UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
PURSUANT TO SECTION 13 OR 15(d)
OF THE SECURITIES EXCHANGE ACT OF 1934

November 2, 2017
Date of Report
(Date of earliest event reported)

GENWORTH FINANCIAL, INC.
(Exact name of registrant as specified in its charter)

Delaware	001-32195	80-0873306
(State or other jurisdiction of incorporation)	(Commission File Number)	(I.R.S. Employer Identification No.)

6620 West Broad Street, Richmond, VA	23230
(Address of principal executive offices)	(Zip Code)

(804) 281-6000
(Registrant's telephone number, including area code)

N/A
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2 below):

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 2.02 Results of Operations and Financial Condition.

On November 2, 2017, Genworth Financial, Inc. (the "Company") issued (1) a press release announcing its financial results for the quarter ended September 30, 2017, a copy of which is attached hereto as Exhibit 99.1 and is incorporated herein by reference, and (2) a financial supplement for the quarter ended September 30, 2017, a copy of which is attached hereto as Exhibit 99.2 and is incorporated herein by reference.

Item 7.01 Regulation FD Disclosure

On November 2, 2017, the Company also issued its Third Quarter 2017 earnings summary presentation, a copy of which is attached hereto as Exhibit 99.3 and is incorporated herein by reference.

The press release, the financial supplement and the earnings summary presentation are also available on the Company's website, www.genworth.com, under the "Investors" section.

The information furnished pursuant to Items 2.02 and 7.01, including Exhibits 99.1, 99.2 and 99.3, shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934 (the "Exchange Act") or otherwise subject to the liabilities under that Section and shall not be deemed to be incorporated by reference into any filing of the company under the Securities Act of 1933, as amended or the Exchange Act, except as shall be expressly set forth by specific reference in such filing. The information contained in this Current Report on Form 8-K shall not be incorporated by reference into any registration statement or other document pursuant to the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in any such filing.

Item 9.01 Financial Statements and Exhibits.

The following materials are furnished as exhibits to this Current Report on Form 8-K:

Exhibit Number	Description of Exhibit
99.1	Press Release dated November 2, 2017.
99.2	Financial Supplement for the quarter ended September 30, 2017.
99.3	Third Quarter 2017 Earnings Summary Presentation issued November 2, 2017.

Exhibit Index

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99.1	Press Release dated November 2, 2017.
99.2	Financial Supplement for the quarter ended September 30, 2017.
99.3	Third Quarter 2017 Earnings Summary Presentation issued November 2, 2017.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

GENWORTH FINANCIAL, INC.

Date: November 2, 2017

By: /s/ Matthew D. Farney

Matthew D. Farney
Vice President and Controller
(Principal Accounting Officer)

Exhibit 99.1

News Release
6620 West Broad Street
Richmond, VA 23230

Genworth

Genworth Financial Announces Third Quarter 2017 Results

Net Income Of $107 Million And Adjusted Operating Income Of $76 Million

- Strong Insurance In Force Growth, Loss Ratio, And Capital Levels For U.S. Mortgage Insurance (MI)
- U.S. MI's PMIERs [1] Sufficiency Ratio At 122 Percent, In Excess Of $500 Million Above Requirements
- Strong Loss Ratio And Capital Levels For Canada MI
- Annual Review of Long Term Care Insurance (LTC) Claims Reserve Completed. No Significant Adjustments As Aggregate LTC Claim Experience In Line with Expectations. Loss Recognition And Cash Flow Testing Will Be Completed With The Fourth Quarter Financial Close
- Net Income [2] Included $40 Million Of Net Investment Gains, Net Of Taxes And Other Adjustments, Primarily Related To Fixed Income Exchanges And Derivative Gains
- Holding Company Cash And Liquid Assets Of Approximately $830 Million

Richmond, VA (November 2, 2017) – Genworth Financial, Inc. (NYSE: GNW) today reported results for the quarter ended September 30, 2017. The company reported net income of $107 million, or $0.21 per diluted share, in the third quarter of 2017, compared with a net loss of $380 million, or $0.76 per diluted share, in the third quarter of 2016. The adjusted operating income [3] for the third quarter of 2017 was $76 million, or $0.15 per diluted share, compared with an adjusted operating loss of $405 million, or $0.81 per diluted share, in the third quarter of 2016.

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1 Private Mortgage Insurer Eligibility Requirements

2 Unless otherwise stated, all references in this press release to net income (loss), net income (loss) per share, adjusted operating income (loss), adjusted operating income (loss) per share and book value per share should be read as net income (loss) available to Genworth's common stockholders, net income (loss) available to Genworth's common stockholders per diluted share, adjusted operating income (loss) available to Genworth's common stockholders, adjusted operating income (loss) available to Genworth's common stockholders per diluted share and book value available to Genworth's common stockholders per share, respectively.

3 This is a financial measure that is not calculated based on U.S. Generally Accepted Accounting Principles (Non-GAAP). See the Use of Non-GAAP Measures section of this press release for additional information.

Strategic Update

Genworth and China Oceanwide Holdings Group Co., Ltd. (Oceanwide) continue to work towards satisfying the closing conditions of their previously announced proposed transaction as soon as possible.

With respect to the state regulatory review process, the companies made progress and announced during and since the end of the third quarter the following regulatory approvals:

- Virginia State Corporation Commission, Bureau of Insurance
- North Carolina Department of Insurance
- South Carolina Department of Insurance
- Vermont Insurance Division

Genworth and Oceanwide recently announced the withdrawal of their joint voluntary notice with the Committee on Foreign Investment in the United States (CFIUS), with the intent to refile with additional mitigation approaches. The parties are actively engaged in developing these approaches, including the potential involvement of a U.S. third-party service provider, and anticipate refiling a new joint notice with CFIUS as soon as the terms of the additional mitigation approaches are determined. Genworth and Oceanwide are fully committed to developing an acceptable solution with CFIUS; however, there can be no assurance that CFIUS will ultimately agree to clear a transaction between Genworth and Oceanwide on terms acceptable to the parties or at all.

In addition to clearance by CFIUS, the closing of the proposed transaction remains subject to the receipt of required regulatory approvals in the U.S., China, and other international jurisdictions and other closing conditions. Genworth and Oceanwide continue to be actively engaged with the relevant regulators regarding the pending applications.

Genworth and Oceanwide are also discussing an additional waiver of each party's right to terminate the merger agreement beyond the November 30, 2017 deadline, and will make a final decision regarding the deadline in the coming weeks. Genworth and Oceanwide remain committed to satisfying the closing conditions under the merger agreement as soon as possible.

Separately, Genworth is currently reviewing potential refinancing options to address upcoming debt maturities in the event the transaction with Oceanwide cannot be completed in a timely manner or at all. Genworth could also utilize holding company cash and/or pursue potential asset sales to address upcoming debt maturities in the event the transaction with Oceanwide cannot be completed. Genworth is also evaluating options to insulate its U.S. mortgage insurance business from additional ratings pressure, including a potential partial sale, in the event the transaction with Oceanwide cannot be completed.

"Genworth remains committed to the transaction with Oceanwide, as it continues to represent the most value for all of our stakeholders," said Tom McInerney, president and CEO of Genworth. "While we are focused on completing this transaction, we do have other alternatives we would turn to in order to address our upcoming maturities and insulate our U.S. mortgage insurance business from ratings pressure if necessary."

LU Zhiqiang, chairman of Oceanwide, added: "Oceanwide continues to work diligently with Genworth towards closing the transaction as soon as possible. This transaction provides Oceanwide with the opportunity to bring best practices from the U.S. long term care and mortgage insurance markets to China, where we will continue to expand our insurance capabilities."

Financial Performance

Consolidated Net Income (Loss) &
Adjusted Operating Income (Loss)

	Three months ended September 30 (Unaudited)				
	2017		2016		
(Amounts in millions, except per share)	Total	Per diluted share	Total	Per diluted share	Total % change
Net Income (loss) available to Genworth's common stockholders	$ 107	$ 0.21	$ (380)	$ (0.76)	128%
Adjusted operating income (loss)	$ 76	$ 0.15	$ (405)	$ (0.81)	119%
Weighted-average diluted share [4]	501.6		498.3		

	Three months ended September 30 (Unaudited)	
	2017	2016
Book value per share	$ 26.19	$ 29.84
Book value per share, excluding accumulated other comprehensive income (loss)	$ 20.10	$ 19.40

Net income in the third quarter of 2017 benefited from net investment gains, net of taxes and other adjustments, of $40 million in the quarter. The gains were primarily related to offers to exchange fixed income securities and improvement in the value of Canada MI interest rate swaps. The net loss in the third quarter of 2016 benefited from net investment gains, net of taxes and other adjustments, of $12 million.

4 Under applicable accounting guidance, companies in a loss position are required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share. Therefore, as a result of the loss from continuing operations, the company was required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share as the inclusion of shares for stock options, restricted stock units and stock appreciation rights of 2.2 million for the three months ended September 30, 2016 would have been antidilutive to the calculation. If the company had not incurred a loss from continuing operations in this period, dilutive potential weighted-average common shares outstanding would have been 500.5 million for the three months ended September 30, 2016.

Net investment income was $797 million in the quarter, down from $801 million in the prior quarter and $805 million in the prior year. Net investment income continues to reflect variability in prepayment speed adjustments related to residential mortgage-backed securities and other variable investment income. The reported yield and the core yield [3] for the quarter were 4.52 percent and 4.45 percent, respectively.

Adjusted operating income (loss) results by business line are summarized in the table below:

Adjusted Operating Income (Loss) *(Amounts in millions)*	**Q3 17**	**Q2 17**	**Q3 16**
U.S. Mortgage Insurance	$ 73	$ 91	$ 67
Canada Mortgage Insurance	37	41	36
Australia Mortgage Insurance	12	12	14
U.S. Life Insurance	(1)	39	(207)
Runoff	13	11	12
Corporate and Other	(58)	(43)	(327)
Total Adjusted Operating Income (Loss)	**$ 76**	**$ 151**	**$(405)**

Adjusted operating income (loss) represents income (loss) from continuing operations excluding net investment gains (losses), gains (losses) on the sale of businesses, gains (losses) on the early extinguishment of debt, gains (losses) on insurance block transactions, restructuring costs and other adjustments, net of taxes. A reconciliation of net income (loss) to adjusted operating income (loss) of segments and Corporate and Other activities is included at the end of this press release.

Unless specifically noted in the discussion of results for the MI businesses in Canada and Australia, references to percentage changes exclude the impact of translating foreign denominated activity into U.S. dollars (foreign exchange). Percentage changes, which include the impact of foreign exchange, are found in a table at the end of this press release.

U.S. Mortgage Insurance

Operating Metrics *(Dollar amounts in millions)*	**Q3 17**	**Q2 17**	**Q3 16**
Adjusted operating income	$ 73	$ 91	$ 67
New insurance written			
Primary Flow	$11,300	$9,800	$12,800
Loss ratio	20%	2%	21%

U.S. MI reported adjusted operating income of $73 million, compared with $91 million in the prior quarter and $67 million in the prior year. The loss ratio in the current quarter was 20 percent, up 18 points sequentially and down one point from the prior year. The company made a favorable reserve adjustment in the prior quarter of $10 million after-tax primarily associated with lower expected claim rates on existing delinquencies, which benefited the loss ratio by eight points. The company also made a favorable reserve adjustment of $6 million after-tax in the third quarter of 2016 associated with lower expected claim rates on early stage delinquencies, partially offset by higher claim severity on late stage delinquencies. This adjustment benefited the loss ratio by six points in the third quarter of 2016.

Flow new insurance written (NIW) of $11.3 billion increased 15 percent from the prior quarter from a seasonally larger purchase originations market, but decreased 12 percent versus the prior year from a decline in market share and smaller mortgage insurance market. During the third quarter of 2017, the company's concentration of single premium flow NIW was higher than the prior quarter and prior year as it continues its selective participation in this market. U.S. MI's flow insurance in force increased 11 percent in the third quarter of 2017 versus the third quarter of 2016 driven primarily by strong NIW and persistency.

Canada Mortgage Insurance

Operating Metrics *(Dollar amounts in millions)*	**Q3 17**	**Q2 17**	**Q3 16**
Adjusted operating income	$ 37	$ 41	$ 36
New insurance written			
Flow	$4,400	$3,700	$5,300
Bulk	$ 600	$ 800	$5,100
Loss ratio	14%	4%	24%

Canada MI reported adjusted operating income of $37 million versus $41 million in the prior quarter and $36 million in the prior year. The loss ratio in the quarter was 14 percent, up 10 points sequentially primarily from the normalization of cure activity in the current quarter. The loss ratio was down 10 points compared to the prior year from a decrease in new delinquencies, net of cures, reflecting the ongoing housing market strength and underlying economic conditions.

Flow NIW was up 14 percent [5] sequentially primarily from a seasonally larger originations market and down 17 percent [5] from the prior year primarily from a smaller market size from regulatory changes introduced in late 2016. Effective March 17, 2017, Canada MI increased its flow mortgage insurance premium rates for new insured mortgages by approximately 20 percent to reflect the updated regulatory capital framework that came into effect on January 1, 2017. Bulk NIW decreased versus the prior year as a result of regulatory changes introduced in 2016 and 2017.

5 Percent change excludes the impact of foreign exchange.

Australia Mortgage Insurance

Operating Metrics *(Dollar amounts in millions)*	**Q3 17**	**Q2 17**	**Q3 16**
Adjusted operating income	$ 12	$ 12	$ 14
New insurance written			
Flow	$3,700	$4,100	$4,600
Bulk	$ 600	$ 600	$ —
Loss ratio	37%	34%	42%

Australia MI reported adjusted operating income of $12 million, compared with $12 million in the prior quarter and $14 million in the prior year. The loss ratio in the quarter was 37 percent, up three points sequentially and down five points from the prior year. Results in the second quarter of 2017 reflected non-reinsurance recoveries on paid claims which favorably impacted the loss ratio by eight points. Without the impact of these recoveries, the loss ratio would have been lower sequentially from seasonally lower new delinquencies, net of cures. The company is currently reviewing its premium earning pattern, and anticipates that this review will be completed during the fourth quarter.

Flow NIW was down 12 percent [5] sequentially and down 24 percent [5] from the prior year primarily from lower market penetration attributable to a change in customer mix.

U.S. Life Insurance

Operating Metrics *(Amounts in millions)*	**Q3 17**	**Q2 17**	**Q3 16**
Adjusted operating income (loss)			
Long Term Care Insurance	$ (5)	$ 33	$(270)
Life Insurance	(9)	(1)	48
Fixed Annuities	13	7	15
Total U.S. Life Insurance	$ (1)	$ 39	$(207)
Sales			
Long Term Care Insurance			
Individual	$ 2	$ 2	$ 2
Group	1	1	3
Life Insurance			
Universal Life	1	—	1
Fixed Annuities	3	1	1

Long Term Care Insurance

LTC reported an adjusted operating loss of $5 million, compared with adjusted operating income of $33 million in the prior quarter and an adjusted operating loss of $270 million in the prior year. Compared to the prior quarter, results reflected less favorable existing claim terminations, higher benefit payments, and less favorable new claim experience. Results in the prior quarter were also favorably impacted by reserve corrections, net of profits followed by losses reserves, associated with recorded initial claim dates of $13 million after-tax. Results in the prior year reflected updated LTC claim assumptions, which increased reserves by approximately $435 million pre-tax and resulted in an after-tax charge to earnings of $283 million.

Given that experience in aggregate that was analyzed in this year's claim reserves review was in line with expectations, the company made no significant adjustments in the current quarter to its assumptions and methodologies related to its LTC claim reserves. In the fourth quarter of 2017, the company will perform loss recognition and cash flow testing for its LTC products. As part of the annual testing, we will review assumptions for incidence and interest rates, among other assumptions. Results of the LTC annual testing as well as assumption reviews and testing for life insurance and annuities will be part of our fourth quarter earnings disclosures.

Life Insurance

Life insurance reported an adjusted operating loss of $9 million, compared with an adjusted operating loss of $1 million in the prior quarter and adjusted operating income of $48 million in the prior year. Compared to the prior quarter, results reflected unfavorable mortality. Results versus the prior year reflected the impacts of higher reserve and higher amortization of deferred acquisition costs (DAC) as a result of the fourth quarter of 2016 assumption review and unfavorable mortality. Results versus the prior year also reflected higher DAC amortization from higher lapses, compared to original assumptions, primarily associated with large 15-year and 20-year term life insurance blocks entering their post-level premium periods. We anticipate this trend to continue and DAC amortization to increase further as large blocks reach the end of their level premium periods through 2020. Results in the current quarter included an unfavorable impact of $15 million after-tax from model refinements. Results in the prior quarter included a negative impact of $14 million after-tax, which was the net effect of a charge from model corrections related to updating mortality tables for term conversion policies that was partially offset by a net favorable refinement related to reinsurance rates.

Fixed Annuities

Fixed annuities reported adjusted operating income of $13 million, compared with $7 million in the prior quarter and $15 million in the prior year. Results in the quarter included a $6 million after-tax charge from loss recognition testing associated with continued low interest rates on the single premium immediate annuity block compared to a $10 million charge in the prior quarter and a $4 million charge in the prior year. Results varied from the prior year due to lower net investment spread from lower customer account balances and lower variable investment income. Prior year results included an $8 million after-tax unfavorable correction related to state guaranty funds.

Runoff

Runoff reported adjusted operating income of $13 million compared with $11 million in the prior quarter and $12 million in the prior year reflecting continued strong equity market performance supporting our variable annuity business. Results in the prior quarter reflected unfavorable mortality in the corporate-owned life insurance (COLI) products.

Corporate And Other

Corporate and Other reported an adjusted operating loss of $58 million, compared with $43 million in the prior quarter and $327 million in the prior year. Results in the current quarter include unfavorable tax charges of $7 million related to changes and corrections to prior period tax returns. Prior year results reflected $265 million of deferred tax charges.

Capital & Liquidity

Genworth maintains the following capital positions in its operating subsidiaries:

Key Capital & Liquidity Metrics *(Dollar amounts in millions)*	**Q3 17**	**Q2 17**	**Q3 16**
U.S. MI			
Consolidated Risk-To-Capital Ratio [6]	12.8:1	13.0:1	15.0:1
Genworth Mortgage Insurance Corporation Risk-To-Capital Ratio [6]	12.9:1	13.1:1	15.0:1
Private Mortgage Insurer Eligibility Requirements (PMIERs) Sufficiency Ratio [7]	122%	122%	117%
Canada MI			
Minimum Capital Test (MCT) Ratio [6]	165%	167%	237%
Australia MI			
Prescribed Capital Amount (PCA) Ratio [6]	184%	181%	155%
U.S. Life Insurance Companies			
Consolidated Risk-Based Capital (RBC) Ratio [6]	320%	331%	340%
Holding Company Cash [8] and Liquid Assets [9]	$ 829	$ 858	$ 1,165

6 Company estimate for the third quarter of 2017, due to timing of the filing of statutory statements; The MCT Ratio for Canada MI in the third and second quarters of 2017 reflects the new regulatory framework effective January 1, 2017. The Consolidated RBC Ratio for the U.S. life insurance companies in the third quarter of 2016 is restated to reflect the merger of Brookfield Life And Annuity Insurance Company Limited with and into Genworth Life Insurance Company as if the merger occurred January 1, 2015.

