2014 Annual Meeting of Stockholders

Genworth®

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 Genworth Financial, Inc.’s (Genworth) and its consolidated subsidiaries’ 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 at the end of this presentation, as well as in the risk factors section of Genworth Holding’s Annual Report on Form 10-K, filed with the United States Securities and Exchange Commission (SEC) on March 3, 2014. 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

For additional information, please see Genworth’s 2013 Form 10-K and first quarter of 2014 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 income should be read as net income available to Genworth’s common stockholders.

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

Strategic Priority & Objectives

Strategic Priority	**Rebuild Value For Shareholders**
Objectives	**Improve Business Performance** **Simplify Business Portfolio** **Generate Capital** **Increase Financial Strength & Flexibility**

Business Goals Align With Strategic Objectives

2013 Goals: Turnaround Progress Report

2012 2013 2014

Transition To Growth

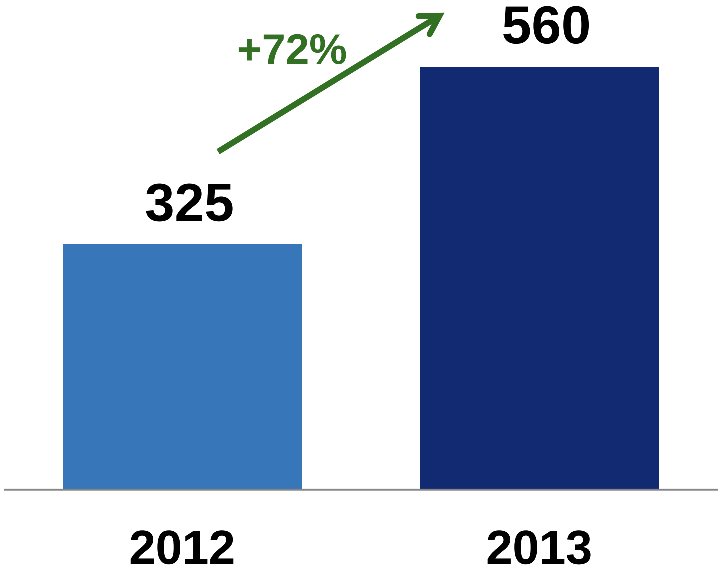
More Work To Be Done To Improve Business Performance & Financial Flexibility To Enable Transition To Growth

Stabilization

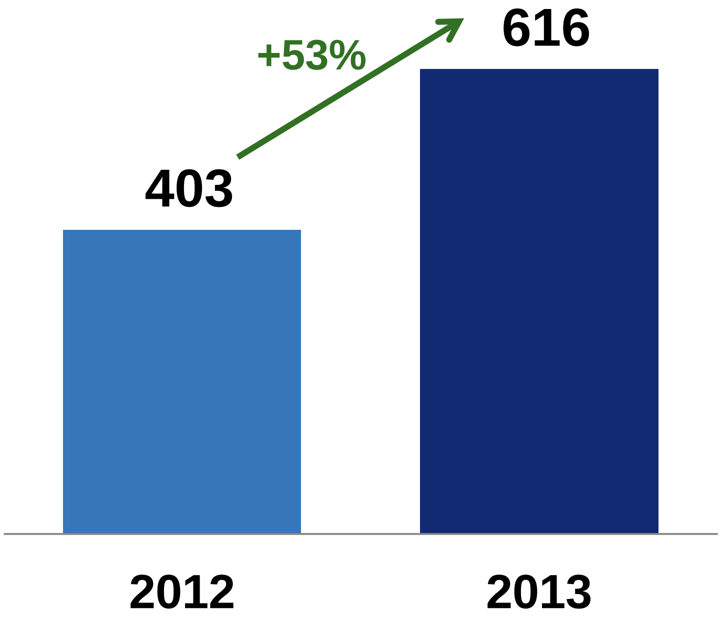
- ✓ **Hold Co. Cash > 1.5X Debt Service + $350MM Buffer; Addressed Near Term Debt Maturities; Reestablished Credit Facility**
- ✓ **Holding Company & U.S. Life Co. Ratings “Stable”**
- ✓ **2013 Dividends Paid To Hold Co. Of ~$500MM**
- ✓ **U.S. Mortgage Insurance (U.S. MI) Comprehensive Capital Plan & Return To Profitability**
- ✓ **In Force Rate Action Progress In Long Term Care Insurance (LTC); Solid LTC Reserve Margin**
- ✓ **Adequate To Strong Capital Ratios In All Businesses**
- ✓ **Restructuring Actions To Reduce Expenses**

