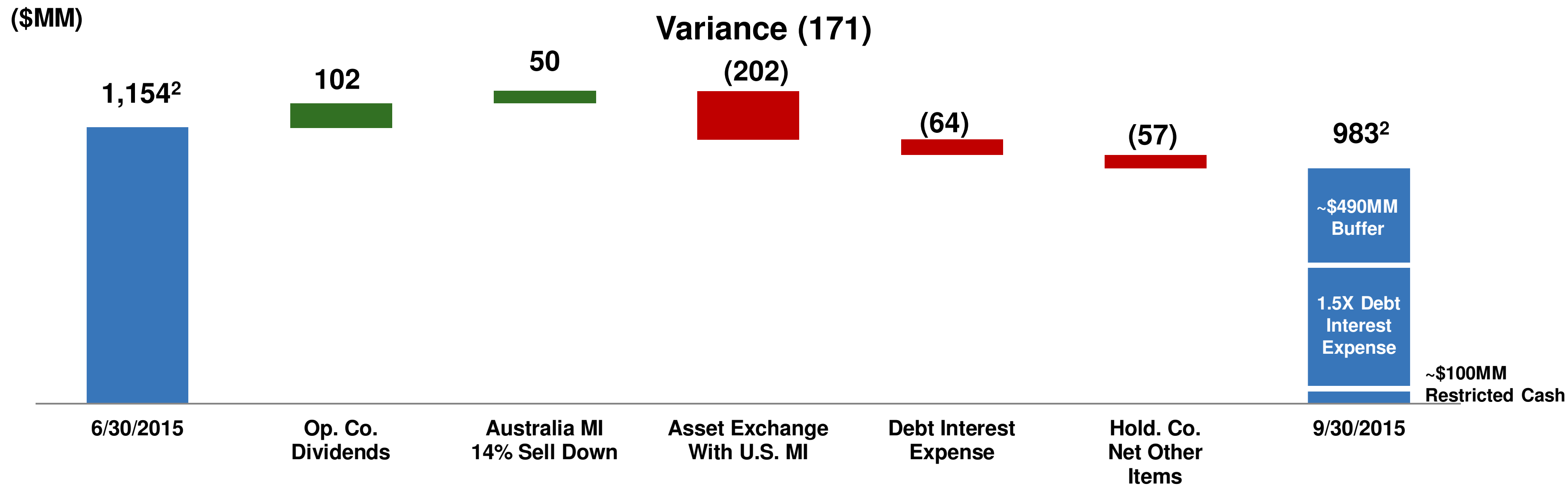
Sequential Decrease In Net Investment Income Primarily From Lower Limited Partnership Income

$2.4B Of Purchases In 3Q15 Primarily In Corporate & Government Debt Securities, ABS[4], CMBS/RMBS[5] & CML[6], With Average Yield Of ~3.05%

[1]Non-GAAP Measure See Appendix
[2]Yields Exclude Captive Reinsurance
[3]After-Tax
[4]Asset-Backed Securities
[5]Commercial & Residential Mortgage-Backed Securities
[6]Commercial Mortgage Loans

Holding Company Cash & Liquid Assets[1]

Cash & Liquid Assets Roll Forward



3Q15 Dividends Of $102MM Paid Primarily From International MI In Addition To $50MM Remaining Net Proceeds From Australia MI Sell Down To 52%

$202MM Holding Co. Cash Exchanged For Affiliated Preferred Securities Held In U.S. MI Business

Target Holding Company Cash & Liquid Assets Of 1.5X Interest Coverage Plus $350MM Buffer Maintained At Quarter Ends

Leverage Ratio[3] Of 26.4%

[1]Holding Company Cash & 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.; [2] Comprises Cash & Cash Equivalents Of $904MM & U.S. Government Bonds Of $250MM As Of 6/30/15 & Comprises Cash & Cash Equivalents Of $733MM & U.S. Government Bonds Of $250MM As Of 9/30/15; [3]Non-GAAP Measure, See Appendix