7 Calculated as available assets divided by required assets as defined within PMIERs. As of September 30, 2017, June 30, 2017 and September 30, 2016, the PMIERs sufficiency ratios were in excess of approximately $500 million, $500 million and $400 million, respectively, of available assets above the PMIERs requirements. Company estimate for the third quarter of 2017.

8 Holding company cash and liquid assets comprises assets held in Genworth Holdings, Inc. (the issuer of outstanding public debt) which is a wholly-owned subsidiary of Genworth Financial, Inc.

9 Comprises cash and cash equivalents of $754 million, $758 million and $1,065 million, respectively, and U.S. government bonds of $75 million, $100 million and $100 million, respectively, as of September 30, 2017, June 30, 2017 and September 30, 2016.

Key Points

- U.S. MI's PMIERs sufficiency ratio remained at 122 percent as an increase in operating cash flows was offset by higher required assets associated with new business;
- Canada MI's MCT ratio as of September 30, 2017 is estimated to be 165 percent, above the regulatory minimum requirement of 150 percent and within a target range of 160 to 165 percent;
- Australia MI's capital levels improved sequentially to 184 percent which is above the target range of 132 to 144 percent;
- U.S. life insurance companies consolidated RBC ratio is lower due to the reduction in covariance benefit associated with the completion effective July 1, 2017 of the remaining internal reinsurance transactions required under the Oceanwide merger agreement. These transactions contributed to approximately 15 points of the decline;
- The holding company ended the quarter with $829 million of cash and liquid assets, representing a buffer of approximately $420 million in excess of restricted cash and liquid assets and one and a half times annual debt service; and
- $175 million of holding company cash is committed to facilitate the separation and isolation of the LTC business.

About Genworth Financial

Genworth Financial, Inc. (NYSE: GNW) is a Fortune 500 insurance holding company committed to helping families achieve the dream of homeownership and address the financial challenges of aging through its leadership positions in mortgage insurance and long term care insurance. Headquartered in Richmond, Virginia, Genworth traces its roots back to 1871 and became a public company in 2004. 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. From time to time, Genworth's publicly traded subsidiaries, Genworth MI Canada Inc. and Genworth Mortgage Insurance Australia Limited, separately release financial and other information about their operations. This information can be found at http://genworth.ca and http://www.genworth.com.au.

Financial Supplement Information

This press release, third quarter 2017 financial supplement and earnings presentation are now posted on the company's website. Investors are encouraged to review these materials. Due to the pending sale to China Oceanwide, the company does not plan to host an earnings call.

Use of Non-GAAP Measures

This press release includes the non-GAAP financial measures entitled "adjusted operating income (loss)" and "adjusted operating income (loss) per share." Adjusted operating income (loss) per share is derived from adjusted operating income (loss). The chief operating decision maker evaluates segment performance and allocates resources on the basis of adjusted operating income (loss). The company defines adjusted 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, restructuring costs and infrequent or unusual non-operating items. Gains (losses) on 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 certain 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, gains (losses) on the sale of businesses, gains (losses) on the early extinguishment of debt, gains (losses) on insurance block transactions and restructuring costs are also excluded from adjusted operating income (loss) because, in the company's opinion, they are not indicative of overall operating trends. Infrequent or unusual non-operating items are also excluded from adjusted operating income (loss) if, in the company's opinion, they are not indicative of overall operating trends.

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 adjusted operating income (loss) and measures that are derived from or incorporate adjusted operating income (loss), including adjusted operating income (loss) per 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 adjusted 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 adjusted operating income (loss) have occurred in the past and could, and in some cases will, recur in the future. Adjusted operating income (loss) and adjusted operating income (loss) per 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 share on a basic and diluted basis determined in accordance with GAAP. In addition, the company's definition of adjusted operating income (loss) may differ from the definitions used by other companies.

Adjustments to reconcile net income (loss) attributable to Genworth's common stockholders and adjusted operating income (loss) assume a 35 percent tax rate (unless otherwise indicated) and are net of the portion attributable to noncontrolling interests. Net investment gains (losses) are also adjusted for deferred acquisition cost (DAC) and other intangible amortization and certain benefit reserves.

In the third quarters of 2017 and 2016, the company recorded a pre-tax expense of $1 million and $2 million, respectively, related to restructuring costs as part of an expense reduction plan as the company evaluates and appropriately sizes its organizational needs and expenses.

There were no infrequent or unusual items excluded from adjusted operating income (loss) during the periods presented.

The tables at the end of this press release provide a reconciliation of net income (loss) available to Genworth's common stockholders to adjusted operating income (loss) for the three months ended September 30, 2017 and 2016, as well as for the three months ended June 30, 2017, and reflect adjusted operating income (loss) as determined in accordance with accounting guidance related to segment reporting.

This press release includes the non-GAAP financial measure entitled "core yield" as a measure of investment yield. The company defines core yield as the investment yield adjusted for items that do not reflect the underlying performance of the investment portfolio. Management believes that analysis of core yield enhances understanding of the investment yield of the company. However, core yield is not a substitute for investment yield determined in accordance with GAAP. In addition, the company's definition of core yield may differ from the definitions used by other companies. A reconciliation of core yield to reported GAAP yield is included in this appendix.

Definition of Selected Operating Performance Measures

The company reports selected operating performance measures including "sales" and "insurance in force" or "risk in force" which are commonly used in the insurance industry as measures 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) new insurance written for mortgage insurance; (2) annualized first-year premiums for long term care and term life insurance products; (3) annualized first-year deposits plus five percent of excess deposits for universal and term universal life insurance products; (4) 10 percent of premium deposits for linked-benefits products; and (5) 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 new insurance written, 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. For the long term care insurance business, the loss ratio is the ratio of benefits and other changes in reserves less tabular interest on reserves less 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 percent is utilized in certain adjustments to adjusted operating income (loss) and in the explanation of specific variances of operating performance and investment results.

These operating performance 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.

Cautionary Note Regarding Forward-Looking Statements

This press release contains certain "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements may be identified by words such as "expects," "intends," "anticipates," "plans," "believes," "seeks," "estimates," "will" or words of similar meaning and include, but are not limited to, statements regarding the outlook for the company's future business and financial performance. Examples of forward-looking statements include statements we make relating to the China Oceanwide transaction. 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 from those in the forward-looking statements due to global political, economic, business, competitive, market, regulatory and other factors and risks, including, but not limited to, the following:

- *risks related to the proposed transaction with China Oceanwide Holdings Group Co., Ltd. (Oceanwide)* including: the company's inability to complete the transaction in a timely manner or at all; the parties' inability to obtain regulatory approvals, including from the Committee on Foreign Investment in the United States ("CFIUS"), or the possibility that such regulatory approvals may further delay the transaction or will not be received prior to November 30, 2017 (and either or both of the parties may not be willing to further waive their end date termination rights beyond November 30, 2017) or that materially burdensome or adverse regulatory conditions may be imposed or undesirable measures may be required in connection with any such regulatory approvals including any mitigation approaches that may be necessary to obtain CFIUS approval (including conditions or measures that either or both of the parties may be unwilling to accept or undertake, as applicable); existing and potential legal proceedings may be instituted against the company in connection with the transaction that may delay the transaction, make it more costly or ultimately preclude it; the risk that the proposed transaction disrupts the company's current plans and operations as a result of the consummation of the transaction; certain restrictions during the pendency of the transaction that may impact the company's ability to pursue certain business opportunities or strategic transactions; continued availability of capital and financing to the company before, or in the absence of, the consummation of the transaction; further rating agency actions and downgrades in the company's debt or financial strength ratings; changes in applicable laws or regulations; the company's ability to recognize the anticipated benefits of the transaction; the amount of the costs, fees, expenses and other charges related to the transaction; the risks related to diverting management's attention from the company's ongoing business operations; the merger agreement may be terminated in circumstances that would require the company to pay Oceanwide a fee; the company's ability to attract, recruit, retain and motivate current and prospective employees may be adversely affected; and disruptions and uncertainty relating to the transaction, whether or not it is completed, may harm the company's relationships with its employees, customers, distributors, vendors or other business partners, and may result in a negative impact on the company's business;
- *strategic risks in the event the proposed transaction with Oceanwide is not consummated* including: the company's inability to successfully execute alternative strategic plans to effectively address its current business challenges (including with respect to the restructuring of its U.S. life insurance businesses, debt obligations, including our debt maturing in May 2018, cost savings, ratings and capital); the company's ability to continue to sell long-term care insurance policies; our inability to attract buyers for any businesses or other assets it may seek to sell, or securities it may seek to issue, in each case, in a timely manner and on anticipated terms; failure to obtain any required regulatory, stockholder and/or noteholder approvals or

consents for such alternative strategic plans, or the company's challenges changing or being more costly or difficult to successfully address than currently anticipated or the benefits achieved being less than anticipated; inability to achieve anticipated cost-savings in a timely manner; adverse tax or accounting charges; and inability to increase the capital needed in the company's businesses in a timely manner and on anticipated terms, including through improved business performance, reinsurance or similar transactions, asset sales, securities offerings or otherwise, in each case as and when required;

- *risks relating to estimates, assumptions and valuations* including: risks related to the impact of the company's annual review of assumptions and methodologies related to its margin reviews in the fourth quarter of 2017, including risks that additional information obtained in finalizing its margin review in the fourth quarter of 2017 or other changes to assumptions or methodologies materially affect the impact on margins; inadequate reserves and the need to increase reserves (including as a result of any changes the company may make to its assumptions, methodologies or otherwise in connection with periodic or other reviews); inaccurate models; deviations from the company's estimates and actuarial assumptions or other reasons in its long term care insurance, life insurance and/or annuity businesses; accelerated amortization of deferred acquisition costs ("DAC") and present value of future profits ("PVFP") (including as a result of any changes the company may make to its assumptions, methodologies or otherwise in connection with periodic or other reviews, including reviews the company expects to carry out in the fourth quarter of 2017); adverse impact on the company's financial results as a result of projected profits followed by projected losses (as is currently the case with its long term care insurance business); adverse impact on the company's results of operations, including its loss ratio as a result of its annual review of the premium earnings pattern for its mortgage insurance business in Australia (which the company expects to carry out in the fourth quarter of 2017); and changes in valuation of fixed maturity, equity and trading securities;
- *risks relating to economic, market and political conditions* including: downturns and volatility in global economies and equity and credit markets; interest rates and changes in rates (particularly given the historically low interest rate environment) have adversely impacted, and may continue to materially adversely impact, the company's business and profitability; deterioration in economic conditions or a decline in home prices that adversely affect the company's loss experience in mortgage insurance; political and economic instability or changes in government policies; and fluctuations in foreign currency exchange rates and international securities markets;
- *regulatory and legal risks* including: extensive regulation of the company's businesses and changes in applicable laws and regulations (including changes to tax laws and regulations); litigation and regulatory investigations or other actions; dependence on dividends and other distributions from the company's subsidiaries (particularly its international subsidiaries) and the inability of any subsidiaries to pay dividends or make other distributions to the company, including as a result of the performance of its subsidiaries and insurance, regulatory or corporate law restrictions; adverse change in regulatory requirements, including risk-based capital; changes in regulations adversely affecting the company's international operations; inability to maintain the private mortgage insurer eligibility requirements (PMIERs); inability of the company's U.S. mortgage insurance subsidiaries to meet 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 on the U.S. mortgage insurance market and adverse changes to the role or structure of Fannie Mae and Freddie Mac; adverse changes in regulations affecting the company's mortgage insurance businesses; inability to continue to implement actions to mitigate the impact of statutory reserve requirements; impact of additional regulations pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act; and changes in accounting and reporting standards;

- *liquidity, financial strength ratings, credit and counterparty risks* including: insufficient internal sources to meet liquidity needs and limited or no access to capital (including the company's ability to obtain financing under a credit facility); future adverse rating agency actions, including with respect to rating downgrades or potential downgrades or being put on review for potential downgrade, all of which could have adverse implications for the company, including with respect to key business relationships, product offerings, business results of operations, financial condition and capital needs, strategic plans, collateral obligations and availability and terms of hedging, reinsurance and borrowings; defaults by counterparties to reinsurance arrangements or derivative instruments; defaults or other events impacting the value of the company's fixed maturity securities portfolio; and defaults on the company's commercial mortgage loans or the mortgage loans underlying its investments in commercial mortgage-backed securities and volatility in performance;
- *operational risks* including: inability to retain, attract and motivate qualified employees or senior management; ineffective or inadequate risk management in identifying, controlling or mitigating risks; reliance on, and loss of, key customer or distribution relationships; availability, affordability and adequacy of reinsurance to protect the company against losses; competition; competition in the company's mortgage insurance businesses from government and government-owned and government-sponsored enterprises (GSEs) offering mortgage insurance; the design and effectiveness of our disclosure controls and procedures and internal control over financial reporting may not prevent all errors, misstatements or misrepresentations; and failure or any compromise of the security of the company's computer systems, disaster recovery systems and business continuity plans and failures to safeguard, or breaches of, its confidential information;
- *insurance and product-related risks* including: the company's inability to increase sufficiently, and in a timely manner, premiums on in force long term care insurance policies and/or reduce in force benefits, and charge higher premiums on new policies, in each case, as currently anticipated and as may be required from time to time in the future (including as a result of the company's failure to obtain any necessary regulatory approvals or unwillingness or inability of policyholders to pay increased premiums), including to offset any impact on the company's margins in connection with its margin reviews in the fourth quarter of 2017; the company's inability to reflect future premium increases and other management actions in its margin calculation as anticipated, including in connection with its margin reviews in the fourth quarter of 2017; failure to sufficiently increase new sales for the company's long term care insurance products; inability to realize anticipated benefits of the company's rescissions, curtailments, loan modifications or other similar programs in its mortgage insurance businesses; premiums for the significant portion of the company's mortgage insurance risk in force with high loan-to-value ratios may not be sufficient to compensate the company for the greater risks associated with those policies; decreases in the volume of high loan-to-value mortgage originations or increases in mortgage insurance cancellations; increases in the use of alternatives to private mortgage insurance and reductions in the level of coverage selected; potential liabilities in connection with the company's U.S. contract underwriting services; and medical advances, such as genetic research and diagnostic imaging, and related legislation that impact policyholder behavior in ways adverse to the company;

- *other risks* including: occurrence of natural or man-made disasters or a pandemic; impairments of or valuation allowances against the company's deferred tax assets; the possibility that in certain circumstances the company will be obligated to make payments to General Electric Company (GE) under the tax matters agreement with GE even if its 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 continued suspension of payment 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.

# # #

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Condensed Consolidated Statements of Income (Loss)
(Amounts in millions, except per share amounts)

	Three months ended September 30, 2017	Three months ended September 30, 2016
Revenues:		
Premiums	$ 1,135	$ 1,108
Net investment income	797	805
Net investment gains (losses)	85	20
Policy fees and other income	198	217
Total revenues	2,215	2,150
Benefits and expenses:		
Benefits and other changes in policy reserves	1,344	1,662
Interest credited	164	173
Acquisition and operating expenses, net of deferrals	265	269
Amortization of deferred acquisition costs and intangibles	83	94
Interest expense	73	77
Total benefits and expenses	1,929	2,275
Income (loss) from continuing operations before income taxes	286	(125)
Provision for income taxes	102	222
Income (loss) from continuing operations	184	(347)
Income (loss) from discontinued operations, net of taxes	(9)	15
Net income (loss)	175	(332)
Less: net income attributable to noncontrolling interests	68	48
Net income (loss) available to Genworth Financial, Inc.’s common stockholders	$ 107	$ (380)
Income (loss) from continuing operations available to Genworth Financial, Inc.’s common stockholders per share:		
Basic	$ 0.23	$ (0.79)
Diluted	$ 0.23	$ (0.79)
Net income (loss) available to Genworth Financial, Inc.’s common stockholders per share:		
Basic	$ 0.21	$ (0.76)
Diluted	$ 0.21	$ (0.76)
Weighted-average shares outstanding:		
Basic	499.1	498.3
Diluted [4]	501.6	498.3

Reconciliation of Net Income (Loss) to Adjusted Operating Income (Loss)
(Amounts in millions, except per share amounts)

	Three months ended September 30, 2017	Three months ended September 30, 2016	Three months ended June 30, 2017
Net income (loss) available to Genworth Financial, Inc.'s common stockholders	$ 107	$ (380)	$ 202
Add: net income attributable to noncontrolling interests	68	48	69
Net income (loss)	175	(332)	271
Income (loss) from discontinued operations, net of taxes	(9)	15	—
Income (loss) from continuing operations	184	(347)	271
Less: income from continuing operations attributable to noncontrolling interests	68	48	69
Income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders	116	(395)	202
Adjustments to income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders:			
Net investment (gains) losses, net	(62)	(18)	(79)
Expenses related to restructuring	1	2	—
Taxes on adjustments	21	6	28
Adjusted operating income (loss)	$ 76	$ (405)	$ 151
Adjusted operating income (loss):			
U.S. Mortgage Insurance segment	$ 73	$ 67	$ 91
Canada Mortgage Insurance segment	37	36	41
Australia Mortgage Insurance segment	12	14	12
U.S. Life Insurance segment:			
Long Term Care Insurance	(5)	(270)	33
Life Insurance	(9)	48	(1)
Fixed Annuities	13	15	7
Total U.S. Life Insurance segment	(1)	(207)	39
Runoff segment	13	12	11
Corporate and Other	(58)	(327)	(43)
Adjusted operating income (loss)	$ 76	$ (405)	$ 151
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per share:			
Basic	$ 0.21	$ (0.76)	$ 0.40
Diluted	$ 0.21	$ (0.76)	$ 0.40
Adjusted operating income (loss) per share:			
Basic	$ 0.15	$ (0.81)	$ 0.30
Diluted	$ 0.15	$ (0.81)	$ 0.30
Weighted-average common shares outstanding:			
Basic	499.1	498.3	499.0
Diluted [4]	501.6	498.3	501.2

Condensed Consolidated Balance Sheets
(Amounts in millions)

	September 30, 2017	December 31, 2016
Assets		
Cash, cash equivalents and invested assets	$ 76,579	$ 75,012
Deferred acquisition costs	2,342	3,571
Intangible assets and goodwill	315	348
Reinsurance recoverable	17,553	17,755
Deferred tax and other assets	576	673
Separate account assets	7,264	7,299
Total assets	$ 104,629	$ 104,658
Liabilities and equity		
Liabilities:		
Future policy benefits	$ 38,022	$ 37,063
Policyholder account balances	24,531	25,662
Liability for policy and contract claims	9,384	9,256
Unearned premiums	3,512	3,378
Deferred tax and other liabilities	2,236	2,969
Borrowings related to securitization entities	59	74
Non-recourse funding obligations	310	310
Long-term borrowings	4,224	4,180
Separate account liabilities	7,264	7,299
Total liabilities	89,542	90,191
Equity:		
Common stock	1	1
Additional paid-in capital	11,973	11,962
Accumulated other comprehensive income (loss):		
Net unrealized investment gains (losses):		
Net unrealized gains (losses) on securities not other-than-temporarily impaired	1,098	1,253
Net unrealized gains (losses) on other-than-temporarily impaired securities	10	9
Net unrealized investment gains (losses)	1,108	1,262
Derivatives qualifying as hedges	2,052	2,085
Foreign currency translation and other adjustments	(125)	(253)
Total accumulated other comprehensive income (loss)	3,035	3,094
Retained earnings	760	287
Treasury stock, at cost	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	13,069	12,644
Noncontrolling interests	2,018	1,823
Total equity	15,087	14,467
Total liabilities and equity	$ 104,629	$ 104,658

Impact of Foreign Exchange on Flow New Insurance Written [10]
Three months ended September 30, 2017

	Percentages Including Foreign Exchange	Percentages Excluding Foreign Exchange [11]
Canada Mortgage Insurance (MI):		
Flow new insurance written	(17)%	(17)%
Flow new insurance written (3Q17 vs. 2Q17)	19%	14%
Australia MI:		
Flow new insurance written	(20)%	(24)%
Flow new insurance written (3Q17 vs. 2Q17)	(10)%	(12)%

10 All percentages are comparing the third quarter of 2017 to the third quarter of 2016 unless otherwise stated.

11 The impact of foreign exchange was calculated using the comparable prior period exchange rates.

Reconciliation of Core Yield to Reported Yield

	Three months ended September 30, 2017
(Assets - amounts in billions)	
Reported Total Invested Assets and Cash	$ 75.9
Subtract:	
Securities lending	0.2
Unrealized gains (losses)	5.1
Adjusted end of period invested assets	$ 70.6
Average Invested Assets Used in Reported Yield Calculation	$ 70.5
Subtract:	
Restricted commercial mortgage loans and other invested assets related to securitization entities [12]	0.1
Average Invested Assets Used in Core Yield Calculation	$ 70.4
(Income - amounts in millions)	
Reported Net Investment Income	$ 797
Subtract:	
Bond calls and commercial mortgage loan prepayments	10
Other non-core items [13]	3
Restricted commercial mortgage loans and other invested assets related to securitization entities [12]	1
Core Net Investment Income	$ 783
Reported Yield	4.52%
Core Yield	4.45%

12 Represents the incremental assets and investment income related to restricted commercial mortgage loans and other invested assets.