2013 Performance

Net Income Available to Genworth Financial, Inc.’s Common Stockholders
($MM)



Net Operating Income[1]
($MM)



[1]Non-GAAP Measure. See Appendix For Reconciliation Of Net Operating Income.

Four Key Achievements In 2013

U.S. MI Return To Full Year Profitability; 1st Time Since 2007

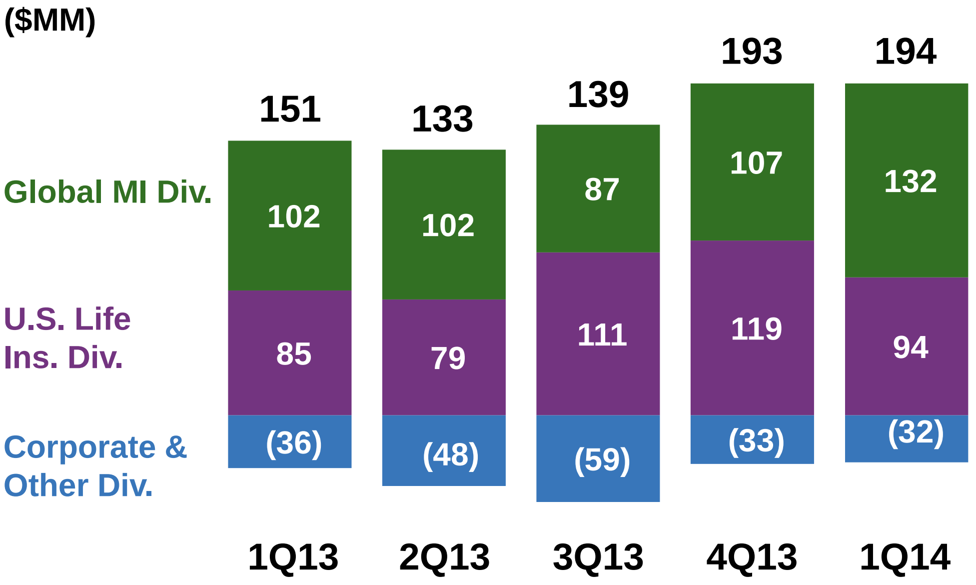
Long Term Care Insurance Three-Part Strategy

Simplify Business Portfolio

Generate Significant Capital

1Q14 Summary -- Genworth Consolidated

Net Operating Income[1]



[1]Non-GAAP Measure. See Appendix For Reconciliation Of Net Operating Income.

Highlights

Global Mortgage Insurance Division

- Continued Strong Loss Ratio Performance In Australia & Canada, 17% & 20%, Respectively
- U.S. MI Improvement On A Decline In New Delinquencies & Favorable Net Cures & Aging Partially Offset By A Modest Loss Reserve Strengthening; 46% Loss Ratio

U.S. Life Insurance Division

- Higher Mortality Across All Products Sequentially
- Higher Premiums & Reduced Benefits From LTC Rate Action Of $40MM Versus Prior Year
- Mixed Sales Sequentially – Up In Life, Down In LTC & Annuities

Corporate & Other Division

- $17MM Tax Favorability In Corporate & Other Activities

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Genworth Core Businesses

U.S. Life Insurance

Long Term Care Insurance

Fixed Annuities

Life Insurance

Global Mortgage Insurance

United States

Australia

Canada

Other Countries

Top Five Priorities For 2014

Execution Of Our LTC Strategy

Expanding The Private LTC Insurance Market

Developing Innovative & More Competitive Universal Life (UL), Index UL & Hybrid Products And Balancing Sales Between Term & UL