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2015 Goals Recap

	2015 Goals & Milestones	2015 Results: 3Q	2015 Results: 3QYTD Observations
International MI	Dividends Of $150-$230MM		$233MM YTD; Not Including $238MM From GMA Sell Down & IPO Proceeds
International MI	Canada MCT Of 220%		227%[1]
International MI	Australia PCA Range Of 132% To 144%		167%[1]
U.S. MI	60-70% Of Risk In Force Composed Of 2009+ Books		64%
U.S. MI	Combined Risk-To-Capital Ratio Of <18:1 (Subject To Final GSE Capital Requirements)		14.3:1[1]
U.S. Life	RBC Ratio > 400%		~445%[1]
Hold Co.	Holding Company Cash & Liquid Assets[2]: Exceed 1.5X Interest Coverage Plus Risk Buffer Of $350MM		$983MM[3]; ~$490MM In Excess Of 1.5X Interest Coverage & Restricted Cash

[1]Company Estimate For 3Q15, Due To Timing Of The Filing Of Statutory Statements; [2]Holding Company Cash & 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.; [3]Comprises Cash & Cash Equivalents Of $733MM & U.S. Government Bonds Of $250MM

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Appendix

Total Genworth Financial, Inc.'s Stockholders' Equity (U.S. GAAP)

($MM)	3Q15	2Q15	1Q15	4Q14	3Q14
Int'l Mortgage Insurance	**2,413**	**2,622**	**2,878**	**3,047**	**3,331**
Canada	1,465	1,556	1,558	1,631	1,699
Australia	762	868	1,126	1,197	1,392
Other Countries	186	198	194	219	240
U.S. MI	**1,654**	**1,743**	**1,762**	**1,685**	**1,652**
U.S. Life Insurance	**10,194**	**10,091**	**11,297**	**10,975**	**11,153**
LTC[1]	6,741	6,311	7,116	6,649	6,615
Life Insurance[1]	2,358	2,590	2,831	2,987	3,181
Fixed Annuities[1]	1,095	1,190	1,350	1,339	1,357
Runoff[1]	**618**	**634**	**796**	**774**	**667**
Corporate & Other[1,2,3]	**(1,300)**	**(1,400)**	**(1,409)**	**(1,558)**	**(1,638)**
Total	**13,579**	**13,690**	**15,324**	**14,923**	**15,165**

[1]Includes Estimate Of Allocated Deferred Tax Balances By Product Line; [2]Includes Value Of Long-Term Borrowings Of Genworth Holdings, Inc.; [3]Includes Equity Related To The Lifestyle Protection Insurance Business Reported As Discontinued Operations Of $352MM, $358MM, $792MM, $881MM And $938MM, Respectively

Use Of Non-GAAP Measures

This presentation includes the non-GAAP[1] financial measures entitled "net operating income (loss)" and “net operating income (loss) per common share.” Net operating income (loss) per common share is derived from net operating income (loss). The chief operating decision maker evaluates segment performance and allocates resources on the basis of net operating income (loss). The company defines net operating income (loss) as income (loss) from continuing operations excluding the after-tax effects of income attributable to noncontrolling interests, net investment gains (losses), goodwill impairments, gains (losses) on the sale of businesses, gains (losses) on the early extinguishment of debt, gains (losses) on insurance block transactions, restructuring costs and infrequent or unusual non-operating items. Gains (losses) on insurance block transactions are defined as gains (losses) on the early extinguishment of non-recourse funding obligations, early termination fees for other financing restructuring and/or resulting gains (losses) on reinsurance restructuring for certain blocks of business. The company excludes net investment gains (losses) and infrequent or unusual non-operating items because the company does not consider them to be related to the operating performance of the company's segments and Corporate and Other activities. A component of the company's net investment gains (losses) is the result of impairments, the size and timing of which can vary significantly depending on market credit cycles. In addition, the size and timing of other investment gains (losses) can be subject to the company's discretion and are influenced by market opportunities, as well as asset-liability matching considerations. Goodwill impairments, gains (losses) on the sale of businesses, gains (losses) on the early extinguishment of debt, gains (losses) on insurance block transactions and restructuring costs are also excluded from net operating income (loss) because, in the company's opinion, they are not indicative of overall operating trends. Infrequent or unusual non-operating items are also excluded from net operating income (loss) if, in the company's opinion, they are not indicative of overall operating trends.

While some of these items may be significant components of net income (loss) available to Genworth’s common stockholders in accordance with GAAP, the company believes that net operating income (loss) and measures that are derived from or incorporate net operating income (loss), including net operating income (loss) per common share on a basic and diluted basis, are appropriate measures that are useful to investors because they identify the income (loss) attributable to the ongoing operations of the business. Management also uses net operating income (loss) as a basis for determining awards and compensation for senior management and to evaluate performance on a basis comparable to that used by analysts. However, the items excluded from net operating income (loss) have occurred in the past and could, and in some cases will, recur in the future. Net operating income (loss) and net operating income (loss) per common share on a basic and diluted basis are not substitutes for net income (loss) available to Genworth’s common stockholders or net income (loss) available to Genworth’s common stockholders per common share on a basic and diluted basis determined in accordance with GAAP. In addition, the company's definition of net operating income (loss) may differ from the definitions used by other companies.