13 Includes cost basis adjustments on structured securities and various other immaterial items.

Exhibit 99.2

Third Quarter Financial Supplement

September 30, 2017

Genworth

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017

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Note:

Unless otherwise stated, all references in this financial supplement to income (loss) from continuing operations, income (loss) from continuing operations per share, net income (loss), net income (loss) per share, adjusted operating income (loss), adjusted operating income (loss) per share, book value and book value per share should be read as income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders, income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders per share, net income (loss) available to Genworth Financial, Inc.'s common stockholders, net income (loss) available to Genworth Financial, Inc.'s common stockholders per share, non-U.S. Generally Accepted Accounting Principles (GAAP) adjusted operating income (loss) available to Genworth Financial, Inc.'s common stockholders, non-GAAP adjusted operating income (loss) available to Genworth Financial, Inc.'s common stockholders per share, book value available to Genworth Financial, Inc.'s common stockholders and book value available to Genworth Financial, Inc.'s common stockholders per share, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017

Dear Investor,

Thank you for your continued interest in Genworth Financial.

Regards,

Investor Relations
InvestorInfo@genworth.com

Use of Non-GAAP Measures

This financial supplement includes the non-GAAP financial measures entitled "adjusted operating income (loss)" and "adjusted operating income (loss) per share." Adjusted operating income (loss) per share is derived from adjusted operating income (loss). The chief operating decision maker evaluates segment performance and allocates resources on the basis of adjusted operating income (loss). The company defines adjusted 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, restructuring costs and infrequent or unusual non-operating items. Gains (losses) on 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 certain 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, gains (losses) on the sale of businesses, gains (losses) on the early extinguishment of debt, gains (losses) on insurance block transactions and restructuring costs are also excluded from adjusted operating income (loss) because, in the company's opinion, they are not indicative of overall operating trends. Infrequent or unusual non-operating items are also excluded from adjusted operating income (loss) if, in the company's opinion, they are not indicative of overall operating trends.

While some of these items may be significant components of net income (loss) available to Genworth Financial, Inc.'s common stockholders in accordance with GAAP, the company believes that adjusted operating income (loss) and measures that are derived from or incorporate adjusted operating income (loss), including adjusted operating income (loss) per 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 adjusted 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 adjusted operating income (loss) have occurred in the past and could, and in some cases will, recur in the future. Adjusted operating income (loss) and adjusted operating income (loss) per share on a basic and diluted basis are not substitutes for net income (loss) available to Genworth Financial, Inc.'s common stockholders or net income (loss) available to Genworth Financial, Inc.'s common stockholders per share on a basic and diluted basis determined in accordance with GAAP. In addition, the company's definition of adjusted operating income (loss) may differ from the definitions used by other companies.

Adjustments to reconcile net income (loss) attributable to Genworth Financial, Inc.'s common stockholders and adjusted operating income (loss) assume a 35% tax rate (unless otherwise indicated) and are net of the portion attributable to noncontrolling interests. Net investment gains (losses) are also adjusted for DAC and other intangible amortization and certain benefit reserves (see page 46).

In June 2016, the company completed the sale of its term life insurance new business platform and recorded a pre-tax gain of $12 million. In May 2016, the company completed the sale of its mortgage insurance business in Europe and recorded an additional pre-tax loss of $2 million. In the first quarter of 2016, the company recorded an estimated pre-tax loss of $7 million and a tax benefit of $27 million related to the planned sale of the mortgage insurance business in Europe. These transactions were excluded from adjusted operating income (loss) for the periods presented as they related to a gain (loss) on the sale of businesses.

In June 2016, the company settled restricted borrowings of $70 million related to a securitization entity and recorded a $64 million pre-tax gain related to the early extinguishment of debt. In January 2016, the company paid a pre-tax make-whole expense of $20 million related to the early redemption of Genworth Holdings, Inc.'s (Genworth Holdings) 2016 notes. The company also repurchased $28 million principal amount of Genworth Holdings' notes with various maturity dates for a pre-tax gain of $4 million in the first quarter of 2016. These transactions were excluded from adjusted operating income (loss) for the periods presented as they related to a gain (loss) on the early extinguishment of debt.

In the first quarter of 2016, the company completed a life block transaction resulting in a pre-tax loss of $9 million in connection with the early extinguishment of non-recourse funding obligations.

In the third and first quarters of 2017, the company recorded a pre-tax expense of $1 million related to restructuring costs as part of an expense reduction plan as the company evaluates and appropriately sizes its organizational needs and expenses. In the third, second and first quarters of 2016, the company also recorded a pre-tax expense of $2 million, $5 million and $15 million, respectively, related to restructuring costs.

There were no infrequent or unusual items excluded from adjusted operating income (loss) during the periods presented other than fees incurred during the first quarter of 2016 related to Genworth Holdings' bond consent solicitation of $18 million for broker, advisor and investment banking fees.

The table on page 9 of this financial supplement provides a reconciliation of net income (loss) available to Genworth Financial, Inc.'s common stockholders to adjusted operating income (loss) for the periods presented and reflects adjusted operating income (loss) as determined in accordance with accounting guidance related to segment reporting. The financial supplement includes other non-GAAP measures management believes enhances the understanding and comparability of performance by highlighting underlying business activity and profitability drivers. These additional non-GAAP measures are on pages 48 and 49 of this financial supplement.

Results of Operations and Selected Operating Performance Measures

The company's chief operating decision maker evaluates segment performance and allocates resources on the basis of adjusted operating income (loss). The table on page 9 of this financial supplement provides a reconciliation of net income (loss) available to Genworth Financial, Inc.'s common stockholders to adjusted operating income (loss) for the periods presented and reflects adjusted operating income (loss) as determined in accordance with accounting guidance related to segment reporting.

This financial supplement contains selected operating performance measures including "sales" and "insurance in-force" or "risk in-force" which are commonly used in the insurance industry as measures 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) new insurance written for mortgage insurance; (2) annualized first-year premiums for long-term care and term life insurance products; (3) annualized first-year deposits plus 5% of excess deposits for universal and term universal life insurance products; (4) 10% of premium deposits for linked-benefits products; and (5) 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 new insurance written, 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 regularly monitors and reports insurance in-force and risk in-force. Insurance in-force for the mortgage insurance businesses is a measure of the aggregate original loan balance for outstanding insurance policies as of the respective reporting date. Risk in-force for the U.S. mortgage insurance business is based on the coverage percentage applied to the estimated current outstanding loan balance. For risk in-force in the mortgage insurance businesses in Canada and Australia, the company has computed an "effective" risk in-force amount, which recognizes that the loss on any particular loan will be reduced by the net proceeds received upon sale of the property. Effective risk in-force has been calculated by applying to insurance in-force a factor of 35% that represents the highest expected average per-claim payment for any one underwriting year over the life of the company's mortgage insurance businesses in Canada and Australia. In Australia, the company has certain risk share arrangements where it provides pro-rata coverage of certain loans rather than 100% coverage. As a result, for loans with these risk share arrangements, the applicable pro-rata coverage amount provided is used when applying the factor. The company considers insurance in-force and risk in-force to be measures of the company's operating performance because they represent measures of the size of the business at a specific date which will generate revenues and profits in a future period, rather than measures 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. For the long-term care insurance business, the loss ratio is the ratio of benefits and other changes in reserves less tabular interest on reserves less 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.

These operating performance 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.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017

Financial Highlights
(amounts in millions, except per share data)

Balance Sheet Data	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016
Total Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income	$ 10,034	$ 9,923	$ 9,716	$ 9,550	$ 9,669
Total accumulated other comprehensive income	3,035	3,095	3,096	3,094	5,202
Total Genworth Financial, Inc.'s stockholders' equity	$ 13,069	$13,018	$ 12,812	$ 12,644	$ 14,871
Book value per share	$ 26.19	$ 26.08	$ 25.68	$ 25.37	$ 29.84
Book value per share, excluding accumulated other comprehensive income	$ 20.10	$ 19.88	$ 19.47	$ 19.16	$ 19.40
Common shares outstanding as of the balance sheet date	499.1	499.1	498.9	498.4	498.4

	Twelve months ended				
Twelve Month Rolling Average ROE	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016
GAAP Basis ROE	3.5%	-1.5%	-1.8%	-2.8%	-4.5%
Operating ROE (1)	2.4%	-2.5%	-2.8%	-3.2%	-2.6%

	Three months ended				
Quarterly Average ROE	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016
GAAP Basis ROE	4.3%	8.2%	6.4%	-5.1%	-15.4%
Operating ROE (1)	3.0%	6.2%	5.9%	-5.7%	-16.4%

Basic and Diluted Shares	Three months ended September 30, 2017	Nine months ended September 30, 2017
Weighted-average common shares used in basic earnings per share calculations	499.1	498.9
Potentially dilutive securities:		
Stock options, restricted stock units and stock appreciation rights	2.5	2.3
Weighted-average common shares used in diluted earnings per share calculations	501.6	501.2

(1) See page 48 herein for a reconciliation of GAAP Basis ROE to Operating ROE.

Consolidated Quarterly Results

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017
Consolidated Net Income (Loss) by Quarter
(amounts in millions, except per share amounts)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$1,135	$1,111	$1,136	$3,382	$1,131	$1,108	$1,127	$ 794	$4,160
Net investment income	797	801	790	2,388	786	805	779	789	3,159
Net investment gains (losses)	85	101	34	220	41	20	30	(19)	72
Policy fees and other income	198	210	211	619	240	217	300	221	978
Total revenues	2,215	2,223	2,171	6,609	2,198	2,150	2,236	1,785	8,369
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	1,344	1,206	1,246	3,796	1,530	1,662	1,193	860	5,245
Interest credited	164	163	167	494	173	173	173	177	696
Acquisition and operating expenses, net of deferrals	265	240	270	775	283	269	327	394	1,273
Amortization of deferred acquisition costs and intangibles	83	139	94	316	193	94	112	99	498
Interest expense	73	74	62	209	75	77	80	105	337
Total benefits and expenses	1,929	1,822	1,839	5,590	2,254	2,275	1,885	1,635	8,049
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	286	401	332	1,019	(56)	(125)	351	150	320
Provision for income taxes	102	130	116	348	3	222	110	23	358
INCOME (LOSS) FROM CONTINUING OPERATIONS	184	271	216	671	(59)	(347)	241	127	(38)
Income (loss) from discontinued operations, net of taxes (1)	(9)	—	—	(9)	(4)	15	(21)	(19)	(29)
NET INCOME (LOSS)	175	271	216	662	(63)	(332)	220	108	(67)
Less: net income attributable to noncontrolling interests	68	69	61	198	59	48	48	55	210
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ 107	$ 202	$ 155	$ 464	$ (122)	$ (380)	$ 172	$ 53	$ (277)
Earnings (Loss) Per Share Data:									
Income (loss) from continuing operations available to Genworth Financial, Inc.'s common stockholders per share									
Basic	$ 0.23	$ 0.40	$ 0.31	$ 0.95	$ (0.24)	$ (0.79)	$ 0.39	$ 0.14	$ (0.50)
Diluted	$ 0.23	$ 0.40	$ 0.31	$ 0.94	$ (0.24)	$ (0.79)	$ 0.39	$ 0.14	$ (0.50)
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per share									
Basic	$ 0.21	$ 0.40	$ 0.31	$ 0.93	$ (0.25)	$ (0.76)	$ 0.35	$ 0.11	$ (0.56)
Diluted	$ 0.21	$ 0.40	$ 0.31	$ 0.93	$ (0.25)	$ (0.76)	$ 0.34	$ 0.11	$ (0.56)
Weighted-average common shares outstanding									
Basic	499.1	499.0	498.6	498.9	498.4	498.3	498.5	498.0	498.3
Diluted (2)	501.6	501.2	501.0	501.2	498.4	498.3	500.4	499.4	498.3

(1) Income (loss) from discontinued operations related to the lifestyle protection business that was sold on December 1, 2015. During the third quarter of 2017, the company recorded an additional after-tax loss of $9 million related to certain claims adjustments and tax items associated with the lifestyle protection business. During the fourth, third, second and first quarters of 2016, the company recorded an additional after-tax gain (loss) of approximately $(4) million, $15 million, $(21) million and $(19) million, respectively, as it finalized the closing balance sheet purchase price adjustments.

(2) Under applicable accounting guidance, companies in a loss position are required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share. Therefore, as a result of the loss from continuing operations, the company was required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share as the inclusion of shares for stock options, restricted stock units and stock appreciation rights of 2.5 million and 2.2 million, respectively, for the three months ended December 31, 2016 and September 30, 2016 and 2.0 million for the twelve months ended December 31, 2016 would have been antidilutive to the calculation. If the company had not incurred a loss from continuing operations in these periods, dilutive potential weighted-average common shares outstanding would have been 500.9 million and 500.5 million, respectively, for the three months ended December 31, 2016 and September 30, 2016 and 500.3 million for the twelve months ended December 31, 2016.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017
Reconciliation of Net Income (Loss) to Adjusted Operating Income (Loss)
(amounts in millions, except per share amounts)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ 107	$ 202	$ 155	$ 464	$ (122)	$ (380)	$ 172	$ 53	$ (277)
Add: net income attributable to noncontrolling interests	68	69	61	198	59	48	48	55	210
NET INCOME (LOSS)	175	271	216	662	(63)	(332)	220	108	(67)
Income (loss) from discontinued operations, net of taxes	(9)	—	—	(9)	(4)	15	(21)	(19)	(29)
INCOME (LOSS) FROM CONTINUING OPERATIONS	184	271	216	671	(59)	(347)	241	127	(38)
Less: income from continuing operations attributable to noncontrolling interests	68	69	61	198	59	48	48	55	210
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	116	202	155	473	(118)	(395)	193	72	(248)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:									
Net investment (gains) losses, net (1)	(62)	(79)	(20)	(161)	(28)	(18)	(39)	19	(66)
(Gains) losses on sale of businesses	—	—	—	—	—	—	(10)	7	(3)
(Gains) losses on early extinguishment of debt, net	—	—	—	—	—	—	(64)	16	(48)
Losses from life block transactions	—	—	—	—	—	—	—	9	9
Expenses related to restructuring	1	—	1	2	—	2	5	15	22
Fees associated with bond consent solicitation	—	—	—	—	—	—	—	18	18
Taxes on adjustments	21	28	7	56	9	6	38	(53)	—
ADJUSTED OPERATING INCOME (LOSS)	$ 76	$ 151	$ 143	$ 370	$ (137)	$ (405)	$ 123	$ 103	$ (316)
ADJUSTED OPERATING INCOME (LOSS):									
U.S. Mortgage Insurance segment	$ 73	$ 91	$ 73	$ 237	$ 61	$ 67	$ 61	$ 61	$ 250
Canada Mortgage Insurance segment	37	41	36	114	39	36	38	33	146
Australia Mortgage Insurance segment	12	12	13	37	14	14	15	19	62
U.S. Life Insurance segment:									
Long-Term Care Insurance	(5)	33	14	42	(1)	(270)	37	34	(200)
Life Insurance	(9)	(1)	16	6	(193)	48	31	31	(83)
Fixed Annuities	13	7	23	43	40	15	(13)	26	68
Total U.S. Life Insurance segment	(1)	39	53	91	(154)	(207)	55	91	(215)
Runoff segment	13	11	14	38	6	12	6	4	28
Corporate and Other	(58)	(43)	(46)	(147)	(103)	(327)	(52)	(105)	(587)
ADJUSTED OPERATING INCOME (LOSS)	$ 76	$ 151	$ 143	$ 370	$ (137)	$ (405)	$ 123	$ 103	$ (316)
Earnings (Loss) Per Share Data:									
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per share									
Basic	$ 0.21	$ 0.40	$ 0.31	$ 0.93	$ (0.25)	$ (0.76)	$ 0.35	$ 0.11	$ (0.56)
Diluted	$ 0.21	$ 0.40	$ 0.31	$ 0.93	$ (0.25)	$ (0.76)	$ 0.34	$ 0.11	$ (0.56)
Adjusted operating income (loss) per share									
Basic	$ 0.15	$ 0.30	$ 0.29	$ 0.74	$ (0.27)	$ (0.81)	$ 0.25	$ 0.21	$ (0.63)
Diluted	$ 0.15	$ 0.30	$ 0.29	$ 0.74	$ (0.27)	$ (0.81)	$ 0.25	$ 0.21	$ (0.63)
Weighted-average common shares outstanding									
Basic	499.1	499.0	498.6	498.9	498.4	498.3	498.5	498.0	498.3
Diluted (2)	501.6	501.2	501.0	501.2	498.4	498.3	500.4	499.4	498.3

(1) Net investment (gains) losses were adjusted for the portion attributable to noncontrolling interests and DAC and other intangible amortization and certain benefit reserves (see page 46 for reconciliation).