Continued Execution Of The U.S. MI Business Return To Profitability

Execution Of The IPO Of Up To 40% Of Australia Mortgage Insurance

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Appendix

Use Of Non-GAAP Measures

This presentation includes the non-GAAP financial measures entitled "net operating income (loss)" and "operating earnings per share." Operating earnings per 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 and infrequent or unusual non-operating items. Gains (losses) 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 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 and gains (losses) on the sale of businesses, the early extinguishment of debt and insurance block transactions are also excluded from net operating income (loss) because, in the company's opinion, they are not indicative of overall operating trends. Other 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.

There were no infrequent or unusual items excluded from net operating income (loss) during the periods presented other than an after-tax make-whole expense of approximately $20 million recorded in the third quarter of 2013 related to the early redemption of Genworth Holdings' notes that mature in 2015 and a $13 million after-tax expense recorded in the second quarter of 2013 related to restructuring costs.

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.

[1] U.S. Generally Accepted Accounting Principles

Reconciliation Of Net Operating Income To Net Income

	2014 1Q	2013 4Q	2013 3Q	2013 2Q	2013 1Q	2013 Total	2012 Total
U.S. Life Insurance Division							
U.S. Life Insurance segment:							
Life Insurance	$ 21	$ 56	$ 54	$ 27	$ 36	$ 173	$ 151
Long-Term Care Insurance	46	42	41	26	20	129	101
Fixed Annuities	27	21	16	26	29	92	82
Total U.S. Life Insurance segment	94	119	111	79	85	394	334
Total U.S. Life Insurance Division	94	119	111	79	85	394	334
Global Mortgage Insurance Division							
International Mortgage Insurance segment:							
Canada	41	44	41	43	42	170	234
Australia	62	66	61	55	46	228	142
Other Countries	(4)	(9)	(12)	(9)	(7)	(37)	(34)
Total International Mortgage Insurance segment	99	101	90	89	81	361	342
U.S. Mortgage Insurance segment	33	6	(3)	13	21	37	(138)
Total Global Mortgage Insurance Division	132	107	87	102	102	398	204
Corporate and Other Division							
International Protection segment	7	13	4	1	6	24	24
Runoff segment	12	19	25	6	16	66	46
Corporate and Other	(51)	(65)	(88)	(55)	(58)	(266)	(205)
Total Corporate and Other Division	(32)	(33)	(59)	(48)	(36)	(176)	(135)
NET OPERATING INCOME	194	193	139	133	151	616	403
ADJUSTMENTS TO NET OPERATING INCOME:							
Net investment gains (losses), net of taxes and other adjustments	(10)	15	(13)	15	(28)	(11)	(1)
Goodwill impairment, net of taxes	-	-	-	-	-	-	(86)
Expenses related to restructuring, net of taxes	-	-	-	(13)	-	(13)	-
Gains (losses) on early extinguishment of debt, net of taxes	-	-	(20)	-	-	(20)	(1)
Gains (losses) from life block transactions, net of taxes	-	-	-	-	-	-	(47)
Income (loss) from discontinued operations, net of taxes	-	-	2	6	(20)	(12)	57
NET INCOME AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	184	208	108	141	103	560	325
Add: net income attributable to noncontrolling interests	35	37	40	39	38	154	200
NET INCOME	$ 219	$ 245	$ 148	$ 180	$ 141	$ 714	$ 525
Earnings Per Share Data:							
Net income available to Genworth Financial, Inc.'s common stockholders per common share							
Basic	$ 0.37	$ 0.42	$ 0.22	$ 0.29	$ 0.21	$ 1.13	$ 0.66
Diluted	$ 0.37	$ 0.41	$ 0.22	$ 0.28	$ 0.21	$ 1.12	$ 0.66
Net operating income per common share							
Basic	$ 0.39	$ 0.39	$ 0.28	$ 0.27	$ 0.31	$ 1.25	$ 0.82
Diluted	$ 0.39	$ 0.38	$ 0.28	$ 0.27	$ 0.30	$ 1.24	$ 0.82
Weighted-average shares outstanding							
Basic	495.8	494.7	494.0	493.4	492.5	493.6	491.6
Diluted	502.7	501.2	499.3	497.5	496.8	498.7	494.4

