European Investments Exposure & Cash Flow Update

July 20, 2011

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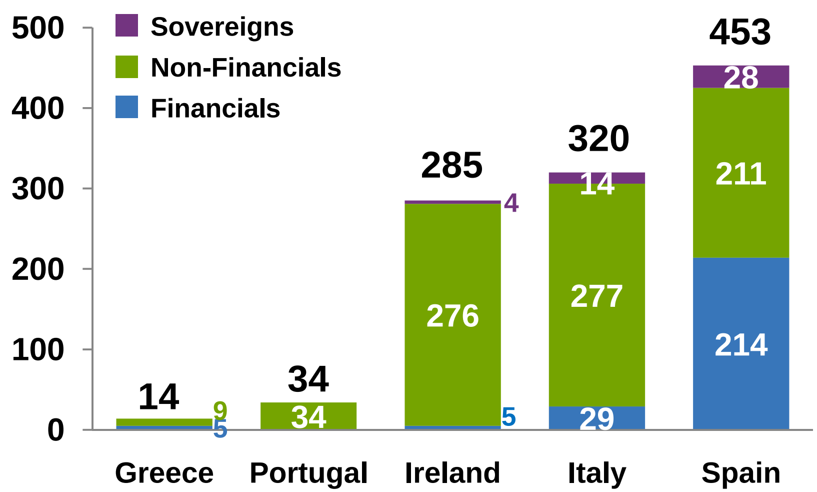
Forward-Looking Statements

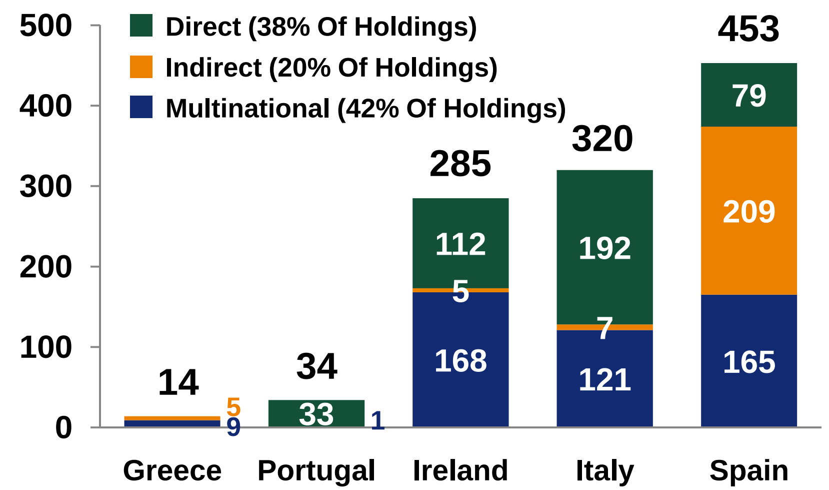
This presentation contains certain “forward-looking statements” within the meaning of the United States Private Securities Litigation Reform Act of 1995. Forward-looking statements may be identified by words such as “expects,” “intends,” “anticipates,” “plans,” “believes,” “seeks,” “estimates,” “will” or words of similar meaning and include, but are not limited to, statements regarding the outlook for Genworth Financial, Inc.’s (Genworth) 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 those discussed in the Appendix, 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 February 25, 2011. Genworth undertakes no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise.

European Periphery Exposure -- Investments

Market Value As Of 6/30/11

($MM)





Total Exposure $1.1B, 1.5% Of Portfolio

No Sovereign Exposure In Greece And Portugal

96% Of Spain Holdings In Financials Are Diversified Global Banks

Direct Holdings: Primarily Energy, Defense, Building Materials And Telecom

Indirect: Debt Issued By Subsidiaries Outside Of Country

Multinational: Companies With Majority Of Revenues Coming From Outside The Country Of Domicile

