



Genworth®  
Financial

*In these unprecedented times, we want to address the questions that are on the minds of our policyholders.*

*Long Term Care Insurance  
underwritten by  
Genworth Life  
Insurance Company  
Lynchburg, VA  
and in New York by  
Genworth Life  
Insurance Company  
of New York  
666 Third Avenue,  
9th Floor  
New York, NY 10017*

### **Is my long term care insurance policy secure?**

Yes. Please know that, above all, we will uphold our obligations to our policyholders, supported by regulations that ensure the assets of our company will further protect these policies.

### **How our company structure protects our customers**

Genworth Financial is a holding company with several insurance company subsidiaries, including Genworth Life Insurance Company and Genworth Life Insurance Company of New York<sup>1</sup>, our long term care insurance companies.

Policies and contracts are underwritten and issued by Genworth's insurance company subsidiaries, not by the holding company. Those policies and contracts are supported by the assets held within the insurance company subsidiary that issued the policy or contract. These insurance companies and their assets are separate from the holding company and are required by the laws in the state where they are domiciled to set aside, or reserve, a certain level of assets calculated to protect our ability to pay claims. Genworth's insurance company subsidiaries hold statutory reserves, consistent with those laws, and those reserves are held separate from the holding company assets. This information is detailed on Genworth's Web site at [genworth.com](http://genworth.com) on the Investors section under SEC Filings and Financial Reports.

### **Further protections**

In light of news media reports about current challenges facing the financial sector, we thought it would be helpful to describe further protections associated with insurance companies. If an insurance holding company goes bankrupt, what happens depends upon the specific facts and circumstances at that time. Generally, a bankruptcy filing by an insurance holding company does not in and of itself mean the insurance operating companies are insolvent. Insurance operating companies can continue to operate.

<sup>1</sup> Genworth Life Insurance Company is licensed to do business in all states, except New York. Only Genworth Life Insurance Company of New York is licensed to do business in New York.

If any of Genworth's operating insurance company subsidiaries were to be in financial distress or become insolvent, state insurance regulations include specific procedures, including, for example, an insurance regulator taking over the operations of the company to protect the interests of policyholders and the claims paying ability of the company. More information on Guaranty Associations is available at the National Organization of Life & Health Insurance Guaranty Association's Web site at [www.NOLHGA.com](http://www.NOLHGA.com). It is important to note that the reference to the Guaranty Association is for informational purposes only and not for the purpose of sales, solicitation or inducement to purchase any form of insurance from the Genworth Financial companies.

### **Still have questions?**

We invite you to visit our Web site at [genworth.com/answers](http://genworth.com/answers), where you will find:

- Perspectives from Genworth leadership
- Genworth business updates
- Current ratings of our insurance companies
- A link to our Investor site

If you have additional questions, please contact Policyholder Services toll free at 800 456.7766.

Again, we realize these are extraordinary times. We want to assure you that we remain committed to our vision to be a specialist provider of long term care solutions and to deliver to our customers who rely on us.

*[genworth.com](http://genworth.com)*

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INSURANCE  
MARKETPLACE  
STANDARDS  
ASSOCIATION

Insurance and annuity products:	• Are not deposits.	• Are not guaranteed by any bank or its affiliates.
	• May decrease in value.	• Are not insured by the FDIC or any other federal government agency.