(2) Under applicable accounting guidance, companies in a loss position are required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share. Therefore, as a result of the loss from continuing operations, the company was required to use basic weighted-average common shares outstanding in the calculation of diluted loss per share as the inclusion of shares for stock options, restricted stock units and stock appreciation rights of 2.5 million and 2.2 million, respectively, for the three months ended December 31, 2016 and September 30, 2016 and 2.0 million for the twelve months ended December 31, 2016 would have been antidilutive to the calculation. If the company had not incurred a loss from continuing operations in these periods, dilutive potential weighted-average common shares outstanding would have been 500.9 million and 500.5 million, respectively, for the three months ended December 31, 2016 and September 30, 2016 and 500.3 million for the twelve months ended December 31, 2016.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017

Consolidated Balance Sheets
(amounts in millions)

	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016
ASSETS					
Investments:					
Fixed maturity securities available-for-sale, at fair value	$ 62,552	$ 61,944	$ 60,597	$ 60,572	$ 63,780
Equity securities available-for-sale, at fair value	765	855	709	632	590
Commercial mortgage loans	6,268	6,237	6,107	6,111	6,017
Restricted commercial mortgage loans related to securitization entities	111	118	122	129	134
Policy loans	1,818	1,824	1,761	1,742	1,751
Other invested assets	1,590	2,177	2,272	2,071	2,676
Restricted other invested assets related to securitization entities	—	81	84	312	312
Total investments	73,104	73,236	71,652	71,569	75,260
Cash and cash equivalents	2,836	2,853	3,018	2,784	3,078
Accrued investment income	639	599	717	659	677
Deferred acquisition costs	2,342	2,378	3,207	3,571	3,982
Intangible assets and goodwill	315	334	381	348	258
Reinsurance recoverable	17,553	17,609	17,681	17,755	17,542
Other assets	552	715	703	673	570
Deferred tax asset	24	23	—	—	—
Separate account assets	7,264	7,269	7,327	7,299	7,485
Total assets	$ 104,629	$ 105,016	$ 104,686	$ 104,658	$ 108,852

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017

Consolidated Balance Sheets
(amounts in millions)

	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016
LIABILITIES AND EQUITY					
Liabilities:					
Future policy benefits	$ 38,022	$ 37,772	$ 37,291	$ 37,063	$ 37,405
Policyholder account balances	24,531	24,971	25,383	25,662	25,867
Liability for policy and contract claims	9,384	9,239	9,295	9,256	8,869
Unearned premiums	3,512	3,400	3,370	3,378	3,464
Other liabilities	2,002	2,629	2,657	2,916	3,280
Borrowings related to securitization entities	59	63	68	74	78
Non-recourse funding obligations	310	310	310	310	310
Long-term borrowings	4,224	4,205	4,194	4,180	4,194
Deferred tax liability	234	162	75	53	1,151
Separate account liabilities	7,264	7,269	7,327	7,299	7,485
Total liabilities	89,542	90,020	89,970	90,191	92,103
Equity:					
Common stock	1	1	1	1	1
Additional paid-in capital	11,973	11,969	11,964	11,962	11,959
Accumulated other comprehensive income (loss):					
Net unrealized investment gains (losses):					
Net unrealized gains (losses) on securities not other-than-temporarily impaired	1,098	1,170	1,233	1,253	2,836
Net unrealized gains (losses) on other-than-temporarily impaired securities	10	10	10	9	24
Net unrealized investment gains (losses)	1,108	1,180	1,243	1,262	2,860
Derivatives qualifying as hedges	2,052	2,064	2,036	2,085	2,493
Foreign currency translation and other adjustments	(125)	(149)	(183)	(253)	(151)
Total accumulated other comprehensive income	3,035	3,095	3,096	3,094	5,202
Retained earnings	760	653	451	287	409
Treasury stock, at cost	(2,700)	(2,700)	(2,700)	(2,700)	(2,700)
Total Genworth Financial, Inc.'s stockholders' equity	13,069	13,018	12,812	12,644	14,871
Noncontrolling interests	2,018	1,978	1,904	1,823	1,878
Total equity	15,087	14,996	14,716	14,467	16,749
Total liabilities and equity	$ 104,629	$ 105,016	$ 104,686	$ 104,658	$ 108,852

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017

Consolidated Balance Sheet by Segment
(amounts in millions)

	September 30, 2017						
	U.S. Mortgage Insurance	Canada Mortgage Insurance	Australia Mortgage Insurance	U.S. Life Insurance	Runoff	Corporate and Other [1]	Total
ASSETS							
Cash and investments	$ 2,924	$ 5,225	$ 2,699	$ 62,593	$ 2,840	$ 298	$ 76,579
Deferred acquisition costs and intangible assets	47	148	83	2,144	227	8	2,657
Reinsurance recoverable	1	—	—	16,743	809	—	17,553
Deferred tax and other assets	43	62	32	378	9	52	576
Separate account assets	—	—	—	—	7,264	—	7,264
Total assets	$ 3,015	$ 5,435	$ 2,814	$ 81,858	$11,149	$ 358	$104,629
LIABILITIES AND EQUITY							
Liabilities:							
Future policy benefits	$ —	$ —	$ —	$ 38,020	$ 2	$ —	$ 38,022
Policyholder account balances	—	—	—	21,369	3,162	—	24,531
Liability for policy and contract claims	460	97	232	8,573	14	8	9,384
Unearned premiums	390	1,713	852	552	5	—	3,512
Non-recourse funding obligations	—	—	—	310	—	—	310
Deferred tax and other liabilities	(200)	235	195	2,182	(32)	(144)	2,236
Borrowings and capital securities	—	348	154	—	12	3,769	4,283
Separate account liabilities	—	—	—	—	7,264	—	7,264
Total liabilities	650	2,393	1,433	71,006	10,427	3,633	89,542
Equity:							
Allocated equity, excluding accumulated other comprehensive income (loss)	2,341	1,852	566	7,813	719	(3,257)	10,034
Allocated accumulated other comprehensive income (loss)	24	(128)	115	3,039	3	(18)	3,035
Total Genworth Financial, Inc.’s stockholders’ equity	2,365	1,724	681	10,852	722	(3,275)	13,069
Noncontrolling interests	—	1,318	700	—	—	—	2,018
Total equity	2,365	3,042	1,381	10,852	722	(3,275)	15,087
Total liabilities and equity	$ 3,015	$ 5,435	$ 2,814	$ 81,858	$11,149	$ 358	$104,629

(1) Includes inter-segment eliminations and other businesses that are managed outside the operating segments.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017

Consolidated Balance Sheet by Segment
(amounts in millions)

	June 30, 2017						
	U.S. Mortgage Insurance	Canada Mortgage Insurance	Australia Mortgage Insurance	U.S. Life Insurance	Runoff	Corporate and Other [1]	Total
ASSETS							
Cash and investments	$ 2,788	$ 4,952	$ 2,702	$ 62,663	$ 2,761	$ 822	$ 76,688
Deferred acquisition costs and intangible assets	47	141	90	2,191	235	8	2,712
Reinsurance recoverable	1	—	—	16,783	825	—	17,609
Deferred tax and other assets	41	48	30	382	(15)	252	738
Separate account assets	—	—	—	—	7,269	—	7,269
Total assets	$ 2,877	$ 5,141	$ 2,822	$ 82,019	$11,075	$ 1,082	$105,016
LIABILITIES AND EQUITY							
Liabilities:							
Future policy benefits	$ —	$ —	$ —	$ 37,769	$ 3	$ —	$ 37,772
Policyholder account balances	—	—	—	21,697	3,274	—	24,971
Liability for policy and contract claims	490	94	231	8,401	15	8	9,239
Unearned premiums	365	1,623	856	551	5	—	3,400
Non-recourse funding obligations	—	—	—	310	—	—	310
Deferred tax and other liabilities	(248)	153	148	2,449	(75)	364	2,791
Borrowings and capital securities	—	334	151	—	12	3,771	4,268
Separate account liabilities	—	—	—	—	7,269	—	7,269
Total liabilities	607	2,204	1,386	71,177	10,503	4,143	90,020
Equity:							
Allocated equity, excluding accumulated other comprehensive income (loss)	2,250	1,826	586	7,733	569	(3,041)	9,923
Allocated accumulated other comprehensive income (loss)	20	(150)	133	3,109	3	(20)	3,095
Total Genworth Financial, Inc.'s stockholders' equity	2,270	1,676	719	10,842	572	(3,061)	13,018
Noncontrolling interests	—	1,261	717	—	—	—	1,978
Total equity	2,270	2,937	1,436	10,842	572	(3,061)	14,996
Total liabilities and equity	$ 2,877	$ 5,141	$ 2,822	$ 82,019	$11,075	$ 1,082	$105,016

(1) Includes inter-segment eliminations and other businesses that are managed outside the operating segments.

Deferred Acquisition Costs Rollforward
(amounts in millions)

	U.S. Mortgage Insurance	Canada Mortgage Insurance	Australia Mortgage Insurance	U.S. Life Insurance (1)	Runoff (2)	Corporate and Other	Total
Unamortized balance as of June 30, 2017	$ 28	$ 124	$ 32	$ 3,678	$ 232	$ —	$ 4,094
Costs deferred	3	12	2	5	1	—	23
Amortization, net of interest accretion	(3)	(9)	(4)	(41)	(7)	—	(64)
Impact of foreign currency translation	—	5	1	—	—	—	6
Unamortized balance as of September 30, 2017	28	132	31	3,642	226	—	4,059
Effect of accumulated net unrealized investment (gains) losses	—	—	—	(1,707)	(10)	—	(1,717)
Balance as of September 30, 2017	$ 28	$ 132	$ 31	$ 1,935	$ 216	$ —	$ 2,342

(1) Amortization, net of interest accretion, included $1 million of amortization related to net investment gains for the policyholder account balances.
(2) Amortization, net of interest accretion, included $1 million of amortization related to net investment losses for the policyholder account balances.

U.S. Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017

Adjusted Operating Income and Sales—U.S. Mortgage Insurance Segment
(amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 175	$ 170	$ 169	$ 514	$ 171	$ 169	$ 160	$ 160	$ 660
Net investment income	18	18	17	53	17	16	15	15	63
Net investment gains (losses)	—	—	—	—	—	—	—	(1)	(1)
Policy fees and other income	1	1	1	3	1	1	1	1	4
Total revenues	194	189	187	570	189	186	176	175	726
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	35	3	29	67	48	36	38	38	160
Acquisition and operating expenses, net of deferrals	43	41	40	124	42	45	41	39	167
Amortization of deferred acquisition costs and intangibles	3	3	4	10	4	3	2	3	12
Total benefits and expenses	81	47	73	201	94	84	81	80	339
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	113	142	114	369	95	102	95	95	387
Provision for income taxes	40	51	41	132	34	36	34	34	138
INCOME FROM CONTINUING OPERATIONS	73	91	73	237	61	66	61	61	249
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS:									
Net investment (gains) losses	—	—	—	—	—	—	—	1	1
Expenses related to restructuring	—	—	—	—	—	1	—	—	1
Taxes on adjustments	—	—	—	—	—	—	—	(1)	(1)
ADJUSTED OPERATING INCOME	$ 73	$ 91	$ 73	$ 237	$ 61	$ 67	$ 61	$ 61	$ 250
SALES:									
New Insurance Written (NIW)									
Flow	$11,300	$9,800	$7,600	$28,700	$11,100	$12,800	$11,400	$7,400	$42,700
Bulk	—	—	—	—	—	—	—	—	—
Total U.S. Mortgage Insurance NIW	$11,300	$9,800	$7,600	$28,700	$11,100	$12,800	$11,400	$7,400	$42,700

Flow New Insurance Written Metrics—U.S. Mortgage Insurance Segment
(amounts in millions)

	2017						2016							
	3Q		2Q		1Q		4Q		3Q		2Q		1Q	
	Flow NIW	% of Flow NIW	Flow NIW	% of Flow NIW	Flow NIW	% of Flow NIW	Flow NIW	% of Flow NIW	Flow NIW	% of Flow NIW	Flow NIW	% of Flow NIW	Flow NIW	% of Flow NIW
Product														
Monthly (1)	$ 8,600	76%	$7,900	81%	$6,100	80%	$ 8,800	79%	$10,000	78%	$ 8,400	74%	$5,400	73%
Single	2,700	24	1,900	19	1,500	20	2,300	21	2,800	22	3,000	26	2,000	27
Total Flow	$11,300	100%	$9,800	100%	$7,600	100%	$11,100	100%	$12,800	100%	$11,400	100%	$7,400	100%
FICO Scores														
Over 735	$ 6,900	61%	$6,000	61%	$4,700	62%	$ 7,000	63%	$ 8,100	63%	$ 7,100	62%	$4,400	60%
680-735	3,500	31	3,100	32	2,300	30	3,300	30	3,800	30	3,400	30	2,400	32
660-679 (2)	500	4	400	4	300	4	500	4	500	4	500	4	300	4
620-659	400	4	300	3	300	4	300	3	400	3	400	4	300	4
<620	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Total Flow	$11,300	100%	$9,800	100%	$7,600	100%	$11,100	100%	$12,800	100%	$11,400	100%	$7,400	100%
Loan-To-Value Ratio														
95.01% and above	$ 1,600	14%	$1,100	11%	$ 800	11%	$ 1,000	9%	$ 1,000	8%	$ 700	6%	$ 400	5%
90.01% to 95.00%	5,200	46	4,700	48	3,500	46	5,000	45	6,100	48	5,900	52	3,700	50
85.01% to 90.00%	3,300	29	2,900	30	2,300	30	3,400	31	4,000	31	3,400	30	2,400	33
85.00% and below	1,200	11	1,100	11	1,000	13	1,700	15	1,700	13	1,400	12	900	12
Total Flow	$11,300	100%	$9,800	100%	$7,600	100%	$11,100	100%	$12,800	100%	$11,400	100%	$7,400	100%
Origination														
Purchase	$10,300	91%	$9,000	92%	$6,300	83%	$ 8,400	76%	$10,500	82%	$ 9,400	82%	$6,000	81%
Refinance	1,000	9	800	8	1,300	17	2,700	24	2,300	18	2,000	18	1,400	19
Total Flow	$11,300	100%	$9,800	100%	$7,600	100%	$11,100	100%	$12,800	100%	$11,400	100%	$7,400	100%

(1) Includes loans with annual and split payment types.
(2) Loans with unknown FICO scores are included in the 660-679 category.

Other Metrics—U.S. Mortgage Insurance Segment
(dollar amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Premiums Written	$ 200	$ 186	$ 175	$ 561	$ 185	$ 193	$ 190	$ 176	$ 744
New Risk Written									
Flow	$ 2,846	$ 2,478	$ 1,864	$7,188	$ 2,673	$ 3,188	$ 2,865	$ 1,845	$10,571
Bulk	—	—	—	—	—	—	—	—	—
Total Primary	2,846	2,478	1,864	7,188	2,673	3,188	2,865	1,845	10,571
Pool	—	—	—	—	—	—	—	—	—
Total New Risk Written	$ 2,846	$ 2,478	$ 1,864	$7,188	$ 2,673	$ 3,188	$ 2,865	$ 1,845	$10,571
Primary Insurance In-Force (1)	$148,000	$143,000	$139,300		$137,500	$133,700	$128,400	$124,100	
Risk In-Force									
Flow (2)	$ 35,567	$ 34,286	$ 33,347		$ 32,891	$ 32,067	$ 30,760	$ 29,620	
Bulk (3)	252	257	266		278	290	314	318	
Total Primary	35,819	34,543	33,613		33,169	32,357	31,074	29,938	
Pool	86	92	96		100	104	111	116	
Total Risk In-Force	$ 35,905	$ 34,635	$ 33,709		$ 33,269	$ 32,461	$ 31,185	$ 30,054	
Primary Risk In-Force That Is GSE Conforming	95%	95%	95%		95%	96%	96%	96%	
Expense Ratio (Net Earned Premiums) (4)	26%	26%	26%	26%	27%	28%	27%	26%	27%
Expense Ratio (Net Premiums Written) (5)	23%	24%	25%	24%	25%	24%	23%	24%	24%
Flow Persistency	83%	82%	83%		78%	77%	77%	82%	
Risk To Capital Ratio (6)	12.8:1	13.0:1	13.6:1		14.4:1	15.0:1	15.0:1	15.3:1	
PMIERs Sufficiency Ratio (7)	122%	122%	118%		115%	117%	115%	113%	
Average Primary Loan Size (in thousands)	$ 203	$ 200	$ 198		$ 196	$ 195	$ 192	$ 189	

The expense ratios included above were calculated using whole dollars and may be different than the ratios calculated using the rounded numbers included herein.

(1) Primary insurance in-force represents aggregate loan balances for outstanding insurance policies and is used to determine premiums. Original loan balances are presented for policies with level renewal premiums. Amortized loan balances are presented for policies with annual, amortizing renewal premiums.
(2) Flow risk in-force represents current loan balances as provided by servicers, lenders and investors and conform to the presentation under the Private Mortgage Insurer Eligibility Requirements (PMIERs).
(3) As of September 30, 2017, 89% of the bulk risk in-force was related to loans financed by lenders who participated in the mortgage programs sponsored by the Federal Home Loan Banks.
(4) The ratio of an insurer's general expenses to net earned premiums. In the business, general expenses consist of acquisition and operating expenses, net of deferrals, and amortization of DAC and intangibles.
(5) The ratio of an insurer's general expenses to net premiums written. In the business, general expenses consist of acquisition and operating expenses, net of deferrals, and amortization of DAC and intangibles.
(6) Certain states limit a private mortgage insurer's risk in-force to 25 times the total of the insurer's policyholders' surplus plus the statutory contingency reserve, commonly known as the "risk to capital" requirement. The current period risk to capital ratio is an estimate due to the timing of the filing of statutory statements and is prepared consistent with the presentation of the statutory financial statements in the combined annual statement of the U.S. mortgage insurance business.
(7) The PMIERs sufficiency ratio is calculated as available assets divided by required assets as defined within PMIERs. The current period PMIERs sufficiency ratio is an estimate due to the timing of the PMIERs filing for the U.S. mortgage insurance business. As of September 30, 2017, June 30, 2017, March 31, 2017, December 31, 2016, September 30, 2016, June 30, 2016 and March 31, 2016, the PMIERs sufficiency ratios were in excess of $500 million, $500 million, $400 million, $350 million, $400 million, $350 million and $300 million, respectively, of available assets above the PMIERs requirements.