In the third quarter of 2014, the company recorded goodwill impairments of $167 million, net of taxes, in the long-term care insurance business and $350 million, net of taxes, in the life insurance business.

In the third quarter of 2015, the company paid an early redemption payment of approximately $1 million, net of taxes and portion attributable to noncontrolling interests, related to the early redemption of Genworth Financial Mortgage Insurance Pty Limited’s notes that were scheduled to mature in 2021. In the third quarter of 2015, the company also repurchased approximately $50 million principal amount of Genworth Holdings, Inc.’s notes with various maturity dates for a loss of $1 million, net of taxes. These transactions were excluded from net operating income (loss) for the periods presented as they related to a loss on the early extinguishment of debt.

In the third quarter of 2015, the company recorded a deferred acquisition cost impairment of $296 million, net of taxes, on certain term life insurance policies in connection with entering into an agreement to complete a life block transaction.

In the second quarter of 2015, the company recorded a $2 million after-tax expense related to restructuring costs as part of an expense reduction plan as the company evaluates and appropriately sizes its organizational needs and expenses.

There were no infrequent or unusual items excluded from net operating income (loss) during the periods presented other than the following item. The company recognized a tax charge of $7 million in the third quarter of 2015 from potential business portfolio changes related to its mortgage insurance business in Europe.

The appendix of this presentation reflects net operating income (loss) as determined in accordance with accounting guidance related to segment reporting and a reconciliation of net operating income (loss) of the company’s segments and Corporate and Other activities to net income (loss) available to Genworth’s common stockholders.

[1] U.S. Generally Accepted Accounting Principles

Use Of Non-GAAP Measures (cont.)

Adjustments to reconcile net income (loss) attributable to Genworth's common stockholders and net operating income (loss) assume a 35% tax rate and are net of the portion attributable to noncontrolling interests. Net investment gains (losses) are also adjusted for deferred acquisition costs and other intangible amortization and certain benefit reserves.

This presentation includes the non-GAAP financial measure entitled "core yield" as a measure of investment yield. The company defines core yield as the investment yield adjusted for those items that are not recurring in nature. Management believes that analysis of core yield enhances understanding of the investment yield of the company. However, core yield is not a substitute for investment yield determined in accordance with GAAP. In addition, the company's definition of core yield may differ from the definitions used by other companies. A reconciliation of core yield to reported GAAP yield is included in this appendix.

This presentation also references the non-GAAP financial measure entitled "reported yield excluding captive reinsurance" for the U.S. Life Insurance Division and the life insurance business as a measure of investment yield. The company excludes assets held by captive reinsurers from reported yield given the nature of the captives which primarily have floating rate assets associated with the floating rate liabilities of these entities. Management believes this measure is more indicative of the underlying performance of the life insurance business. A reconciliation of reported yield to reported yield excluding captive reinsurance is included in this appendix.

This presentation also references the non-GAAP financial measure entitled "leverage ratio" as a measure of financial strength and "adjusted coverage interest payment" as a measure of the company's ability to pay interest on its outstanding debt. For a description and reconciliation of these measures, see "Reconciliation of Leverage Ratio" and "Reconciliation of Adjusted Interest Coverage Ratio," respectively.