Definition Of Selected Operating Performance Measures

Management uses selected operating performance measures including "sales“ which is commonly used in the insurance industry as a measure 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: (1) annualized first-year premiums for term life and long-term care insurance products; (2) annualized first-year deposits plus 5% of excess deposits for universal and term universal life insurance products; (3) 10% of premium deposits for linked-benefits products; and (4) new and additional premiums/deposits for fixed annuities. Sales do not include renewal premiums on policies or contracts written during prior periods. The company considers annualized first-year premiums/ deposits, premium equivalents, and new premiums/deposits 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 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. 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 the explanation of certain specific variances of operating performance and investment results.

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

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Risks relating to the company's businesses, including downturns and volatility in global economies and equity and credit markets; downgrades or potential 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 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; availability, affordability and adequacy of reinsurance; defaults by counterparties to reinsurance arrangements or derivative instruments; an adverse change in risk-based capital and other regulatory requirements; insufficiency of reserves and required increases to reserve liabilities; legal and regulatory constraints on dividend distributions by the company's subsidiaries; competition, including from government-owned and government-sponsored enterprises (GSEs) offering mortgage insurance; 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 of or any compromise of the security of the company's computer systems and confidential information contained therein; the occurrence of natural or man-made disasters or a pandemic; the effect of the Dodd-Frank Wall Street Reform and Consumer Protection Act; ineffective or inadequate risk management program; changes in accounting and reporting standards; goodwill impairments; impairments of or valuation allowances against the company's deferred tax assets; significant deviations from the company's assumptions in its insurance policies and annuity contracts; accelerated amortization of deferred acquisition costs and present value of future profits; ability to increase premiums on in force and future long term care insurance products, including any current rate actions and any future rate actions; the failure of demand for life insurance, long term care insurance and fixed annuity products to increase; medical advances, such as genetic research and diagnostic imaging, and related legislation; ability to continue to implement actions to mitigate the impact of statutory reserve requirements; political and economic instability or changes in government policies; fluctuations in foreign currency exchange rates and international securities markets; the significant portion of the company's international mortgage insurance risk in force with high loan-to-value ratios; increases in U.S. mortgage insurance default rates; failure to meet, or have waived to the extent needed, the company's U.S. mortgage insurance subsidiaries' minimum statutory capital requirements and hazardous financial condition standards; the influence of Federal National Mortgage Association (Fannie Mae), Federal Home Loan Mortgage Corporation (Freddie Mac) and a small number of large mortgage lenders and investors and changes to the role or structure of Fannie Mae and Freddie Mac; failure to meet the revised GSE eligibility standards; ability to realize the benefits of the company's rescissions and curtailments; the extent to which loan modifications and other similar programs may provide benefits to the company; deterioration in economic conditions or a decline in home prices in the United States; problems associated with foreclosure process defects in the United States that may defer claim payments; decreases in the volume of high loan-to-value mortgage originations or increases in mortgage insurance cancellations in the United States; increases in the use of alternatives to private mortgage insurance in the United States and reductions by lenders in the level of coverage they select; the impact of the use of reinsurance with reinsurance companies affiliated with the company's U.S. mortgage lending customers; and potential liabilities in connection with the company's U.S. contract underwriting services;

Other risks, including the risk that the anticipated benefits of the announced expense reduction are not realized and the Company may lose key personnel related to actions like this as well as general uncertainty in the timing of the company's turnaround; adverse market or other conditions might further delay or impede the planned initial public offering (IPO) of the company's mortgage insurance business in Australia (if the IPO is completed, the amount of the net proceeds to be received by the company's Australian mortgage insurance business and the company depends on, among other things, the number of shares issued in the IPO, the final offering price, the number of ordinary shares designated as over-allocation shares and reacquired by the company as a result of market stabilization activities (if any), and the amount of commissions and expenses of the IPO); the possibility that in certain circumstances we 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.