Loss Metrics—U.S. Mortgage Insurance Segment
(amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims									
Flow									
Direct [1]	$ 62	$ 92	$ 76	$ 230	$ 65	$ 80	$ 94	$ 112	$ 351
Assumed [2]	—	—	2	2	1	1	1	2	5
Ceded	—	—	(1)	(1)	—	—	(1)	(3)	(4)
Loss adjustment expenses	2	2	2	6	3	2	3	3	11
Total Flow	64	94	79	237	69	83	97	114	363
Bulk	1	1	1	3	1	1	1	2	5
Total Primary	65	95	80	240	70	84	98	116	368
Pool	1	1	—	2	1	—	1	—	2
Total Paid Claims	$ 66	$ 96	$ 80	$ 242	$ 71	$ 84	$ 99	$ 116	$ 370
Average Paid Claim (in thousands) [1]	$50.6	$46.6	$51.2		$50.0	$53.6	$50.8	$51.9	
Average Reserve Per Delinquency (in thousands)									
Flow	$22.6	$24.1	$25.8		$25.1	$25.9	$27.8	$28.3	
Bulk loans with established reserve	18.7	19.5	19.1		18.5	18.8	21.1	21.2	
Reserves:									
Flow direct case	$ 412	$ 440	$ 530		$ 579	$ 599	$ 640	$ 698	
Bulk direct case	11	12	12		13	14	14	15	
Assumed [2]	3	4	4		5	6	6	7	
All other [3]	34	34	37		38	39	47	48	
Total Reserves	$ 460	$ 490	$ 583		$ 635	$ 658	$ 707	$ 768	
Beginning Reserves	$ 490	$ 583	$ 635	$ 635	$ 658	$ 707	$ 768	$ 849	$ 849
Paid claims	(66)	(96)	(81)	(243)	(71)	(84)	(99)	(119)	(373)
Increase in reserves	36	3	29	68	48	35	38	38	159
Ending Reserves	$ 460	$ 490	$ 583	$ 460	$ 635	$ 658	$ 707	$ 768	$ 635
Beginning Reinsurance Recoverable [4]	$ 1	$ 1	$ 2	$ 2	$ 2	$ 2	$ 2	$ 5	$ 5
Ceded paid claims	—	—	(1)	(1)	—	—	—	(3)	(3)
Ending Reinsurance Recoverable	$ 1	$ 1	$ 1	$ 1	$ 2	$ 2	$ 2	$ 2	$ 2
Loss Ratio [5]	20%	2%	17%	13%	28%	21%	24%	24%	24%

The loss ratio included above was calculated using whole dollars and may be different than the ratio calculated using the rounded numbers included herein.

(1) Direct paid claims and average paid claim in the second quarter of 2017 included payment in relation to an agreement on non-performing loans.
(2) Assumed is comprised of reinsurance arrangements with state governmental housing finance agencies.
(3) Other includes loss adjustment expenses, pool and incurred but not reported reserves.
(4) Reinsurance recoverable excludes ceded unearned premium recoveries and amounts for which cash proceeds have not yet been received.
(5) The ratio of incurred losses and loss adjustment expenses to net earned premiums.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017

Delinquency Metrics—U.S. Mortgage Insurance Segment
(dollar amounts in millions)

	2017 3Q	2017 2Q	2017 1Q	2017 Total	2016 4Q	2016 3Q	2016 2Q	2016 1Q	2016 Total
Number of Primary Delinquencies									
Flow	19,765	19,733	22,036		24,631	24,720	24,753	26,491	
Bulk loans with an established reserve	631	653	695		756	778	732	776	
Bulk loans with no reserve (1)	112	291	288		322	305	313	335	
Total Number of Primary Delinquencies	20,508	20,677	23,019		25,709	25,803	25,798	27,602	
Beginning Number of Primary Delinquencies	20,677	23,019	25,709	25,709	25,803	25,798	27,602	31,663	31,663
New delinquencies	8,753	7,776	8,456	24,985	9,504	9,609	8,265	8,761	36,139
Delinquency cures	(7,654)	(8,085)	(9,583)	(25,322)	(8,201)	(8,043)	(8,137)	(10,602)	(34,983)
Paid claims	(1,268)	(2,033)	(1,563)	(4,864)	(1,397)	(1,561)	(1,932)	(2,220)	(7,110)
Ending Number of Primary Delinquencies	20,508	20,677	23,019	20,508	25,709	25,803	25,798	27,602	25,709
Composition of Cures									
Reported delinquent and cured-intraquarter	1,713	1,697	2,350		1,742	1,798	1,597	2,503	
Number of missed payments delinquent prior to cure:									
3 payments or less	4,104	4,285	5,375		4,660	4,276	4,335	5,775	
4 - 11 payments	1,305	1,678	1,432		1,301	1,413	1,577	1,443	
12 payments or more	532	425	426		498	556	628	881	
Total	7,654	8,085	9,583		8,201	8,043	8,137	10,602	
Primary Delinquencies by Missed Payment Status									
3 payments or less	8,542	7,877	8,114		9,703	9,405	8,529	8,395	
4 - 11 payments	5,420	5,520	6,341		6,548	6,212	6,323	7,254	
12 payments or more	6,546	7,280	8,564		9,458	10,186	10,946	11,953	
Primary Delinquencies	20,508	20,677	23,019		25,709	25,803	25,798	27,602	

Flow Delinquencies and Percentage Reserved by Payment Status	September 30, 2017 Delinquencies	Direct Case Reserves (2)	Risk In-Force	Reserves as % of Risk In-Force
3 payments or less in default	8,268	$ 40	$ 350	11%
4 - 11 payments in default	5,273	116	228	51%
12 payments or more in default	6,224	256	306	84%
Total	19,765	$ 412	$ 884	47%

Flow Delinquencies and Percentage Reserved by Payment Status	December 31, 2016 Delinquencies	Direct Case Reserves (2)	Risk In-Force	Reserves as % of Risk In-Force
3 payments or less in default	9,355	$ 49	$ 382	13%
4 - 11 payments in default	6,364	147	268	55%
12 payments or more in default	8,912	383	434	88%
Total	24,631	$ 579	$ 1,084	53%

(1) Reserves were not established on loans where the company was in a secondary loss position due to an existing deductible and the company believes they currently have no risk for claim.
(2) Direct flow case reserves exclude loss adjustment expenses, incurred but not reported and reinsurance reserves.

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment

	2017			2016			
	3Q	2Q	1Q	4Q	3Q	2Q	1Q
Primary Loans							
Primary loans in-force	730,174	714,254	703,214	699,841	686,789	668,951	655,300
Primary delinquent loans	20,508	20,677	23,019	25,709	25,803	25,798	27,602
Primary delinquency rate	2.81%	2.89%	3.27%	3.67%	3.76%	3.86%	4.21%
Flow loans in-force	712,848	695,383	683,532	678,168	665,821	647,100	632,010
Flow delinquent loans	19,765	19,733	22,036	24,631	24,720	24,753	26,491
Flow delinquency rate	2.77%	2.84%	3.22%	3.63%	3.71%	3.83%	4.19%
Bulk loans in-force	17,326	18,871	19,682	21,673	20,968	21,851	23,290
Bulk delinquent loans	743	944	983	1,078	1,083	1,045	1,111
Bulk delinquency rate	4.29%	5.00%	4.99%	4.97%	5.17%	4.78%	4.77%
A minus and sub-prime loans in-force	19,828	20,797	22,056	23,063	24,281	25,552	26,995
A minus and sub-prime delinquent loans	4,080	4,148	4,572	5,252	5,306	5,220	5,546
A minus and sub-prime delinquency rate	20.58%	19.95%	20.73%	22.77%	21.85%	20.43%	20.54%
Pool Loans							
Pool loans in-force	5,145	5,406	5,586	5,742	5,896	6,196	6,406
Pool delinquent loans	252	276	276	325	343	356	369
Pool delinquency rate	4.90%	5.11%	4.94%	5.66%	5.82%	5.75%	5.76%
Primary Risk In-Force by Credit Quality							
Over 735	57%	56%	55%	55%	55%	54%	53%
680-735	31%	31%	31%	31%	31%	32%	32%
660-679 (1)	6%	6%	6%	6%	6%	6%	6%
620-659	5%	5%	6%	6%	6%	6%	7%
<620	1%	2%	2%	2%	2%	2%	2%

(1) Loans with unknown FICO scores are included in the 660-679 category.

Portfolio Quality Metrics—U.S. Mortgage Insurance Segment
(amounts in millions)

	September 30, 2017						
Policy Year	Average Rate [(1)]	% of Total Reserves [(2)]	Primary Insurance In-Force	% of Total	Primary Risk In-Force	% of Total	Delinquency Rate
2004 and prior	6.01%	10.3%	$ 2,361	1.6%	$ 463	1.3%	12.58%
2005	5.60%	10.0	2,206	1.5	531	1.5	11.61%
2006	5.73%	15.6	4,018	2.7	942	2.6	11.13%
2007	5.66%	33.4	10,423	7.0	2,431	6.8	10.62%
2008	5.20%	15.9	8,676	5.9	2,017	5.6	6.11%
2009	4.93%	0.6	851	0.6	183	0.5	2.38%
2010	4.68%	0.5	1,178	0.8	270	0.8	1.67%
2011	4.54%	0.7	1,712	1.2	403	1.1	1.85%
2012	3.84%	0.8	4,544	3.1	1,111	3.1	0.91%
2013	4.05%	1.7	8,250	5.6	2,041	5.7	0.95%
2014	4.43%	3.5	12,556	8.5	3,067	8.6	1.31%
2015	4.12%	4.0	23,726	16.0	5,807	16.2	0.88%
2016	3.86%	2.7	39,291	26.5	9,545	26.6	0.42%
2017	4.26%	0.3	28,197	19.0	7,008	19.6	0.08%
Total	4.46%	100.0%	$ 147,989	100.0%	$ 35,819	100.0%	2.81%

	September 30, 2017		June 30, 2017		September 30, 2016	
	Primary Risk In-Force	Primary Delinquency Rate	Primary Risk In-Force	Primary Delinquency Rate	Primary Risk In-Force	Primary Delinquency Rate
Lender concentration (by original applicant)	$ 35,819	2.81%	$ 34,543	2.89%	$ 32,357	3.76%
Top 10 lenders	10,563	3.45%	10,348	3.52%	10,538	4.63%
Top 20 lenders	14,058	3.20%	13,774	3.29%	13,696	4.56%
Loan-to-value ratio						
95.01% and above	$ 5,880	5.44%	$ 5,696	5.59%	$ 5,685	6.92%
90.01% to 95.00%	18,521	1.94%	17,776	1.98%	16,168	2.55%
80.01% to 90.00%	11,184	2.41%	10,830	2.52%	10,235	3.41%
80.00% and below	234	3.05%	241	3.21%	269	3.19%
Total	$ 35,819	2.81%	$ 34,543	2.89%	$ 32,357	3.76%
Loan grade						
Prime	$ 35,125	2.31%	$ 33,814	2.38%	$ 31,503	3.09%
A minus and sub-prime	694	20.58%	729	19.95%	854	21.85%
Total	$ 35,819	2.81%	$ 34,543	2.89%	$ 32,357	3.76%

(1) Average Annual Mortgage Interest Rate.
(2) Total reserves were $460 million as of September 30, 2017.

Canada Mortgage Insurance Segment

Adjusted Operating Income and Sales—Canada Mortgage Insurance Segment

(amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 131	$ 126	$ 126	$ 383	$ 124	$ 124	$ 122	$ 111	$ 481
Net investment income	33	31	32	96	32	33	32	29	126
Net investment gains (losses)	55	47	11	113	25	—	(8)	20	37
Policy fees and other income	1	—	—	1	1	(1)	1	—	1
Total revenues	220	204	169	593	182	156	147	160	645
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	18	4	20	42	23	30	25	26	104
Acquisition and operating expenses, net of deferrals	20	16	21	57	19	21	19	18	77
Amortization of deferred acquisition costs and intangibles	11	11	10	32	10	10	10	9	39
Interest expense	4	5	4	13	5	5	4	4	18
Total benefits and expenses	53	36	55	144	57	66	58	57	238
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	167	168	114	449	125	90	89	103	407
Provision for income taxes	55	56	36	147	37	24	23	29	113
INCOME FROM CONTINUING OPERATIONS	112	112	78	302	88	66	66	74	294
Less: income from continuing operations attributable to noncontrolling interests	54	54	38	146	41	30	30	34	135
INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	58	58	40	156	47	36	36	40	159
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:									
Net investment (gains) losses, net (1)	(32)	(27)	(6)	(65)	(14)	—	4	(11)	(21)
Expenses related to restructuring	1	—	—	1	—	—	—	—	—
Taxes on adjustments	10	10	2	22	6	—	(2)	4	8
ADJUSTED OPERATING INCOME (2)	$ 37	$ 41	$ 36	$ 114	$ 39	$ 36	$ 38	$ 33	$ 146
SALES:									
New Insurance Written (NIW)									
Flow	$4,400	$3,700	$ 2,300	$10,400	$3,900	$ 5,300	$ 4,400	$2,500	$16,100
Bulk	600	800	8,000	9,400	3,700	5,100	19,700	3,200	31,700
Total Canada NIW (3)	$5,000	$4,500	$10,300	$19,800	$7,600	$10,400	$24,100	$5,700	$47,800

(1) Net investment (gains) losses were adjusted for the portion of net investment gains (losses) attributable to noncontrolling interests as reconciled below:

Net investment (gains) losses, gross	$ (55)	$ (47)	$ (11)	$ (113)	$ (25)	$ —	$ 8	$ (20)	$ (37)
Adjustment for net investment gains (losses) attributable to noncontrolling interests	23	20	5	48	11	—	(4)	9	16
Net investment (gains) losses, net	$ (32)	$ (27)	$ (6)	$ (65)	$ (14)	$ —	$ 4	$ (11)	$ (21)

(2) Adjusted operating income for the Canadian platform adjusted for foreign exchange as compared to the prior year period was $36 million and $113 million for the three and nine months ended September 30, 2017, respectively.

(3) New insurance written for the Canadian platform adjusted for foreign exchange as compared to the prior year period was $4,900 million and $19,400 million for the three and nine months ended September 30, 2017, respectively.

Selected Key Performance Measures—Canada Mortgage Insurance Segment
(amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Premiums Written	$ 156	$ 126	$ 96	$ 378	$ 129	$ 172	$ 191	$ 84	$ 576
Loss Ratio (1)	14%	4%	16%	11%	18%	24%	20%	24%	22%
Expense Ratio (Net Earned Premiums) (2)	23%	21%	25%	23%	24%	24%	24%	24%	24%
Expense Ratio (Net Premiums Written) (3)	20%	21%	32%	23%	23%	18%	15%	32%	20%
Primary Insurance In-Force (4)	$ 390,700	$371,500	$358,900		$ 345,600	$347,300	$341,600	$317,400	
Primary Risk In-Force (5)									
Flow	$ 91,400	$ 86,500	$ 83,200		$ 81,600	$ 82,300	$ 81,400	$ 79,900	
Bulk	45,300	43,500	42,400		39,400	39,200	38,100	31,200	
Total	$ 136,700	$130,000	$125,600		$ 121,000	$121,500	$119,500	$111,100	

	September 30, 2017			June 30, 2017		
Risk In-Force by Loan-To-Value Ratio (6)	Primary	Flow	Bulk	Primary	Flow	Bulk
95.01% and above	$ 44,990	$ 44,990	$ —	$ 42,351	$ 42,351	$ —
90.01% to 95.00%	27,236	27,236	—	25,826	25,826	—
80.01% to 90.00%	16,027	16,024	3	15,294	15,291	3
80.00% and below	48,493	3,220	45,273	46,540	3,083	43,457
Total	$ 136,746	$ 91,470	$ 45,276	$ 130,011	$ 86,551	$ 43,460

The loss and expense ratios included above were calculated using whole dollars and may be different than the ratios calculated using the rounded numbers included herein.

Amounts may not total due to rounding.

(1) The ratio of incurred losses and loss adjustment expenses to net earned premiums.

(2) The ratio of an insurer's general expenses to net earned premiums. In the business, general expenses consist of acquisition and operating expenses, net of deferrals, and amortization of DAC and intangibles.

(3) The ratio of an insurer's general expenses to net premiums written. In the business, general expenses consist of acquisition and operating expenses, net of deferrals, and amortization of DAC and intangibles.

(4) As part of an ongoing effort to improve the estimate of outstanding insurance exposure, the company is receiving updated outstanding balances in Canada from almost all of its customers. As a result, the company estimates that the outstanding balance of insured mortgages was approximately $178.0 billion, $174.0 billion, $170.0 billion, $166.0 billion, $170.0 billion, $170.0 billion and $152.0 billion as of September 30, 2017, June 30, 2017, March 31, 2017, December 31, 2016, September 30, 2016, June 30, 2016 and March 31, 2016, respectively. This is based on the extrapolation of the amounts reported by lenders to the entire insured population.

(5) The business currently provides 100% coverage on the majority of the loans the company insures. For the purpose of representing the risk in-force, Canada has computed an "effective risk in-force" amount which recognizes that the loss on any particular loan will be reduced by the net proceeds received upon sale of the property. Effective risk in-force has been calculated by applying to insurance in-force a factor that represents the highest expected average per-claim payment for any one underwriting year over the life of the business. This factor was 35% for all periods presented.

(6) Loan amount in loan-to-value ratio calculation includes capitalized premiums, where applicable.

Selected Key Performance Measures—Canada Mortgage Insurance Segment
(dollar amounts in millions)

Primary Insurance	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016
Insured loans in-force (1),(2)	2,098,771	2,082,586	2,074,984	2,029,400	2,006,484
Insured delinquent loans	1,759	1,809	2,082	2,070	2,027
Insured delinquency rate (2),(3)	0.08%	0.09%	0.10%	0.10%	0.10%
Flow loans in-force (1)	1,434,662	1,418,076	1,402,813	1,394,067	1,379,020
Flow delinquent loans	1,434	1,476	1,697	1,693	1,715
Flow delinquency rate (3)	0.10%	0.10%	0.12%	0.12%	0.12%
Bulk loans in-force (1)	664,109	664,510	672,171	635,333	627,464
Bulk delinquent loans	325	333	385	377	312
Bulk delinquency rate (3)	0.05%	0.05%	0.06%	0.06%	0.05%

Loss Metrics	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016
Beginning Reserves	$ 94	$ 109	$ 112	$ 112	$ 104
Paid claims (4)	(19)	(21)	(24)	(20)	(20)
Increase in reserves	18	4	20	23	29
Impact of changes in foreign exchange rates	4	2	1	(3)	(1)
Ending Reserves	$ 97	$ 94	$ 109	$ 112	$ 112

	September 30, 2017		June 30, 2017		September 30, 2016	
Province and Territory	% of Primary Risk In-Force	Primary Delinquency Rate	% of Primary Risk In-Force	Primary Delinquency Rate	% of Primary Risk In-Force	Primary Delinquency Rate
Ontario	47%	0.03%	47%	0.03%	46%	0.04%
Alberta	16	0.18%	16	0.19%	16	0.22%
British Columbia	15	0.05%	15	0.06%	15	0.07%
Quebec	13	0.12%	13	0.13%	13	0.15%
Saskatchewan	3	0.25%	3	0.26%	3	0.27%
Nova Scotia	2	0.16%	2	0.17%	2	0.20%
Manitoba	2	0.09%	2	0.08%	2	0.08%
New Brunswick	1	0.15%	1	0.12%	1	0.15%
All Other	1	0.16%	1	0.16%	2	0.14%
Total	100%	0.08%	100%	0.09%	100%	0.10%
By Policy Year						
2008 and prior	34%	0.04%	34%	0.04%	34%	0.06%
2009	3	0.11%	3	0.11%	4	0.16%
2010	5	0.12%	5	0.15%	6	0.19%
2011	5	0.18%	5	0.19%	6	0.27%
2012	6	0.18%	7	0.20%	7	0.21%
2013	7	0.18%	7	0.18%	8	0.19%
2014	8	0.16%	8	0.16%	9	0.17%
2015	12	0.10%	12	0.09%	13	0.06%
2016	14	0.06%	14	0.04%	13	0.01%
2017	6	0.01%	5	0.01%	—	— %
Total	100%	0.08%	100%	0.09%	100%	0.10%

(1) Insured loans in-force represent the original number of loans insured for which the coverage term has not expired, and for which no policy level cancellation or termination has been received.
(2) As part of an ongoing effort to improve the estimate of outstanding insurance exposure, the company is receiving updated outstanding loans in-force in Canada from almost all of its customers. As a result, the company estimates that the outstanding loans in-force were 967,000 as of September 30, 2017, 981,000 as of June 30, 2017, 978,000 as of March 31, 2017, 969,000 as of December 31, 2016, and 973,000 as of September 30, 2016. This is based on the extrapolation of the amounts reported by lenders to the entire insured population. The corresponding insured delinquency rate was 0.18% as of September 30, 2017 and June 30, 2017 and 0.21% as of March 31, 2017, December 31, 2016 and September 30, 2016.
(3) Delinquency rates are based on insured loans in-force.
(4) Paid claims exclude adjustments for expected recoveries related to loss reserves and prior paid claims.