Reconciliation Of Net Operating Income (Loss) To Net Loss

(Amounts in millions, except per share amounts)	2015 3Q	2015 2Q	2014 3Q
Global Mortgage Insurance Division			
International Mortgage Insurance segment:			
Canada	$ 38	$ 37	$ 46
Australia	21	29	48
Other Countries	(5)	(5)	(7)
Total International Mortgage Insurance segment	54	61	87
U.S. Mortgage Insurance segment	37	49	(2)
Total Global Mortgage Insurance Division	91	110	85
U.S. Life Insurance Division			
U.S. Life Insurance segment:			
Long-Term Care Insurance	(10)	10	(361)
Life Insurance	31	22	13
Fixed Annuities	19	25	26
Total U.S. Life Insurance segment	40	57	(322)
Total U.S. Life Insurance Division	40	57	(322)
Corporate and Other Division			
Runoff segment	(4)	9	5
Corporate and Other	(63)	(57)	(91)
Total Corporate and Other Division	(67)	(48)	(86)
NET OPERATING INCOME (LOSS)	64	119	(323)
ADJUSTMENTS TO NET OPERATING INCOME (LOSS):			
Net investment gains (losses), net	(22)	4	(10)
Goodwill impairment, net	-	-	(517)
Gains (losses) on early extinguishment of debt, net	(2)	-	-
Gains (losses) from life block transactions, net	(296)	-	-
Expenses related to restructuring, net	-	(2)	-
Tax impact from potential business portfolio changes	(7)	-	-
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL INC.'S COMMON STOCKHOLDERS	(263)	121	(850)
Net income attributable to noncontrolling interests	46	54	57
INCOME (LOSS) FROM CONTINUING OPERATIONS	(217)	175	(793)
Income (loss) from discontinued operations, net of taxes	(21)	(314)	6
NET LOSS	(238)	(139)	(787)
Less: net income attributable to noncontrolling interests	46	54	57
NET LOSS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ (284)	$ (193)	$ (844)
Earnings (Loss) Per Share Data:			
Net loss available to Genworth Financial, Inc.'s common stockholders per common share			
Basic	$ (0.57)	$ (0.39)	$ (1.70)
Diluted	$ (0.57)	$ (0.39)	$ (1.70)
Net operating income (loss) per common share			
Basic	$ 0.13	$ 0.24	$ (0.65)
Diluted	$ 0.13	$ 0.24	$ (0.65)
Weighted-average common shares outstanding			
Basic	497.4	497.4	496.6
Diluted[(1)]	497.4	499.3	496.6

(1) Under applicable accounting guidance, companies in a loss position are required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share. Therefore, as a result of the loss from continuing operations for the three months ended September 30, 2015 and 2014, 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 September 30, 2015 and 2014, as the inclusion of shares for stock options, restricted stock units and stock appreciation rights of 1.3 million and 5.4 million, respectively, would have been antidilutive to the calculation. If the company had not incurred a loss from continuing operations for the three months ended September 30, 2015 and 2014, dilutive potential weighted-average common shares outstanding would have been 498.7 million and 502.0 million, respectively. Since it had net operating income for the three months ended September 30, 2015, the company used 498.7 million diluted weighted-average common shares outstanding in the calculation of diluted net operating income per common share.

Reconciliation Of Net Investment Gains (Losses)

(Amounts in millions)	2015 3Q	2015 2Q	2014 3Q
Net investment gains (losses), gross	$ (51)	$ 8	$ (27)
Adjustments for:			
Deferred acquisition costs and other intangible amortization and certain benefit reserves	9	8	9
Net investment gains (losses) attributable to noncontrolling interests	8	(9)	3
Taxes	12	(3)	5
Net investment gains (losses), net	$ (22)	$ 4	$ (10)

Reconciliation Of Core Yield – Genworth Consolidated

		2015		2014
	(Assets - amounts in billions)	3Q	2Q	3Q
	Reported - Total Invested Assets and Cash	$ 75.9	$ 75.5	$ 75.1
	Subtract:			
	Securities lending	0.4	0.3	0.3
	Unrealized gains (losses)	5.4	4.9	5.3
	Derivative counterparty collateral	-	-	0.5
	Adjusted end of period invested assets and cash	$ 70.1	$ 70.3	$ 69.0
(A)	Average Invested Assets And Cash Used in Reported Yield Calculation	$ 70.2	$ 70.2	$ 69.1
	Subtract:			
	Restricted commercial mortgage loans and other invested assets related to securitization entities[1]	0.2	0.2	0.2
(B)	Average Invested Assets And Cash Used in Core Yield Calculation	70.0	$ 70.0	$ 68.9
	(Income - amounts in millions)			
(C)	Reported - Net Investment Income	$ 783	$ 793	$ 778
	Subtract:			
	Bond calls and commercial mortgage loan prepayments	12	17	17
	Other non-core items[2]	1	(4)	(22)
	Restricted commercial mortgage loans and other invested assets related to securitization entities[1]	2	2	3
(D)	Core Net Investment Income	$ 768	$ 778	$ 780
(C) / (A)	Reported Yield	4.46%	4.52%	4.50%
(D) / (B)	Core Yield	4.39%	4.45%	4.53%

Note: Yields have been annualized.

