



November 11, 2008

To our customers, distributors and other partners:

For more than 137 years, Genworth and our predecessor companies have been providing solutions to help more than 15 million people worldwide achieve financial security. And in today's economic environment, people need this support more than ever. It's a commitment that we take seriously.

These are challenging times for companies and consumers around the world, the financial services industry and our business. Genworth is working intently to manage through this unprecedented period, using multiple levers, and to effectively position our company for the future. These include actions that we have already taken and will continue to take to:

- Maintain appropriate liquidity
- Maintain appropriate capital levels in our operating companies, in support of our policyholders and distributors of our products
- Maximize our capital flexibility
- Prepare for future events that could come our way

For more details, please refer to our [Genworth Strategic Highlights](#).

We will continue to invest in key distribution relationships and product lines. Above all, we will uphold our obligations to our policyholders, supported by regulations that ensure the assets of our company further protect these policies.

Throughout this difficult environment, we remain committed to our vision to be a specialist provider of financial security solutions and to deliver for our customers who rely on us. Thank you for your continued confidence in Genworth. We are working hard to support your interests every day.

A handwritten signature in black ink, appearing to read "M. Fraizer".

Michael D. Fraizer
Chairman, President and CEO