Selected Key Performance Measures—Canada Mortgage Insurance Segment
(Canadian dollar amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims [1]									
Flow	$ 25	$ 30	$ 28	$ 83	$ 25	$ 26	$ 25	$ 24	$ 100
Bulk	1	2	3	6	1	1	2	1	5
Total Paid Claims	$ 26	$ 32	$ 31	$ 89	$ 26	$ 27	$ 27	$ 25	$ 105
Average Paid Claim (in thousands)	$66.6	$73.6	$65.3		$66.3	$62.0	$62.5	$67.8	
Average Reserve Per Delinquency (in thousands)	$68.8	$67.8	$69.7		$72.9	$72.8	$69.1	$65.0	
Loss Metrics									
Beginning Reserves	$ 123	$ 145	$ 151		$ 148	$ 136	$ 132	$ 120	
Paid claims [1]	(26)	(32)	(31)		(26)	(27)	(27)	(25)	
Increase in reserves	24	10	25		29	39	31	37	
Ending Reserves	$ 121	$ 123	$ 145		$ 151	$ 148	$ 136	$ 132	
Loan Amount [2]									
Over $550K	8%	8%	8%		8%	8%	8%	7%	
$400K to $550K	14	14	14		14	14	14	13	
$250K to $400K	34	34	34		34	33	34	34	
$100K to $250K	40	40	40		40	41	40	42	
$100K or Less	4	4	4		4	4	4	4	
Total	100%	100%	100%		100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 232	$ 231	$ 230		$ 229	$ 227	$ 225	$ 222	

All amounts presented in Canadian dollars.

(1) Paid claims exclude adjustments for expected recoveries related to loss reserves and prior paid claims.
(2) The percentages in this table are based on the amount of primary insurance in-force in each loan band as a percentage of total insurance in-force.

Australia Mortgage Insurance Segment

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017

Adjusted Operating Income and Sales—Australia Mortgage Insurance Segment
(amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 78	$ 78	$ 81	$ 237	$ 82	$ 88	$ 86	$ 81	$ 337
Net investment income	19	17	21	57	22	23	25	24	94
Net investment gains (losses)	1	2	20	23	3	4	2	—	9
Total revenues	98	97	122	317	107	115	113	105	440
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	29	27	28	84	24	37	31	21	113
Acquisition and operating expenses, net of deferrals	18	9	23	50	29	23	25	19	96
Amortization of deferred acquisition costs and intangibles	10	17	4	31	3	4	4	3	14
Interest expense	3	2	2	7	2	2	3	3	10
Total benefits and expenses	60	55	57	172	58	66	63	46	233
INCOME FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	38	42	65	145	49	49	50	59	207
Provision for income taxes	12	14	22	48	16	16	16	19	67
INCOME FROM CONTINUING OPERATIONS	26	28	43	97	33	33	34	40	140
Less: income from continuing operations attributable to noncontrolling interests	14	15	23	52	18	18	18	21	75
INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	12	13	20	45	15	15	16	19	65
ADJUSTMENTS TO INCOME FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:									
Net investment (gains) losses, net [1]	(1)	—	(11)	(12)	(2)	(2)	(1)	—	(5)
Taxes on adjustments	1	(1)	4	4	1	1	—	—	2
ADJUSTED OPERATING INCOME [2]	$ 12	$ 12	$ 13	$ 37	$ 14	$ 14	$ 15	$ 19	$ 62
SALES:									
New Insurance Written (NIW)									
Flow	$3,700	$4,100	$4,100	$11,900	$5,000	$4,600	$5,000	$4,400	$19,000
Bulk	600	600	1,000	2,200	—	—	800	—	800
Total Australia NIW [3]	$4,300	$4,700	$5,100	$14,100	$5,000	$4,600	$5,800	$4,400	$19,800

(1) Net investment (gains) losses were adjusted for the portion of net investment gains (losses) attributable to noncontrolling interests as reconciled below:

	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net investment (gains) losses, gross	$ (1)	$ (2)	$ (20)	$ (23)	$ (3)	$ (4)	$ (2)	$ —	$ (9)
Adjustment for net investment gains (losses) attributable to noncontrolling interests	—	2	9	11	1	2	1	—	4
Net investment (gains) losses, net	$ (1)	$ —	$ (11)	$ (12)	$ (2)	$ (2)	$ (1)	$ —	$ (5)

(2) Adjusted operating income for the Australian platform adjusted for foreign exchange as compared to the prior year period was $11 million and $36 million for the three and nine months ended September 30, 2017, respectively.

(3) New insurance written for the Australian platform adjusted for foreign exchange as compared to the prior year period was $4,100 million and $13,600 million for the three and nine months ended September 30, 2017, respectively.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017

Selected Key Performance Measures—Australia Mortgage Insurance Segment
(amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net Premiums Written	$ 56	$ 58	$ 54	$ 168	$ 62	$ 57	$ 65	$ 47	$ 231
Loss Ratio (1)	37%	34%	35%	35%	30%	42%	36%	26%	34%
Expense Ratio (Net Earned Premiums) (2)	37%	34%	33%	35%	39%	31%	33%	27%	33%
Expense Ratio (Net Premiums Written) (3)	51%	46%	49%	49%	51%	48%	44%	47%	47%
Primary Insurance In-Force (4)	$ 252,200	$247,700	$246,400		$ 234,000	$247,900	$241,100	$246,800	
Primary Risk In-Force (4)									
Flow	$ 81,300	$ 80,000	$ 79,700		$ 76,000	$ 80,400	$ 78,300	$ 80,300	
Bulk	6,400	6,200	6,000		5,400	5,900	5,700	5,700	
Total	$ 87,700	$ 86,200	$ 85,700		$ 81,400	$ 86,300	$ 84,000	$ 86,000	

	September 30, 2017			June 30, 2017		
Risk In-Force by Loan-To-Value Ratio (5)	Primary	Flow	Bulk	Primary	Flow	Bulk
95.01% and above	$ 14,131	$ 14,130	$ 1	$ 14,128	$ 14,128	$ —
90.01% to 95.00%	23,762	23,756	6	23,219	23,213	6
80.01% to 90.00%	24,210	24,138	72	23,554	23,483	71
80.00% and below	25,635	19,286	6,349	25,270	19,198	6,072
Total	$ 87,738	$ 81,310	$ 6,428	$ 86,171	$ 80,022	$ 6,149

The loss and expense ratios included above were calculated using whole dollars and may be different than the ratios calculated using the rounded numbers included herein.

Amounts may not total due to rounding.

(1) The ratio of incurred losses and loss adjustment expenses to net earned premiums.

(2) The ratio of an insurer's general expenses to net earned premiums. In the business, general expenses consist of acquisition and operating expenses, net of deferrals, and amortization of DAC and intangibles.

(3) The ratio of an insurer's general expenses to net premiums written. In the business, general expenses consist of acquisition and operating expenses, net of deferrals, and amortization of DAC and intangibles.

(4) The business currently provides 100% coverage on the majority of the loans the company insures. For the purpose of representing the risk in-force, Australia has computed an "effective risk in-force" amount which recognizes that the loss on any particular loan will be reduced by the net proceeds received upon sale of the property. Effective risk in-force has been calculated by applying to insurance in-force a factor that represents the highest expected average per-claim payment for any one underwriting year over the life of the business. This factor was 35% for all periods presented. Australia also has certain risk share arrangements where it provides pro-rata coverage of certain loans rather than 100% coverage. As a result, for loans with these risk share arrangements, the applicable pro-rata coverage amount provided is used when applying the factor. In addition, Australia currently provides excess-of-loss reinsurance coverage with one lender. The insurance in-force and risk in-force associated with this arrangement are excluded from these metrics as they are insignificant in relation to the rest of the portfolio.

(5) Loan amount in loan-to-value ratio calculation includes capitalized premiums, where applicable.

Selected Key Performance Measures—Australia Mortgage Insurance Segment
(dollar amounts in millions)

Primary Insurance	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016
Insured loans in-force	1,422,501	1,438,100	1,443,836	1,464,139	1,470,302
Insured delinquent loans	7,146	7,285	6,926	6,731	6,844
Insured delinquency rate	0.50%	0.51%	0.48%	0.46%	0.47%
Flow loans in-force	1,308,998	1,325,477	1,332,468	1,354,616	1,358,286
Flow delinquent loans	6,912	7,007	6,650	6,451	6,574
Flow delinquency rate	0.53%	0.53%	0.50%	0.48%	0.48%
Bulk loans in-force	113,503	112,623	111,368	109,523	112,016
Bulk delinquent loans	234	278	276	280	270
Bulk delinquency rate	0.21%	0.25%	0.25%	0.26%	0.24%

Loss Metrics	September 30, 2017	June 30, 2017	March 31, 2017	December 31, 2016	September 30, 2016
Beginning Reserves	$ 231	$ 227	$ 211	$ 215	$ 190
Paid claims [1]	(33)	(30)	(25)	(16)	(18)
Increase in reserves	29	33	28	25	37
Impact of changes in foreign exchange rates	5	1	13	(13)	6
Ending Reserves	$ 232	$ 231	$ 227	$ 211	$ 215

	September 30, 2017		June 30, 2017		September 30, 2016	
State and Territory	% of Primary Risk In-Force	Primary Delinquency Rate	% of Primary Risk In-Force	Primary Delinquency Rate	% of Primary Risk In-Force	Primary Delinquency Rate
New South Wales	28%	0.31%	28%	0.32%	28%	0.32%
Queensland	23	0.72%	23	0.72%	23	0.67%
Victoria	23	0.39%	23	0.41%	23	0.39%
Western Australia	12	0.88%	12	0.86%	12	0.69%
South Australia	6	0.65%	6	0.65%	6	0.62%
Australian Capital Territory	3	0.19%	3	0.20%	3	0.20%
Tasmania	2	0.38%	2	0.37%	2	0.37%
New Zealand	2	0.06%	2	0.08%	2	0.10%
Northern Territory	1	0.50%	1	0.44%	1	0.33%
Total	100%	0.50%	100%	0.51%	100%	0.47%
By Policy Year						
2008 and prior	39%	0.40%	39%	0.41%	40%	0.39%
2009	6	1.01%	7	1.00%	7	0.93%
2010	5	0.56%	5	0.57%	5	0.59%
2011	5	0.70%	5	0.71%	6	0.66%
2012	7	0.86%	7	0.83%	8	0.72%
2013	8	0.77%	8	0.74%	9	0.62%
2014	9	0.66%	9	0.66%	10	0.45%
2015	9	0.44%	9	0.37%	9	0.17%
2016	7	0.18%	8	0.12%	6	0.01%
2017	5	0.01%	3	— %	—	— %
Total	100%	0.50%	100%	0.51%	100%	0.47%

(1) Paid claims exclude adjustments for expected recoveries related to loss reserves and prior paid claims.

Selected Key Performance Measures—Australia Mortgage Insurance Segment
(Australian dollar amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Paid Claims (1)									
Flow	$ 42	$ 40	$ 33	$115	$ 21	$ 24	$ 23	$ 18	$ 86
Bulk	—	—	—	—	—	—	—	—	—
Total Paid Claims	$ 42	$ 40	$ 33	$115	$ 21	$ 24	$ 23	$ 18	$ 86
Average Paid Claim (in thousands)	$110.6	$112.7	$92.5		$67.1	$73.3	$79.2	$65.8	
Average Reserve Per Delinquency (in thousands)	$ 41.5	$ 41.3	$42.8		$43.5	$41.0	$39.9	$40.1	
Loss Metrics									
Beginning Reserves	$ 301	$ 297	$ 293		$ 281	$ 256	$ 236	$ 226	
Paid claims (1)	(42)	(40)	(33)		(21)	(24)	(23)	(18)	
Increase in reserves	38	44	37		33	49	43	28	
Ending Reserves	$ 297	$ 301	$ 297		$ 293	$ 281	$ 256	$ 236	
Loan Amount (2)									
Over $550K	17%	16%	16%		16%	15%	15%	15%	
$400K to $550K	20	20	20		20	20	20	20	
$250K to $400K	35	35	35		35	36	36	36	
$100K to $250K	23	24	24		24	24	24	24	
$100K or Less	5	5	5		5	5	5	5	
Total	100%	100%	100%		100%	100%	100%	100%	
Average Primary Loan Size (in thousands)	$ 226	$ 224	$ 223		$ 221	$ 220	$ 219	$ 218	

All amounts presented in Australian dollars.

(1) Paid claims exclude adjustments for expected recoveries related to loss reserves and prior paid claims.
(2) The percentages in this table are based on the amount of primary insurance in-force in each loan band as a percentage of total insurance in-force.

U.S. Life Insurance Segment

Adjusted Operating Income (Loss)—U.S. Life Insurance Segment
(amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 748	$ 736	$ 758	$2,242	$ 753	$ 725	$ 756	$ 436	$2,670
Net investment income	683	694	681	2,058	677	695	670	684	2,726
Net investment gains (losses)	27	57	7	91	9	21	114	(16)	128
Policy fees and other income	154	170	170	494	194	175	180	177	726
Total revenues	1,612	1,657	1,616	4,885	1,633	1,616	1,720	1,281	6,250
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	1,255	1,163	1,164	3,582	1,419	1,556	1,089	758	4,822
Interest credited	128	129	132	389	138	140	143	144	565
Acquisition and operating expenses, net of deferrals	149	144	157	450	135	149	199	165	648
Amortization of deferred acquisition costs and intangibles	50	101	70	221	172	69	84	78	403
Interest expense	3	3	3	9	3	2	5	28	38
Total benefits and expenses	1,585	1,540	1,526	4,651	1,867	1,916	1,520	1,173	6,476
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	27	117	90	234	(234)	(300)	200	108	(226)
Provision (benefit) for income taxes	10	41	32	83	(83)	(106)	70	39	(80)
INCOME (LOSS) FROM CONTINUING OPERATIONS	17	76	58	151	(151)	(194)	130	69	(146)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:									
Net investment (gains) losses, net (1)	(28)	(57)	(8)	(93)	(4)	(21)	(119)	11	(133)
Gains on sale of businesses	—	—	—	—	—	—	(1)	—	(1)
Losses from life block transactions	—	—	—	—	—	—	—	9	9
Expenses related to restructuring	—	—	—	—	—	1	3	15	19
Taxes on adjustments	10	20	3	33	1	7	42	(13)	37
ADJUSTED OPERATING INCOME (LOSS)	$ (1)	$ 39	$ 53	$ 91	$ (154)	$ (207)	$ 55	$ 91	$ (215)

(1) Net investment (gains) losses were adjusted for DAC and other intangible amortization and certain benefit reserves as reconciled below:

Net investment (gains) losses, gross	$ (27)	$ (57)	$ (7)	$ (91)	$ (9)	$ (21)	$ (114)	$ 16	$ (128)
Adjustment for DAC and other intangible amortization and certain benefit reserves	(1)	—	(1)	(2)	5	—	(5)	(5)	(5)
Net investment (gains) losses, net	$ (28)	$ (57)	$ (8)	$ (93)	$ (4)	$ (21)	$ (119)	$ 11	$ (133)

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017

Adjusted Operating Income (Loss) and Sales—U.S. Life Insurance Segment—Long-Term Care Insurance
(amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 641	$ 623	$ 634	$1,898	$ 650	$ 610	$ 636	$ 618	$2,514
Net investment income	369	369	356	1,094	356	353	344	329	1,382
Net investment gains (losses)	23	44	3	70	(21)	17	139	4	139
Policy fees and other income	—	—	1	1	1	—	—	1	2
Total revenues	1,033	1,036	994	3,063	986	980	1,119	952	4,037
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	896	821	835	2,552	889	1,262	806	776	3,733
Interest credited	—	—	—	—	—	—	—	—	—
Acquisition and operating expenses, net of deferrals	98	97	112	307	94	95	93	95	377
Amortization of deferred acquisition costs and intangibles	23	23	23	69	26	25	26	26	103
Interest expense	—	—	—	—	—	—	—	—	—
Total benefits and expenses	1,017	941	970	2,928	1,009	1,382	925	897	4,213
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	16	95	24	135	(23)	(402)	194	55	(176)
Provision (benefit) for income taxes	6	34	8	48	(8)	(142)	68	20	(62)
INCOME (LOSS) FROM CONTINUING OPERATIONS	10	61	16	87	(15)	(260)	126	35	(114)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:									
Net investment (gains) losses	(23)	(44)	(3)	(70)	21	(17)	(139)	(4)	(139)
Expenses related to restructuring	—	—	—	—	—	1	2	3	6
Taxes on adjustments	8	16	1	25	(7)	6	48	—	47
ADJUSTED OPERATING INCOME (LOSS)	$ (5)	$ 33	$ 14	$ 42	$ (1)	$ (270)	$ 37	$ 34	$ (200)
SALES:									
Individual Long-Term Care Insurance	$ 2	$ 2	$ 2	$ 6	$ 1	$ 2	$ 4	$ 5	$ 12
Group Long-Term Care Insurance	1	1	1	3	1	3	2	2	8
Total Sales	$ 3	$ 3	$ 3	$ 9	$ 2	$ 5	$ 6	$ 7	$ 20
RATIOS:									
Loss Ratio (1)	78.8%	71.0%	72.0%	73.9%	78.6%	145.5%	70.1%	67.6%	90.0%
Gross Benefits Ratio (2)	139.8%	131.8%	131.6%	134.5%	136.9%	207.0%	126.7%	125.5%	148.5%

(1) The loss ratio was calculated by dividing benefits and other changes in policy reserves less tabular interest on reserves less loss adjustment expenses by net earned premiums.
(2) The gross benefits ratio was calculated by dividing benefits and other changes in policy reserves by net earned premiums.