[1]Represents the incremental assets and investment income related to restricted commercial mortgage loans and other invested assets.

[2]Includes cost basis adjustments on structured securities and various other immaterial items.

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Reconciliation Of Reported Yield – U.S. Life Division

		2015 3Q	2015 2Q	2014 3Q
	U.S. Life Insurance Division			
	(Assets - amounts in millions)			
	Reported - Total Invested Assets and Cash	$ 60,758	$ 59,917	$ 59,339
	Subtract:			
	Unrealized gains (losses)	5,093	4,539	4,982
	Adjusted end of period invested assets	55,665	55,378	54,357
	Subtract:			
	Assets related to captive reinsurance	3,074	3,099	3,362
	Adjusted end of period invested assets excluding captive reinsurance	$ 52,591	$ 52,279	$ 50,995
(A)	**Average Invested Assets Used in Reported Yield Calculation**	$ 55,444	$ 55,238	$ 53,581
	Subtract:			
	Assets related to captive reinsurance	3,086	3,107	3,367
(B)	**Average Invested Assets Excluding Captive Reinsurance**	$ 52,358	$ 52,131	$ 50,214
	(Income - amounts in millions)			
(C)	**Reported - Net Investment Income**	$ 680	$ 677	$ 658
	Subtract:			
	Net investment income related to captive reinsurance	11	10	12
(D)	**Net Investment Income Excluding Captive Reinsurance**	$ 669	$ 667	$ 646
(C) / (A)	**Reported Yield**	4.91%	4.90%	4.91%
(D) / (B)	**Reported Yield Excluding Captive Reinsurance**	5.11%	5.12%	5.14%
	Life Insurance Business			
	(Assets - amounts in millions)			
	Reported - Total Invested Assets and Cash	$ 13,276	$ 13,187	$ 13,398
	Subtract:			
	Unrealized gains (losses)	625	568	718
	Adjusted end of period invested assets	12,651	12,619	12,680
	Subtract:			
	Assets related to captive reinsurance	3,074	3,099	3,362
	Adjusted end of period invested assets excluding captive reinsurance	$ 9,577	$ 9,520	$ 9,318
(E)	**Average Invested Assets Used in Reported Yield Calculation**	$ 12,589	$ 12,563	$ 12,658
	Subtract:			
	Assets related to captive reinsurers	3,086	3,107	3,367
(F)	**Average Invested Assets Excluding Captive Reinsurance**	$ 9,503	$ 9,456	$ 9,291
	(Income - amounts in millions)			
(G)	**Reported - Net Investment Income**	$ 126	$ 127	$ 123
	Subtract:			
	Net investment income related to captive reinsurance	11	10	12
(H)	**Net Investment Income Excluding Captive Reinsurance**	$ 115	$ 117	$ 111
(G) / (E)	**Reported Yield**	4.00%	4.04%	3.89%
(H) / (F)	**Reported Yield Excluding Captive Reinsurance**	4.85%	4.89%	4.77%

Notes: Yields calculated using whole dollars.
Yields have been annualized.

Reconciliation Of Leverage Ratio

	(Amounts in millions)	As of September 30, 2015	As of December 31, 2014
	Long-term borrowings	$ 4,601	$ 4,639
	Adjust long-term borrowings related to noncontrolling interests:		
	Canada (noncontrolling interests ownership of 42.7%)	(139)	(160)
	Australia (noncontrolling interests ownership of 48.0% and 33.8% as of September 30, 2015 and December 31, 2014, respectively)	(84)	(39)
	25% of hybrid debt (Genworth Holdings, Inc.'s 6.15% Junior Notes, due 2066)	(150)	(150)
	Operating leases	84	84
A	Adjusted long-term borrowings	$ 4,312	$ 4,374
	Total Genworth Financial, Inc.'s stockholders' equity	$ 13,579	$ 14,923
	Exclude net unrealized investment (gains) losses	(1,731)	(2,453)
	25% of hybrid debt (Genworth Holdings, Inc.'s 6.15% Junior Notes, due 2066)	150	150
B	Adjusted total Genworth Financial, Inc.'s stockholders' equity	$ 11,998	$ 12,620
A + B	Total capital (adjusted long-term borrowings + adjusted total Genworth Financial, Inc.'s stockholders' equity)	$ 16,310	$ 16,994
A/(A+B)	Leverage ratio (adjusted long-term borrowings/total capital)	26.4%	25.7%
	GAAP leverage ratio	25.3%	23.7%

The company defines leverage ratio as adjusted long-term borrowings divided by total capital, which it defines as the sum of adjusted long-term borrowings and adjusted total Genworth Financial, Inc.’s stockholder’ equity.

