



### About Genworth Financial

While our name is new, we are well established. As a public insurance holding company comprised of businesses from GE Financial and GE Mortgage Insurance, Genworth Financial is built on GE heritage. Genworth Life is a member of Genworth Financial and one of its issuing companies. As part of the GE family, we built financial strength, operational discipline and a reputation for integrity.

As Genworth, we have the benefit of drawing on this heritage to make sure we are there for our customers throughout their lives.

We will continue to help protect our customers' lifestyles, to help them during difficult times and to help make their dreams come true. And while we are in a complex industry, we will strive to present information in a straightforward, understandable way that lets you make smart decisions.

### Companies include:

American Mayflower Life Insurance Company of New York  
Capital Brokerage Corporation  
Federal Home Life Insurance Company  
First Colony Life Insurance Company  
Genworth Life Insurance Company of New York  
GE Group Life Assurance Company  
Genworth Life and Annuity Insurance Company  
GE Private Asset Management, Inc.  
Genworth Life Insurance Company  
Genworth Mortgage Insurance Corporation  
Genworth Financial Asset Management, LLC  
Professional Insurance Company  
(in CA, PIC Life Insurance Company)  
Genworth Financial Investment Services, Inc.

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Genworth<sup>SM</sup>  
Financial

*Built on GE Heritage*



## COMPANY PROFILE

Genworth Life  
Insurance Company

## Strength and Stability

Genworth Life Insurance Company (Genworth Life) has a history of strong financial performance and sound investment practices. Our top quality financial products include competitive life insurance and annuities designed to help you build, protect and transfer wealth.

You can turn to Genworth Life for a wide range of products to help meet your financial needs and save for the long term. We have enjoyed success because we are bound to certain principles. We consistently respond to the needs of our customers and offer products that reflect honest value.

## Genworth Life Ratings

Financial Ratings	Rating	Ranking	Scope
<b>A.M. Best Company</b>	A+ (Superior)	2nd highest of 15 ratings	Insurer's financial strength and ability to meet ongoing obligations to policyholders
<b>Standard &amp; Poor's</b>	AA- (Very Strong)	4th highest of 21 ratings	Financial strength
<b>Moody's Rating</b>	Aa3 (Excellent)	4th highest of 21 ratings	Financial strength

The ratings shown reflect the opinions of the rating agencies and are not a warranty of the insurer's ability to meet its contractual obligations. These ratings do not apply to the safety or performance of variable product subaccounts, which will fluctuate and could lose value. Ratings are not a guarantee of the future financial strength and/or claims-paying ability of a company. Ratings are current as of 3/15/2005.

## Planning for Retirement Income

We understand that planning for your retirement requires more than just saving and investing your money. Increasing life expectancies, concerns related to Social Security and a declining number of corporate pensions may mean you'll personally have to shoulder more responsibility to make sure your income lasts your entire lifetime.

We are dedicated to helping you build a clear, understandable plan for retirement income. Our income planning strategies may help you determine:

- How to invest your nest egg for growth potential throughout retirement
- When to begin tapping it for income
- How much income you should receive annually and
- How to help protect your income from market risk and ensure it lasts as long as you do

## Education

Our series of retirement tools have been designed to help consumers understand that retirement planning requires more than the creation of a nest egg. Tools include retirement income calculators, seminars and workbooks. We realize that a broad range of knowledge will help you make the best choices for your future.

## What We Believe

Genworth Life and Genworth Financial share a commitment to being there for our customers throughout their lives, when they need us most. Whether your goal is to buy your first home, secure your current lifestyle or ensure reliable retirement income, our goal is to support your dreams, every step of the way.

Our business philosophy is driven by our company's values, which we are committed to living daily:

- Ingenuity: We constantly search for a better way to work.
- Clarity: We aim to take a more straightforward approach to doing business.
- Performance: We honor our promises and commitment to integrity.
- Heart: Our personal touch is woven into everything we do.

In today's world, our reputation for honest and reliable business conduct is more important than ever. Our entire team strives to achieve excellence in all of our business practices. So, when you think of planning for your retirement, think of Genworth Financial.

### Insurance and annuity products:

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|  ■ Are not deposits. |  ■ Are not insured by the FDIC or any other federal government agency. |
| ■ Are not guaranteed by the bank or its affiliates.  | ■ May decrease in value.  |