Adjusted Operating Income (Loss) and Sales—U.S. Life Insurance Segment—Life Insurance
(amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums (1)	$107	$ 113	$124	$ 344	$ 103	$115	$120	$(185)	$ 153
Net investment income	124	126	125	375	116	128	117	133	494
Net investment gains (losses)	7	5	3	15	19	4	(1)	2	24
Policy fees and other income	151	167	165	483	190	171	176	173	710
Total revenues	389	411	417	1,217	428	418	412	123	1,381
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves (1)	280	248	261	789	470	216	231	(87)	830
Interest credited	63	62	63	188	66	64	65	64	259
Acquisition and operating expenses, net of deferrals	36	33	33	102	36	31	39	51	157
Amortization of deferred acquisition costs and intangibles	13	62	29	104	133	27	27	33	220
Interest expense	3	3	3	9	3	2	5	28	38
Total benefits and expenses	395	408	389	1,192	708	340	367	89	1,504
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(6)	3	28	25	(280)	78	45	34	(123)
Provision (benefit) for income taxes	(2)	1	10	9	(100)	28	16	12	(44)
INCOME (LOSS) FROM CONTINUING OPERATIONS	(4)	2	18	16	(180)	50	29	22	(79)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:									
Net investment (gains) losses	(7)	(5)	(3)	(15)	(19)	(4)	1	(2)	(24)
Gains on sale of businesses	—	—	—	—	—	—	(1)	—	(1)
Losses from life block transactions	—	—	—	—	—	—	—	9	9
Expenses related to restructuring	—	—	—	—	—	—	2	8	10
Taxes on adjustments	2	2	1	5	6	2	—	(6)	2
ADJUSTED OPERATING INCOME (LOSS)	$ (9)	$ (1)	$ 16	$ 6	$(193)	$ 48	$ 31	$ 31	$ (83)
SALES:									
Term Life	$—	$ —	$—	$ —	$ —	$—	$ 2	$ 5	$ 7
Universal Life	1	—	1	2	—	1	1	2	4
Linked-Benefits	—	—	—	—	—	—	1	2	3
Total Sales	$ 1	$—	$ 1	$ 2	$ —	$ 1	$ 4	$ 9	$ 14

(1) In January 2016, as part of a life block transaction, the company entered into a new reinsurance agreement to cede certain of its term life insurance policies. This new reinsurance agreement primarily reduced premiums by $326 million and reduced benefits and other changes in policy reserves by $331 million for the amounts initially ceded.

Adjusted Operating Income (Loss) and Sales—U.S. Life Insurance Segment—Fixed Annuities
(amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$—	$—	$—	$—	$—	$—	$—	$ 3	$ 3
Net investment income	190	199	200	589	205	214	209	222	850
Net investment gains (losses)	(3)	8	1	6	11	—	(24)	(22)	(35)
Policy fees and other income	3	3	4	10	3	4	4	3	14
Total revenues	190	210	205	605	219	218	189	206	832
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves (1)	79	94	68	241	60	78	52	69	259
Interest credited	65	67	69	201	72	76	78	80	306
Acquisition and operating expenses, net of deferrals (2)	15	14	12	41	5	23	67	19	114
Amortization of deferred acquisition costs and intangibles	14	16	18	48	13	17	31	19	80
Interest expense	—	—	—	—	—	—	—	—	—
Total benefits and expenses	173	191	167	531	150	194	228	187	759
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	17	19	38	74	69	24	(39)	19	73
Provision (benefit) for income taxes	6	6	14	26	25	8	(14)	7	26
INCOME (LOSS) FROM CONTINUING OPERATIONS	11	13	24	48	44	16	(25)	12	47
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:									
Net investment (gains) losses, net (3)	2	(8)	(2)	(8)	(6)	—	19	17	30
Expenses related to restructuring	—	—	—	—	—	—	(1)	4	3
Taxes on adjustments	—	2	1	3	2	(1)	(6)	(7)	(12)
ADJUSTED OPERATING INCOME (LOSS)	$ 13	$ 7	$ 23	$ 43	$ 40	$ 15	$(13)	$ 26	$ 68
SALES:									
Single Premium Deferred Annuities	$ 2	$ 1	$ 1	$ 4	$—	$ 1	$ 8	$159	$168
Single Premium Immediate Annuities	1	—	1	2	—	—	1	9	10
Total Sales	$ 3	$ 1	$ 2	$ 6	$—	$ 1	$ 9	$168	$178

(1) In the second quarter of 2016, benefits and other changes in policy reserves included $45 million of lower assumed reinsurance in connection with the recapture by a third party.

(2) In the second quarter of 2016, acquisition and operating expenses, net of deferrals, included a $55 million payment in connection with the recapture by a third party.

(3) Net investment (gains) losses were adjusted for DAC and other intangible amortization and certain benefit reserves as reconciled below:

	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net investment (gains) losses, gross	$ 3	$ (8)	$ (1)	$ (6)	$ (11)	$—	$ 24	$ 22	$ 35
Adjustment for DAC and other intangible amortization and certain benefit reserves	(1)	—	(1)	(2)	5	—	(5)	(5)	(5)
Net investment (gains) losses, net	$ 2	$ (8)	$ (2)	$ (8)	$ (6)	$—	$ 19	$ 17	$ 30

Runoff Segment

Adjusted Operating Income—Runoff Segment
(amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Net investment income	$ 40	$ 41	$ 38	$ 119	$ 39	$ 37	$ 36	$ 35	$ 147
Net investment gains (losses)	9	7	8	24	3	4	(13)	(8)	(14)
Policy fees and other income	41	41	41	123	42	43	42	42	169
Total revenues	90	89	87	266	84	84	65	69	302
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	5	9	4	18	16	2	9	15	42
Interest credited	36	34	35	105	35	33	30	33	131
Acquisition and operating expenses, net of deferrals	16	16	15	47	14	20	18	16	68
Amortization of deferred acquisition costs and intangibles	7	7	6	20	4	7	12	6	29
Interest expense	—	1	—	1	—	1	—	—	1
Total benefits and expenses	64	67	60	191	69	63	69	70	271
INCOME (LOSS) FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	26	22	27	75	15	21	(4)	(1)	31
Provision (benefit) for income taxes	8	7	8	23	4	6	(2)	(2)	6
INCOME (LOSS) FROM CONTINUING OPERATIONS	18	15	19	52	11	15	(2)	1	25
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS:									
Net investment (gains) losses, net (1)	(8)	(7)	(7)	(22)	(7)	(4)	12	4	5
Taxes on adjustments	3	3	2	8	2	1	(4)	(1)	(2)
ADJUSTED OPERATING INCOME	$ 13	$ 11	$ 14	$ 38	$ 6	$ 12	$ 6	$ 4	$ 28

(1) Net investment (gains) losses were adjusted for DAC and other intangible amortization and certain benefit reserves as reconciled below:

	2017 3Q	2017 2Q	2017 1Q	2017 Total	2016 4Q	2016 3Q	2016 2Q	2016 1Q	2016 Total
Net investment (gains) losses, gross	$ (9)	$ (7)	$ (8)	$ (24)	$ (3)	$ (4)	$ 13	$ 8	$ 14
Adjustment for DAC and other intangible amortization and certain benefit reserves	1	—	1	2	(4)	—	(1)	(4)	(9)
Net investment (gains) losses, net	$ (8)	$ (7)	$ (7)	$ (22)	$ (7)	$ (4)	$ 12	$ 4	$ 5

Corporate and Other

Adjusted Operating Loss—Corporate and Other (1)
(amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
REVENUES:									
Premiums	$ 3	$ 1	$ 2	$ 6	$ 1	$ 2	$ 3	$ 6	$ 12
Net investment income	4	—	1	5	(1)	1	1	2	3
Net investment gains (losses) (2)	(7)	(12)	(12)	(31)	1	(9)	(65)	(14)	(87)
Policy fees and other income (3)	1	(2)	(1)	(2)	2	(1)	76	1	78
Total revenues	1	(13)	(10)	(22)	3	(7)	15	(5)	6
BENEFITS AND EXPENSES:									
Benefits and other changes in policy reserves	2	—	1	3	—	1	1	2	4
Acquisition and operating expenses, net of deferrals (4)	19	14	14	47	44	11	25	137	217
Amortization of deferred acquisition costs and intangibles	2	—	—	2	—	1	—	—	1
Interest expense	63	63	53	179	65	67	68	70	270
Total benefits and expenses	86	77	68	231	109	80	94	209	492
LOSS FROM CONTINUING OPERATIONS BEFORE INCOME TAXES	(85)	(90)	(78)	(253)	(106)	(87)	(79)	(214)	(486)
Provision (benefit) for income taxes	(23)	(39)	(23)	(85)	(5)	246	(31)	(96)	114
LOSS FROM CONTINUING OPERATIONS	(62)	(51)	(55)	(168)	(101)	(333)	(48)	(118)	(600)
ADJUSTMENTS TO LOSS FROM CONTINUING OPERATIONS:									
Net investment (gains) losses	7	12	12	31	(1)	9	65	14	87
(Gains) losses on sale of businesses	—	—	—	—	—	—	(9)	7	(2)
(Gains) losses on early extinguishment of debt, net	—	—	—	—	—	—	(64)	16	(48)
Expenses related to restructuring	—	—	1	1	—	—	2	—	2
Fees associated with bond consent solicitation	—	—	—	—	—	—	—	18	18
Taxes on adjustments	(3)	(4)	(4)	(11)	(1)	(3)	2	(42)	(44)
ADJUSTED OPERATING LOSS	$ (58)	$ (43)	$ (46)	$(147)	$(103)	$(327)	$ (52)	$(105)	$(587)

(1) Includes inter-segment eliminations and the results of other businesses that are managed outside the operating segments, including certain smaller international mortgage insurance businesses.
(2) In the second quarter of 2016, net investment gains (losses) included a $64 million loss from the write-off of residual interest in certain policy loan securitization entities.
(3) In the second quarter of 2016, the company settled restricted borrowings of $70 million related to a securitization entity and recorded a $64 million pre-tax gain related to the early extinguishment of debt, which was included in policy fees and other income.
(4) In the first quarter of 2016, acquisition and operating expenses, net of deferrals, included the following: $83 million of legal fees and expenses, including $69 million related to the settlement of the long-term care insurance class action lawsuit; $20 million of make-whole expense on the early redemption of Genworth Holdings' 2016 senior notes in January 2016; $18 million associated with Genworth Holdings' bond consent solicitation for broker, advisor and investment banking fees; and an additional estimated loss of $7 million related to the planned sale of the mortgage insurance business in Europe.

Additional Financial Data

Investments Summary
(amounts in millions)

	September 30, 2017 Carrying Amount	September 30, 2017 % of Total	June 30, 2017 Carrying Amount	June 30, 2017 % of Total	March 31, 2017 Carrying Amount	March 31, 2017 % of Total	December 31, 2016 Carrying Amount	December 31, 2016 % of Total	September 30, 2016 Carrying Amount	September 30, 2016 % of Total
Composition of Investment Portfolio										
Fixed maturity securities:										
Investment grade:										
Public fixed maturity securities	$ 34,315	45%	$ 33,699	44%	$ 33,049	44%	$ 33,733	46%	$ 35,544	45%
Private fixed maturity securities	12,354	16	12,058	16	11,483	15	11,261	15	11,669	15
Residential mortgage-backed securities (1)	4,148	6	4,257	6	4,340	6	4,314	6	4,742	6
Commercial mortgage-backed securities	3,393	5	3,387	5	3,283	5	3,106	4	3,148	4
Other asset-backed securities	3,057	4	3,181	4	3,214	4	3,140	4	3,310	4
State and political subdivisions	2,860	4	2,805	4	2,710	4	2,647	4	2,823	4
Non-investment grade fixed maturity securities	2,425	3	2,557	3	2,518	3	2,371	3	2,544	3
Equity securities:										
Common stocks and mutual funds	211	—	219	—	202	—	179	—	175	—
Preferred stocks	554	1	636	1	507	1	453	1	415	1
Commercial mortgage loans	6,268	8	6,237	8	6,107	8	6,111	8	6,017	8
Restricted commercial mortgage loans related to securitization entities	111	—	118	—	122	—	129	—	134	—
Policy loans	1,818	3	1,824	2	1,761	3	1,742	2	1,751	2
Cash, cash equivalents and short-term investments	3,623	5	3,799	5	4,021	5	3,136	4	3,420	4
Securities lending	237	—	226	1	281	1	534	1	417	1
Other invested assets: Limited partnerships	244	—	240	—	224	—	199	—	188	—
Derivatives:										
Long-term care (LTC) forward starting swap—cash flow	70	—	243	—	227	—	237	—	735	1
Other cash flow	2	—	2	—	4	—	4	—	6	—
Equity index options—non-qualified	81	—	81	—	77	—	72	—	61	—
Other non-qualified	108	—	418	1	367	1	395	1	529	1
Trading portfolio	—	—	—	—	71	—	259	1	384	1
Restricted other invested assets related to securitization entities	—	—	81	—	84	—	312	—	312	—
Other	61	—	21	—	18	—	19	—	14	—
Total invested assets and cash	$ 75,940	100%	$ 76,089	100%	$ 74,670	100%	$ 74,353	100%	$ 78,338	100%
Public Fixed Maturity Securities—Credit Quality:										
NRSRO (2) Designation										
AAA	$ 13,494	30%	$ 13,541	30%	$ 13,270	30%	$ 14,264	32%	$ 15,608	33%
AA	4,221	9	4,244	9	4,369	10	4,283	9	4,536	9
A	13,328	29	13,044	29	12,770	29	12,659	28	13,317	28
BBB	13,262	29	12,972	29	12,688	28	12,380	28	12,632	27
BB	1,413	3	1,476	3	1,489	3	1,334	3	1,464	3
B	115	—	114	—	113	—	151	—	145	—
CCC and lower	49	—	60	—	60	—	60	—	53	—
Total public fixed maturity securities	$ 45,882	100%	$ 45,451	100%	$ 44,759	100%	$ 45,131	100%	$ 47,755	100%
Private Fixed Maturity Securities—Credit Quality:										
NRSRO (2) Designation										
AAA	$ 1,818	11%	$ 1,753	11%	$ 1,695	11%	$ 1,661	11%	$ 1,731	11%
AA	2,039	12	2,023	12	1,970	12	1,970	13	2,071	13
A	4,835	29	4,957	30	4,836	31	4,719	30	4,937	31
BBB	7,130	43	6,853	42	6,481	41	6,265	41	6,404	40
BB	801	5	854	5	802	5	763	5	815	5
B	38	—	40	—	41	—	51	—	51	—
CCC and lower	9	—	13	—	13	—	12	—	16	—
Total private fixed maturity securities	$ 16,670	100%	$ 16,493	100%	$ 15,838	100%	$ 15,441	100%	$ 16,025	100%

(1) The company does not have any material exposure to residential mortgage-backed securities collateralized debt obligations (CDOs).
(2) Nationally Recognized Statistical Rating Organizations.

Fixed Maturity Securities Summary
(amounts in millions)

	September 30, 2017		June 30, 2017		March 31, 2017		December 31, 2016		September 30, 2016	
	Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total	Fair Value	% of Total
Fixed Maturity Securities—Security Sector:										
U.S. government, agencies and government-sponsored enterprises	$ 5,670	9%	$ 5,629	9%	$ 5,493	9%	$ 6,036	10%	$ 6,703	11%
State and political subdivisions	2,860	5	2,806	4	2,710	4	2,647	4	2,824	4
Foreign government	2,226	4	2,091	3	1,817	3	2,107	3	2,227	3
U.S. corporate	28,482	45	28,071	47	27,423	46	26,828	45	27,695	44
Foreign corporate	12,623	20	12,430	20	12,224	21	12,295	21	13,008	20
Residential mortgage-backed securities	4,209	7	4,319	7	4,404	7	4,379	7	4,823	8
Commercial mortgage-backed securities	3,414	5	3,406	5	3,302	5	3,129	5	3,173	5
Other asset-backed securities	3,068	5	3,192	5	3,224	5	3,151	5	3,327	5
Total fixed maturity securities	$ 62,552	100%	$ 61,944	100%	$ 60,597	100%	$ 60,572	100%	$ 63,780	100%
Corporate Bond Holdings—Industry Sector:										
Investment Grade:										
Finance and insurance	$ 9,062	23%	$ 8,961	23%	$ 8,661	23%	$ 8,408	23%	$ 8,756	23%
Utilities	5,920	15	5,832	15	5,604	15	5,475	15	5,637	15
Energy	3,360	9	3,151	8	3,049	8	2,944	8	2,961	8
Consumer—non-cyclical	5,385	14	5,346	14	5,316	14	5,268	14	5,483	14
Consumer—cyclical	1,950	5	1,907	5	1,840	5	1,853	5	2,034	5
Capital goods	2,753	7	2,706	7	2,732	7	2,665	7	2,623	7
Industrial	2,141	5	2,093	6	2,025	6	1,908	5	2,006	5
Technology and communications	3,336	9	3,302	9	3,252	9	3,220	9	3,418	9
Transportation	1,993	5	1,853	5	1,841	5	1,839	5	1,868	5
Other	3,066	8	3,077	8	3,045	8	3,406	9	3,605	9
Subtotal	38,966	100%	38,228	100%	37,365	100%	36,986	100%	38,391	100%
Non-Investment Grade:										
Finance and insurance	221	10%	219	10%	244	11%	227	11%	242	11%
Utilities	65	3	69	3	51	2	44	2	73	3
Energy	543	25	653	29	685	30	687	32	713	31
Consumer—non-cyclical	159	7	182	8	189	8	180	8	217	9
Consumer—cyclical	188	9	186	8	183	8	119	6	131	6
Capital goods	155	7	155	7	162	7	128	6	152	7
Industrial	263	12	266	12	251	11	273	13	303	13
Technology and communications	418	20	416	18	403	18	365	17	355	15
Transportation	31	2	30	1	29	1	28	1	30	1
Other	96	5	97	4	85	4	86	4	96	4
Subtotal	2,139	100%	2,273	100%	2,282	100%	2,137	100%	2,312	100%
Total	$ 41,105	100%	$ 40,501	100%	$ 39,647	100%	$ 39,123	100%	$ 40,703	100%
Fixed Maturity Securities—Contractual Maturity Dates:										
Due in one year or less	$ 1,966	3%	$ 1,906	3%	$ 1,776	3%	$ 1,721	3%	$ 1,775	3%
Due after one year through five years	11,333	18	10,967	18	10,764	18	10,938	18	11,309	18
Due after five years through ten years	12,933	21	12,722	21	12,386	20	12,647	21	13,129	20
Due after ten years	25,629	41	25,432	41	24,741	41	24,607	41	26,244	41
Subtotal	51,861	83	51,027	83	49,667	82	49,913	83	52,457	82
Mortgage and asset-backed securities	10,691	17	10,917	17	10,930	18	10,659	17	11,323	18
Total fixed maturity securities	$ 62,552	100%	$ 61,944	100%	$ 60,597	100%	$ 60,572	100%	$ 63,780	100%