The company applies the Moody’s Investors Service, Inc. (Moody's) calculation methodology for adjusted financial leverage to the calculation of its leverage ratio, subject to the adjustments described below. Moody’s calculates adjusted financial leverage as adjusted long-term borrowings (defined as financial debt, including preferred stock, plus pension liabilities plus the non-equity portion of hybrid debt plus operating lease adjustments) divided by adjusted debt plus stockholder’s equity. The company excludes from long-term borrowings (i) that portion of long-term borrowings that is attributable to noncontrolling interests (based on the respective ownership percentages) of its majority-owned Canadian and Australian mortgage insurance subsidiaries (excluded to align the presentation of adjusted long-term borrowings with the presentation of adjusted total Genworth Financial, Inc.’s stockholders’ equity, which is presented after excluding noncontrolling interests), and (ii) 25% of Genworth Holdings, Inc.'s outstanding principal amount of 6.15% junior subordinated notes due in 2066 (the “subordinated notes”), which Moody’s believes is representative of the equity portion of the subordinated notes, and includes operating leases applying a rent factor of 6 times. For the year ended December 31, 2014, the company's rent expense was $14 million and a rent factor of 6 times has been applied to this amount representing the net present value of future operating lease payments to be consistent with the Moody's calculation methodology.

The company defines adjusted total Genworth Financial, Inc.’s stockholders’ equity as total Genworth Financial, Inc.’s stockholders’ equity adjusted to exclude net unrealized investment (gains) losses (excluded to align the presentation of adjusted total Genworth Financial, Inc.’s stockholders’ equity with its presentation of adjusted long-term borrowings, which are presented at book value) and include 25% of the outstanding principal amount of the subordinated notes, consistent with the Moody’s calculation methodology. The company does not add its pension liabilities to adjusted long-term borrowings because it believes they are immaterial. Management believes the leverage ratio, as presented, is an important measurement tool for investors and analysts as it is a measure of financial strength and is based on the Moody's methodology, adjusted to address factors particular to the company. However, this ratio should not be viewed as a substitute for a ratio using GAAP metrics such as long term borrowings to total Genworth Financial, Inc.'s stockholders equity. In addition, the company's definition of leverage ratio may differ from the definitions used by other companies.

Definition Of Selected Operating Performance Measures

Management uses selected operating performance measures including "sales" and "insurance in force" or "risk in force" which are commonly used in the insurance industry as measures of operating performance.

Management regularly monitors and reports sales metrics as a measure of volume of new and renewal business generated in a period. Sales refer to new insurance written for mortgage insurance. Sales do not include renewal premiums on policies or contracts written during prior periods. The company considers new insurance written to be a measure of the company's operating performance because they represent a measure of new sales of insurance policies or contracts during a specified period, rather than a measure of the company's revenues or profitability during that period.

Management regularly monitors and reports insurance in force and risk in force. Insurance in force for the international mortgage and U.S. mortgage insurance businesses is a measure of the aggregate face value of outstanding insurance policies as of the respective reporting date. For risk in force in the international mortgage insurance business, the company has computed an “effective” risk in force amount, which recognizes that the loss on any particular loan will be reduced by the net proceeds received upon sale of the property. Effective risk in force has been calculated by applying to insurance in force a factor of 35% that represents the highest expected average per-claim payment for any one underwriting year over the life of the company’s businesses in Canada and Australia. In Australia, the company has certain risk share arrangements where it provides pro-rata coverage of certain loans rather than 100% coverage. As a result, for loans with these risk share arrangements, the applicable pro-rata coverage amount provided is used when applying the factor. Risk in force for the U.S. mortgage insurance business is the obligation that is limited under contractual terms to the amounts less than 100% of the mortgage loan value. The company considers insurance in force and risk in force to be measures of the company’s operating performance because they represent measures of the size of the business at a specific date which will generate revenues and profits in a future period, rather than measures of the company’s revenues or profitability during that period.

Management also regularly monitors and reports a loss ratio for the company’s businesses. For the mortgage insurance businesses, the loss ratio is the ratio of incurred losses and loss adjustment expenses to net earned premiums. For the long-term care insurance business, the loss ratio is the ratio of benefits and other changes in reserves less tabular interest on reserves less loss adjustment expenses to net earned premiums. The company considers the loss ratio to be a measure of underwriting performance in these businesses and helps to enhance the understanding of the operating performance of the businesses.