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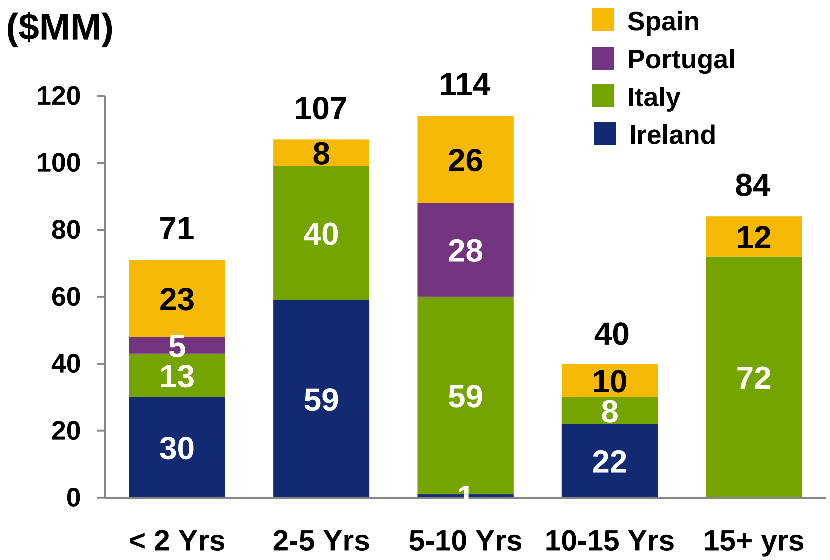
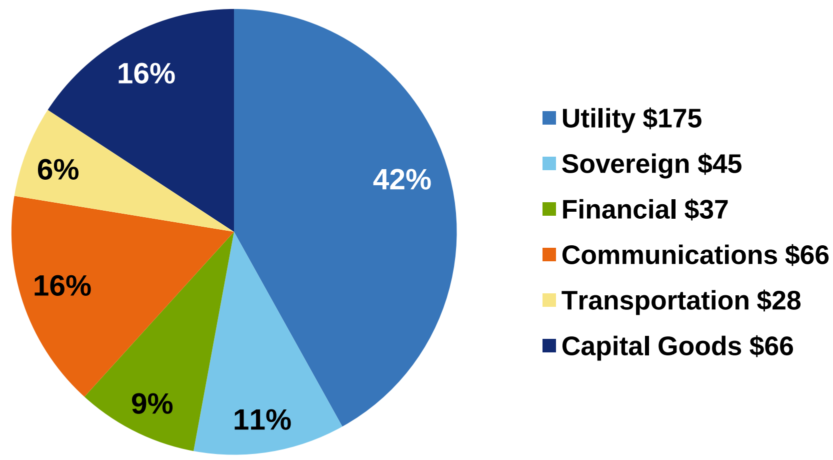
European Periphery Detail -- Investments

Direct Exposure Maturity Profile[1]



Direct Exposure Sector Profile[1]



17% Of Total Exposure Matures Within 2 Yrs

43% Of Total Exposure Matures Within 5 Yrs

Longer Maturities In More Stable Periphery Countries

More Stable Utilities Comprise 42% Of Direct Exposure

- Ireland : $64MM
- Italy: $60MM
- Portugal: $33MM
- Spain: $18MM

Sovereign Holdings

- Spain: $28MM
- Italy: $14MM
- Ireland: $3MM

[1]Market Value As Of 6/30/11

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Holding Company Cash Profile

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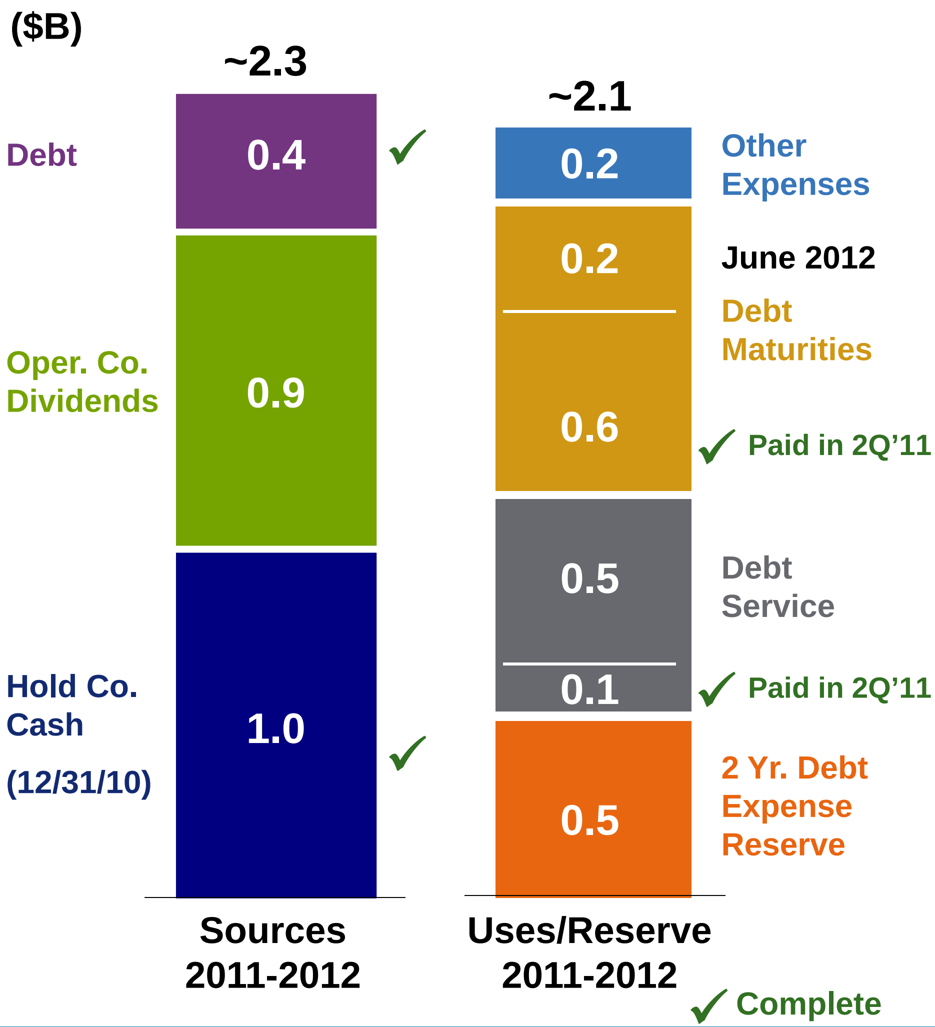

