



Genworth®
Financial

Long Term Care

FACT SHEET

35

YEARS

Keeping Our Promises

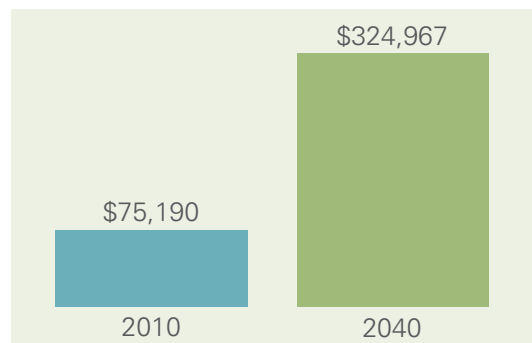
A leader in long term care insurance since 1974

With the aging baby boomer population in the United States approaching 80 million, long term care is becoming an increasingly important issue in this country. As Americans continue to live longer, millions will face the prospect of needing or providing long term care at some point in their lives.

Long term care covers a broad spectrum from nursing home care for those with complex needs, to adult day health care and assisted living facilities, to home care.

While the costs associated with each type of care vary greatly, they can add up quickly. In just a few short years, families can deplete their savings as they pay for a loved one's increasingly expensive care out of their own pockets.

Estimated Median Cost for a Year in a Private Nursing Home Room



Source: Genworth 2010 Cost of Care Survey, conducted by CareScout® Based on national medians and assuming 5 percent inflation.

12 million: Number of Americans expected to need long term care by 2020.

U.S. Department of Health and Human Services, "National Clearinghouse for Long-Term Care Information," updated October 2008

78 percent: Percentage of Americans who prefer to receive long term care in the home. 18 percent choose assisted living, and 2 percent choose a nursing home.

America Talks: Protecting Our Families' Financial Futures, an online survey of 2,939 U.S. consumers, conducted between January 12-15, 2010, by Age Wave/Harris Interactive, and sponsored by the Genworth Financial companies.

\$75,190: The national median cost of one year in a private nursing home room.¹ Based on the average length of stay in a nursing home of 2.8 years,² a person needing care today would need \$210,532 for a private nursing home room.

¹ Genworth 2010 Cost of Care Survey, conducted by CareScout®
² Genworth claims history

49 percent: The national median cost of one year in a private nursing home room (\$75,190)¹ is 49 percent more than the median household income in the United States (\$50,303).²

¹ Genworth 2010 Cost of Care Survey, conducted by CareScout®
² U.S. Census 2008

\$19: The national median hourly rate for a licensed home health aide in the U.S. Based on a 44-hour work week, the cost per year for a home health aide is \$43,472.¹

¹ Genworth 2010 Cost of Care Survey, conducted by CareScout®

83 million: Estimated population of Americans who qualify for long term care insurance.¹ More than 76 million² have yet to purchase a stand-alone long term care insurance product.

¹ U.S. Census 2006 and internal Genworth sources
² LIMRA 2008 Estimate

*Underwritten by
Genworth Life
Insurance Company,
and in New York by
Genworth Life
Insurance Company
of New York
Administrative Offices:
Richmond, Virginia*

BY THE NUMBERS

#1: Genworth Financial companies' industry ranking in individual long term care new lives covered, and in the number of individual long term care insurance policies in force.

LIMRA 2009 Individual Long Term Care Insurance Sales and In Force Survey

35 years: On December 1, 1974, the Genworth Financial companies issued their first long term care insurance policy.

22 percent: More than one in every five people in the U.S. with an individual long term care insurance policy is serviced by the Genworth Financial companies.

LIMRA 2009 Individual Long Term Care Insurance Sales and In Force Survey

1+ million: Total number of Genworth Financial companies' long term care insurance covered lives.

Genworth internal claims data, as of December 31, 2009

\$5.7+ billion: Total claims paid by Genworth Financial's Long Term Care Insurance business since 1974.

Genworth internal claims data, as of December 31, 2009

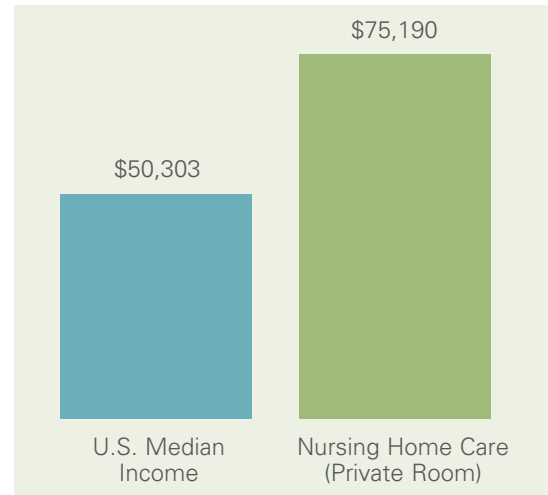
\$3.4 million: Amount Genworth Financial companies pay in long term care insurance benefits each business day.

Genworth internal claims data, as of December 31, 2009

48 percent: Percentage of all claim dollars paid by Genworth Financial companies to policyholders with cognitive disorders, including dementia.

Genworth internal claims data, as of December 31, 2009

Median Household Income Compared to the Median Cost of One Year in a Nursing Home



Sources: U.S. Census, 2008; Genworth 2010 Cost of Care Survey, conducted by CareScout®.

ABOUT GENWORTH FINANCIAL

Genworth Financial, Inc. (NYSE:GNW) is a leading Fortune 500 global financial security company. Genworth employs approximately 6,000 people with a presence in more than 25 countries. Its products and services help meet the investment, protection, retirement and lifestyle needs of more than 15 million customers. Genworth operates through three segments: Retirement and Protection, U.S. Mortgage Insurance and International. Its products and services are offered through financial intermediaries, advisors, independent distributors and sales specialists. Genworth Financial, which traces its roots back to 1871, became a public company in 2004 and is headquartered in Richmond, Virginia. For more information, visit Genworth.com. From time to time Genworth releases important information via postings on its corporate website. Accordingly, investors and other interested parties are encouraged to enroll to receive automatic email alerts and Really Simple Syndication (RSS) feeds regarding new postings. Enrollment information is found under the "Investors" section of genworth.com.

Additional Information

For more information about long term care, visit genworth.com/cocpro.