An assumed tax rate of 35% is utilized in certain adjustments to net operating income (loss) and in the explanation of specific variances of operating performance and investment results.

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.

Results Of Operations By Segment

In the first quarter of 2015, the company revised how it allocates the consolidated provision for income taxes to its operating segments to simplify the process and reflect how the chief operating decision maker is evaluating segment performance. The revised methodology applies a specific tax rate to the pre-tax income (loss) of each segment, which is then adjusted in each segment to reflect the tax attributes of items unique to that segment such as foreign income. 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 activities. Previously, the company calculated a unique income tax provision for each segment based on quarterly changes to tax attributes and implications of transactions specific to each product within the segment.

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. Prior year amounts have not been re-presented to reflect this revised presentation and are, therefore, not comparable to the current year provision for income taxes by segment. However, the company does not believe that the previous methodology would have resulted in a materially different segment-level provision for income taxes.

Cautionary Note Regarding Forward-Looking Statements

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

Risks relating to all of the company's businesses, including:

(i) inability to successfully develop and execute strategic plans to effectively address the company's current business challenges (including with respect to its long term care insurance business, ratings and capital), including as a result of the inability to complete the planned sale of the company's lifestyle protection insurance business, certain blocks of the company's term life insurance or the company's European mortgage insurance business at all or on the terms anticipated and failure to attract buyers for any other businesses or other assets the company may seek to sell, or securities it may seek to issue, in each case, in a timely manner on anticipated terms; inability to generate required capital; failure to obtain any required regulatory, stockholder and/or noteholder approvals or consents, or the company's challenges changing or being more costly or difficult to successfully address than currently anticipated or the benefits achieved being less than anticipated; inability to successfully develop more targeted product features and benefits, strengthen relationships with producers or achieve anticipated cost-savings in a timely manner; adverse tax or accounting charges; (ii) inability to increase the capital needed in the company's businesses in a timely manner and on anticipated terms, including through improved business performance, reinsurance or similar transactions, asset sales, securities offerings or otherwise, in each case as and when required; (iii) inadequate reserves and the need to increase reserves, including as a result of any changes the company may make to its assumptions, methodologies or otherwise in connection with periodic or other reviews (including as a result of the company's actual experience differing significantly from its assumptions); (iv) ineffective or inadequate risk management in identifying, controlling or mitigating risks; weaknesses in, or ineffective, internal controls; (v) recent or future adverse rating agency actions, including with respect to rating downgrades or potential downgrades, being placed on negative outlook or being put on review for potential downgrade, all of which could have adverse implications for the company, including with respect to key business relationships, product offerings, business results of operations, financial condition and capital needs, strategic plans, collateral obligations and availability and terms of hedging, reinsurance and borrowings; (vi) inability to retain, attract and motivate qualified employees and independent sales representatives, particularly in the light of the company's recent business challenges; (vii) adverse change in regulatory requirements, including risk-based capital; (viii) dependence on dividends and other distributions from the company's subsidiaries (particularly the company's international subsidiaries) and the inability of any subsidiaries to pay dividends or make other distributions to the company, including as a result of the performance of the subsidiaries and insurance, regulatory or corporate law restrictions (including the unwillingness or inability of the subsidiary that indirectly owns most of the company's interests in the Australian and Canadian mortgage insurance businesses to pay the dividends that it receives from those businesses as a result of the impact on its financial condition of its capital support for certain long term care insurance related reinsurance arrangements); (ix) inability to borrow under the company's credit facility; (x) downturns and volatility in global economies and equity and credit markets; (xi) interest rates and changes in rates; (xii) availability, affordability and adequacy of reinsurance to protect the company against losses; (xiii) defaults by counterparties to reinsurance arrangements or derivative instruments; (xiv) changes in valuation of fixed maturity, equity and trading securities; (xv) defaults or other events impacting the value of the company's fixed maturity securities portfolio; (xvi) defaults on the company's commercial mortgage loans or the mortgage loans underlying its investments in commercial mortgage-backed securities and volatility in performance; (xvii) competition; (xviii) reliance on, and loss of, key distribution relationships; (xix) extensive regulation of the company's businesses and changes in applicable laws and regulations; (xx) litigation and regulatory investigations or other actions (including the two shareholder putative class action lawsuits alleging securities law violations filed against the company in 2014); (xxi) the material weakness in the company's internal control over financial reporting; (xxii) failure or any compromise of the security of the company's computer systems, disaster recovery systems and business continuity plans and failures to safeguard, or breaches of, the company's confidential information; (xxiii) occurrence of natural or man-made disasters or a pandemic; (xxiv) impact of additional regulations pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act; (xxv) changes in accounting and reporting standards; (xxvi) impairments of or valuation allowances against the company's deferred tax assets; (xxvii) accelerated amortization of deferred acquisition costs and present value of future profits (including as a result of any changes the company may make to its assumptions, methodologies or otherwise in connection with periodic or other reviews); (xxviii) political and economic instability or changes in government policies; and (xxix) fluctuations in foreign currency exchange rates and international securities markets;