Updates

~$660MM Holding Company Cash Balance As Of 6/30/11

Debt Maturity Payments Of $548MM[1] During 2Q

$222MM Debt Maturing In June '12 – No Debt Maturing In 2013

Completed Canada MI Substantial Issuer Bid – Will Return ~$65MM To The Holding Company In 3Q

Commentary On Medicare Supplement Sale & Other Capital Optimization Strategies To Be Addressed On 2Q Earnings Call

[1] Net Debt Including Hedge Positions, Gross Debt Liability Reduced By $744MM (3/31/11 Balance)

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Appendix

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Cautionary Note Regarding Forward-Looking Statements

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Risks relating to the company's businesses, including downturns and volatility in global economies and equity and credit markets, downgrades in the company's financial strength or credit ratings, interest rate fluctuations and levels, adverse capital and credit market conditions, the valuation of fixed maturity, equity and trading securities, defaults, downgrade or other events impacting the value of the company's fixed maturity securities portfolio, defaults on the company's commercial mortgage loans or the mortgage loans underlying the company's investments in commercial mortgage-backed securities and volatility in performance, goodwill impairments, default by counterparties to reinsurance arrangements or derivative instruments, an adverse change in risk-based capital and other regulatory requirements, insufficiency of reserves, legal constraints on dividend distributions by the company's subsidiaries, competition, availability, affordability and adequacy of reinsurance, loss of key distribution partners, regulatory restrictions on the company's operations and changes in applicable laws and regulations, legal or regulatory investigations or actions, the failure or any compromise of the security of the company's computer systems, the occurrence of natural or man-made disasters or a pandemic, the effect of the enactment of the Dodd-Frank Wall Street Reform and Consumer Protection Act, changes in the accounting standards issued by the Financial Accounting Standards Board or other standard-setting bodies and impairments of or valuations allowance against the company's deferred tax assets;

Risks relating to the Retirement and Protection segment, including changes in morbidity and mortality, accelerated amortization of deferred acquisition costs and present value of future profits, reputational risks as a result of rate increases on certain in-force long-term care insurance products, medical advances, such as genetic research and diagnostic imaging, and related legislation, unexpected changes in persistency rates, ability to continue to implement actions to mitigate the impact of statutory reserve requirements and the failure of demand for long-term care insurance to increase;

Risks relating to the International segment, including political and economic instability or changes in government policies, foreign exchange rate fluctuations, unexpected changes in unemployment rates, unexpected increases in mortgage insurance default rates or severity of defaults, the significant portion of high loan-to-value insured international mortgage loans which generally result in more and larger claims than lower loan-to-value ratios, competition with government-owned and government-sponsored enterprises offering mortgage insurance and changes in regulations;

Risks relating to the U.S. Mortgage Insurance segment, including increases in mortgage insurance default rates, failure to meet or have waived to the extent needed, the minimum statutory capital requirements and hazardous financial condition standards, uncertain results of continued investigations of insured U.S. mortgage loans, possible rescissions of coverage and the results of objections to the company's rescissions, the extent to which loan modifications and other similar programs may provide benefits to the company, unexpected changes in unemployment and underemployment rates, further deterioration in economic conditions or a further decline in home prices, problems associated with foreclosure process defects that may defer claim payments, changes to the role or structure of Federal National Mortgage Association (Fannie Mae) and Federal Home Loan Mortgage Corporation (Freddie Mac), competition with government-owned and government-sponsored enterprises offering mortgage insurance, changes in regulations that affect the U.S. mortgage insurance business, the influence of Fannie Mae, Freddie Mac and a small number of large mortgage lenders and investors, decreases in the volume of high loan-to-value mortgage originations or increases in mortgage insurance cancellations, increases in the use of alternatives to private mortgage insurance and reductions by lenders in the level of coverage they select, the impact of the use of reinsurance with reinsurance companies affiliated with mortgage lending customers, legal actions under the Real Estate Settlement Procedures Act of 1974 and potential liabilities in connection with the company's U.S. contract underwriting services;

Other risks, including 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 the company's corresponding tax savings are never realized and payments could be accelerated in the event of certain changes in control and provisions of the company's certificate of incorporation and bylaws and the tax matters agreement with GE may discourage takeover attempts and business combinations that stockholders might consider in their best interests; and

Risks relating to the company's common stock, including the suspension of dividends and stock price fluctuations.

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