Cautionary Note Regarding Forward-Looking Statements

Risks relating primarily to the company's mortgage insurance businesses, including:
(i) deterioration in economic conditions or a decline in home prices that adversely affect the company's loss experience in mortgage insurance; (ii) premiums for the significant portion of the company's international mortgage insurance risk in-force with high loan-to-value ratios may not be sufficient to compensate the company for the greater risks associated with those policies; (iii) competition in the company's international and U.S. mortgage insurance businesses, including from government and government-owned and government-sponsored enterprises (GSEs) offering mortgage insurance; (iv) changes in regulations adversely affecting the company's international operations; (v) inability to meet or maintain the private mortgage insurer eligibility requirements (PMIERs) on the contemplated timetable with the contemplated funding; (vi) inability of U.S. mortgage insurance subsidiaries to meet minimum statutory capital requirements and hazardous financial condition standards; (vii) the influence of Federal National Mortgage Association (Fannie Mae), Federal Home Loan Mortgage Corporation (Freddie Mac) and a small number of large mortgage lenders on the U.S. mortgage insurance market and adverse changes to the role or structure of Fannie Mae and Freddie Mac; (viii) increases in U.S. mortgage insurance default rates; (ix) inability to realize anticipated benefits of the company's rescissions, curtailments, loan modifications or other similar programs in its U.S. mortgage insurance business; (x) problems associated with foreclosure process defects in the United States that may defer claim payments; (xi) competition with GSEs may put the company at a disadvantage on pricing and other terms and conditions; (xii) adverse changes in regulations affecting the company's U.S. mortgage insurance business; (xiii) decreases in the volume of high loan-to-value mortgage originations or increases in mortgage insurance cancellations in the United States; (xiv) increases in the use of alternatives to private mortgage insurance in the United States and reductions in the level of coverage selected; and (xv) potential liabilities in connection with the company's U.S. contract underwriting services;

Risks relating primarily to the company's long term care insurance, life insurance and annuities businesses, including:
(i) the company's inability to increase sufficiently, and in a timely manner, premiums on in-force long term care insurance policies and/or reduce in-force benefits, and charge higher premiums on new policies, in each case, as currently anticipated (including the future increases assumed in connection with the completion of the company's margin reviews in the fourth quarter of 2014) and as may be required from time to time in the future (including as a result of its failure to obtain any necessary regulatory approvals or unwillingness or inability of policyholders to pay increased premiums); the company's inability to reflect future premium increases and other management actions in its margin calculation as anticipated; (ii) failure to sufficiently increase demand for the company's long term care insurance, life insurance and fixed annuity products; (iii) adverse impact on the company's financial results as a result of projected profits followed by projected losses (as is currently the case with the company's long term care insurance business); (iv) deviations from the persistency assumptions used to price and establish reserves for the company's insurance policies and annuity contracts; (v) medical advances, such as genetic research and diagnostic imaging, and related legislation that impact policyholder behavior in ways adverse to the company; and (vi) inability to continue to implement actions to mitigate the impact of statutory reserve requirements;

Other risks, including:
(i) the possibility that in certain circumstances the company will be obligated to make payments to General Electric Company (GE) under the tax matters agreement with GE even if its corresponding tax savings are never realized and payments could be accelerated in the event of certain changes in control; and (ii) provisions of the company's certificate of incorporation and bylaws and the tax matters agreement with GE may discourage takeover attempts and business combinations that stockholders might consider in their best interests; and

Risks relating to the company's common stock, including:
(i) the continued suspension of payment of dividends; and (ii) stock price fluctuations.

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