General Account GAAP Net Investment Income Yields
(amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
GAAP Net Investment Income									
Fixed maturity securities—taxable	$ 640	$ 649	$ 641	$1,930	$ 635	$ 655	$ 634	$ 641	$2,565
Fixed maturity securities—non-taxable	3	3	3	9	3	3	3	3	12
Commercial mortgage loans	78	76	77	231	81	79	77	81	318
Restricted commercial mortgage loans related to securitization entities	3	2	2	7	2	3	3	2	10
Equity securities	9	9	8	26	8	8	7	5	28
Other invested assets	35	30	31	96	34	29	33	32	128
Limited partnerships	4	5	1	10	2	5	—	6	13
Restricted other invested assets related to securitization entities	—	1	—	1	—	—	1	2	3
Policy loans	39	39	42	120	39	38	34	35	146
Cash, cash equivalents and short-term investments	10	10	6	26	4	5	6	5	20
Gross investment income before expenses and fees	821	824	811	2,456	808	825	798	812	3,243
Expenses and fees	(24)	(23)	(21)	(68)	(22)	(20)	(19)	(23)	(84)
Net investment income	$ 797	$ 801	$ 790	$2,388	$ 786	$ 805	$ 779	$ 789	$3,159
Annualized Yields									
Fixed maturity securities—taxable	4.5%	4.6%	4.5%	4.5%	4.5%	4.6%	4.6%	4.7%	4.6%
Fixed maturity securities—non-taxable	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.6%	3.6%	3.6%
Commercial mortgage loans	5.0%	4.9%	5.0%	5.0%	5.3%	5.2%	5.0%	5.2%	5.2%
Restricted commercial mortgage loans related to securitization entities	10.5%	6.7%	6.4%	7.8%	6.1%	7.4%	8.0%	5.1%	7.1%
Equity securities	5.1%	5.3%	4.9%	5.1%	5.2%	5.8%	5.8%	5.1%	5.6%
Other invested assets	1251.7%	601.0%	81.1%	155.4%	46.2%	31.6%	31.9%	29.4%	34.5%
Limited partnerships (1)	6.6%	8.6%	1.9%	5.9%	4.1%	10.9%	— %	13.2%	7.0%
Restricted other invested assets related to securitization entities	— %	4.8%	— %	1.1%	— %	— %	1.1%	2.0%	0.9%
Policy loans	8.6%	8.7%	9.6%	9.0%	8.9%	8.7%	8.2%	8.9%	8.7%
Cash, cash equivalents and short-term investments	1.1%	1.0%	0.7%	1.0%	0.5%	0.6%	0.6%	0.4%	0.5%
Gross investment income before expenses and fees	4.7%	4.7%	4.7%	4.7%	4.6%	4.7%	4.6%	4.6%	4.6%
Expenses and fees	-0.2%	-0.1%	-0.2%	-0.2%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
Net investment income	4.5%	4.6%	4.5%	4.5%	4.5%	4.6%	4.5%	4.5%	4.5%

Yields are based on net investment income as reported under GAAP and are consistent with how the company measures its investment performance for management purposes. Yields are annualized, for interim periods, and are calculated as net investment income as a percentage of average quarterly asset carrying values except for fixed maturity and equity securities, derivatives and derivative counterparty collateral, which exclude unrealized fair value adjustments and securities lending activity, which is included in other invested assets and is calculated net of the corresponding securities lending liability. See page 49 herein for average invested assets and cash used in the yield calculation.

(1) Limited partnership investments are equity-based and do not have fixed returns by period.

GENWORTH FINANCIAL, INC.
FINANCIAL SUPPLEMENT
THIRD QUARTER 2017

Net Investment Gains (Losses), Net—Detail
(amounts in millions)

	2017				2016				
	3Q	2Q	1Q	Total	4Q	3Q	2Q	1Q	Total
Net realized gains (losses) on available-for-sale securities:									
Fixed maturity securities:									
U.S. corporate	$ 27	$ 56	$ 15	$ 98	$ (1)	$ 2	$—	$ (7)	$ (6)
U.S. government, agencies and government-sponsored enterprises	—	1	(10)	(9)	(19)	15	137	7	140
Foreign corporate	(2)	3	20	21	1	(1)	(6)	(8)	(14)
Foreign government	(1)	1	2	2	1	4	—	—	5
Mortgage-backed securities	—	—	—	—	13	(1)	—	—	12
Asset-backed securities	—	(8)	(5)	(13)	(1)	(5)	(10)	—	(16)
Equity securities	3	—	2	5	2	1	—	1	4
Foreign exchange	3	10	5	18	2	—	1	—	3
Total net realized gains (losses) on available-for-sale securities	30	63	29	122	(2)	15	122	(7)	128
Impairments:									
Corporate fixed maturity securities	—	—	(1)	(1)	—	—	(16)	(8)	(24)
Foreign government	—	—	—	—	—	—	(1)	—	(1)
Limited partnerships	—	(1)	—	(1)	—	—	—	(3)	(3)
Commercial mortgage loans	—	—	—	—	—	—	(4)	—	(4)
Commercial mortgage-backed securities	—	—	—	—	—	—	(1)	—	(1)
Equity securities	(1)	(1)	—	(2)	(5)	(2)	—	—	(7)
Total impairments	(1)	(2)	(1)	(4)	(5)	(2)	(22)	(11)	(40)
Net unrealized gains (losses) on trading securities	—	1	—	1	(30)	(4)	16	28	10
Limited partnerships	—	—	—	—	6	—	—	—	6
Commercial mortgage loans held-for-sale market valuation allowance	1	1	1	3	—	(1)	1	1	1
Net gains (losses) related to securitization entities	1	2	2	5	1	2	(61)	8	(50)
Derivative instruments	54	36	3	93	72	10	(24)	(38)	20
Contingent purchase price valuation change	—	—	—	—	—	—	(2)	—	(2)
Other	—	—	—	—	(1)	—	—	—	(1)
Net investment gains (losses), gross	85	101	34	220	41	20	30	(19)	72
Adjustment for DAC and other intangible amortization and certain benefit reserves	—	—	—	—	(1)	—	6	9	14
Adjustment for net investment (gains) losses attributable to noncontrolling interests	(23)	(22)	(14)	(59)	(12)	(2)	3	(9)	(20)
Net investment gains (losses), net	$ 62	$ 79	$ 20	$ 161	$ 28	$ 18	$ 39	$ (19)	$ 66

Reconciliations of Non-GAAP Measures

Reconciliation of Operating ROE
(amounts in millions)

Twelve Month Rolling Average ROE

	Twelve months ended				
	September 30, 2017	**June 30, 2017**	**March 31, 2017**	**December 31, 2016**	**September 30, 2016**
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the twelve months ended (1)	$ 342	$ (145)	$ (175)	$ (277)	$ (447)
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) (2)	$ 9,778	$ 9,781	$ 9,770	$ 9,790	$ 9,900
GAAP Basis ROE (1)/(2)	3.5%	-1.5%	-1.8%	-2.8%	-4.5%
Operating ROE					
Adjusted operating income (loss) for the twelve months ended (1)	$ 233	$ (248)	$ (276)	$ (316)	$ (261)
Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) (2)	$ 9,778	$ 9,781	$ 9,770	$ 9,790	$ 9,900
Operating ROE (1)/(2)	2.4%	-2.5%	-2.8%	-3.2%	-2.6%

Quarterly Average ROE

	Three months ended				
	September 30, 2017	**June 30, 2017**	**March 31, 2017**	**December 31, 2016**	**September 30, 2016**
GAAP Basis ROE					
Net income (loss) available to Genworth Financial, Inc.'s common stockholders for the period ended (3)	$ 107	$ 202	$ 155	$ (122)	$ (380)
Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss) (4)	$ 9,979	$ 9,820	$ 9,633	$ 9,610	$ 9,857
Annualized GAAP Quarterly Basis ROE (3)/(4)	4.3%	8.2%	6.4%	-5.1%	-15.4%
Operating ROE					
Adjusted operating income (loss) for the period ended (3)	$ 76	$ 151	$ 143	$ (137)	$ (405)
Quarterly average Genworth Financial, Inc.'s stockholders' equity for the period, excluding accumulated other comprehensive income (loss) (4)	$ 9,979	$ 9,820	$ 9,633	$ 9,610	$ 9,857
Annualized Operating Quarterly Basis ROE (3)/(4)	3.0%	6.2%	5.9%	-5.7%	-16.4%

Non-GAAP Definition for Operating ROE

The company references the non-GAAP financial measure entitled "operating return on equity" or "operating ROE." The company defines operating ROE as adjusted operating income (loss) divided by average ending Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss) in average ending Genworth Financial, Inc.'s stockholders' equity. Management believes that analysis of operating ROE enhances understanding of the efficiency with which the company deploys its capital. However, operating ROE is not a substitute for net income (loss) available to Genworth Financial, Inc.'s common stockholders divided by average ending Genworth Financial, Inc.'s stockholders' equity determined in accordance with GAAP.

(1) The twelve months ended information is derived by adding the four quarters of net income (loss) available to Genworth Financial, Inc.'s common stockholders and adjusted operating income (loss) from page 9 herein.
(2) Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss), is derived by averaging ending Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss), for the most recent five quarters.
(3) Net income (loss) available to Genworth Financial, Inc.'s common stockholders and adjusted operating income (loss) from page 9 herein.
(4) Quarterly average Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss), is derived by averaging ending Genworth Financial, Inc.'s stockholders' equity, excluding accumulated other comprehensive income (loss).

Reconciliation of Core Yield

		2017				2016				
	(Assets— amounts in billions)	**3Q**	**2Q**	**1Q**	**Total**	**4Q**	**3Q**	**2Q**	**1Q**	**Total**
	Reported—Total Invested Assets and Cash	$75.9	$76.1	$74.7	$ 75.9	$74.4	$78.3	$77.6	$76.0	$ 74.4
	Subtract:									
	Securities lending	0.2	0.2	0.3	0.2	0.5	0.4	0.3	0.4	0.5
	Unrealized gains (losses)	5.1	5.6	4.6	5.1	4.3	7.7	7.6	6.3	4.3
	Adjusted end of period invested assets and cash	$70.6	$70.3	$69.8	$ 70.6	$69.6	$70.2	$69.7	$69.3	$ 69.6
(A)	**Average Invested Assets and Cash Used in Reported Yield Calculation**	$70.5	$70.1	$69.7	$ 70.1	$69.8	$69.7	$69.5	$70.0	$ 69.8
	Subtract:									
	Restricted commercial mortgage loans and other invested assets related to securitization entities (1)	0.1	0.1	0.1	0.1	0.1	0.3	0.1	0.2	0.2
(B)	**Average Invested Assets and Cash Used in Core Yield Calculation**	$70.4	$70.0	$69.6	$ 70.0	$69.7	$69.4	$69.4	$69.8	$ 69.6
	(Income—amounts in millions)									
(C)	**Reported—Net Investment Income**	$ 797	$ 801	$ 790	$2,388	$ 786	$ 805	$ 779	$ 789	$3,159
	Subtract:									
	Bond calls and commercial mortgage loan prepayments	10	8	6	24	22	14	5	11	52
	Other non-core items (2)	3	8	3	14	(17)	8	(6)	15	—
	Restricted commercial mortgage loans and other invested assets related to securitization entities (1)	1	2	1	4	2	1	2	3	8
(D)	**Core Net Investment Income**	$ 783	$ 783	$ 780	$2,346	$ 779	$ 782	$ 778	$ 760	$3,099
(C) / (A)	**Reported Yield**	4.52%	4.57%	4.53%	4.54%	4.50%	4.62%	4.48%	4.51%	4.53%
(D) / (B)	**Core Yield**	4.45%	4.47%	4.48%	4.47%	4.47%	4.51%	4.48%	4.36%	4.45%

Notes: Columns may not add due to rounding.
Yields have been annualized.

Non-GAAP Definition for Core Yield

The company references the non-GAAP financial measure entitled “core yield” as a measure of investment yield. The company defines core yield as the investment yield adjusted for items that do not reflect the underlying performance of the investment portfolio. Management believes that analysis of core yield enhances understanding of the investment yield of the company. However, core yield is not a substitute for investment yield determined in accordance with GAAP.

(1) Represents the incremental assets and investment income related to restricted commercial mortgage loans and other invested assets.
(2) Includes cost basis adjustments on structured securities and various other immaterial items.

Corporate Information

Financial Strength Ratings As Of November 1, 2017

Company	Standard & Poor's Financial Services LLC (S&P)	Moody's Investors Service, Inc. (Moody's)	A.M. Best Company, Inc. (A.M. Best)
Genworth Mortgage Insurance Corporation	BB+ (Marginal)	Ba1 (Questionable)	Not rated
Genworth Financial Mortgage Insurance Company Canada (1)	A+ (Strong)	Not rated	Not rated
Genworth Financial Mortgage Insurance Pty Limited (Australia) (2)	A+ (Strong)	Baa1 (Adequate)	Not rated
Genworth Life Insurance Company	B+ (Weak)	B2 (Poor)	B (Fair)
Genworth Life and Annuity Insurance Company	B+ (Weak)	Ba1 (Questionable)	B++ (Good)
Genworth Life Insurance Company of New York	B+ (Weak)	B2 (Poor)	B (Fair)

The S&P, Moody's, A.M. Best, Dominion Bond Rating Service (DBRS) and Fitch Rating Service (Fitch) ratings included are not designed to be, and do not serve as, measures of protection or valuation offered to investors. These financial strength ratings should not be relied on with respect to making an investment in the company's securities.

S&P states that insurers rated "A" (Strong), "BB" (Marginal) or "B" (Weak) have strong, marginal or weak financial security characteristics, respectively. The "A," "BB" and "B" ranges are the third-, fifth- and sixth-highest of nine financial strength rating ranges assigned by S&P, which range from "AAA" to "R." A plus (+) or minus (-) shows relative standing within a major rating category. These suffixes are not added to ratings in the "AAA" category or to ratings below the "CCC" category. Accordingly, the "A+," "BB+" and "B+" ratings are the fifth-, eleventh- and fourteenth-highest of S&P's 21 ratings categories.

Moody's states that insurance companies rated "Baa" (Adequate) offer adequate financial security and that insurance companies rated "Ba" (Questionable) or "B" (Poor) offer questionable financial security. The "Baa" (Adequate), "Ba" (Questionable) and "B" (Poor) ranges are the fourth-, fifth- and sixth-highest, respectively, of nine financial strength rating ranges assigned by Moody's, which range from "Aaa" to "C." Numeric modifiers are used to refer to the ranking within the group, with 1 being the highest and 3 being the lowest. These modifiers are not added to ratings in the "Aaa" category or to ratings below the "Caa" category. Accordingly, the "Baa1," "Ba1" and "B2" ratings are the eighth-, eleventh- and fifteenth-highest, respectively, of Moody's 21 ratings categories.

A.M. Best states that the "B++" (Good) rating is assigned to those companies that have, in its opinion, a good ability to meet their ongoing insurance obligations while "B" (Fair) is assigned to those companies that have, in its opinion, a fair ability to meet their ongoing insurance obligations. The "B++" (Good) and "B" (Fair) ratings are the fifth- and seventh-highest of 15 ratings assigned by A.M. Best, which range from "A++" to "F."

DBRS states that long-term obligations rated "AA" are of superior credit quality. The capacity for the payment of financial obligations is considered high and unlikely to be significantly vulnerable to future events. Credit quality differs from "AAA" only to a small degree.

The Australian mortgage insurance subsidiary also solicits a rating from Fitch. Fitch states that "A" (Strong) rated insurance companies are viewed as possessing strong capacity to meet policyholder and contract obligations. The "A" rating category is the third-highest of nine financial strength rating categories, which range from "AAA" to "C." The symbol (+) or (-) may be appended to a rating to indicate the relative position of a credit within a rating category. These suffixes are not added to ratings in the "AAA" category or to ratings below the "B" category. Accordingly, the "A+" rating is the fifth-highest of Fitch's 21 ratings categories.

The company also solicits a rating from HR Ratings on a local scale for Genworth Seguros de Credito a la Vivienda S.A. de C.V., its Mexican mortgage insurance subsidiary, with a short-term rating of "HR1" and long-term rating of "HR AA-." For short-term ratings, HR Ratings states that "HR1" rated companies are viewed as exhibiting high capacity for timely payment of debt obligations in the short-term and maintain low credit risk. The "HR1" short-term rating category is the highest of six short-term rating categories, which range from "HR1" to "HR D." For long-term ratings, HR Ratings states that "HR AA-" rated companies are viewed as having high credit quality and offer high safety for timely payment of debt obligations and maintain low credit risk under adverse economic scenarios. The "HR AA-" long-term rating is the second-highest of HR Rating's eight long-term rating categories, which range from "HR AAA" to "HR D."

S&P, Moody's, A.M. Best, DBRS, Fitch and HR Ratings review their ratings periodically and the company cannot assure you that it will maintain the current ratings in the future. Other agencies may also rate the company or its insurance subsidiaries on a solicited or an unsolicited basis.

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(1) Genworth Financial Mortgage Insurance Company Canada is also rated "AA" by DBRS.
(2) Genworth Financial Mortgage Insurance Pty Limited (Australia) is also rated "A+" by Fitch.

Exhibit 99.3

Third Quarter 2017

Earnings Summary

November 2, 2017

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 & include, but are not limited to, statements regarding the outlook for future business and financial performance of Genworth Financial, Inc. (Genworth) and its consolidated subsidiaries. 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's Annual Report on Form 10-K, filed with the United States Securities and Exchange Commission (SEC) on February 27, 2017. Genworth undertakes no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise.

Non-GAAP[1] And Other Items

All financial data is as of September 30, 2017 unless otherwise noted. For additional information, please see Genworth's third quarter of 2017 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 (loss) and adjusted operating income (loss) should be read as net income (loss) available to Genworth's common stockholders and adjusted operating income (loss) available to Genworth's common stockholders, respectively.

[1]U.S. Generally Accepted Accounting Principles

Key Financial Themes For The 3rd Quarter

Financial Performance

Strong Insurance In Force Growth, Loss Ratio, And Capital Levels For U.S. Mortgage Insurance (MI)

U.S. MI PMIERs[1] Capital Level At 122%, In Excess Of $500MM Above Requirements

Strong Loss Ratio Performance & Capital Levels For Canada MI

Annual Review Of Long Term Care Insurance (LTC) Claims Reserve Complete. No Significant Adjustments As Aggregate Experience In Line With Expectations

Loss Recognition & Cash Flow Testing Will Be Completed With The Fourth Quarter Financial Close

Holding Company Cash & Liquid Assets Of ~$830 Million

[1]Private Mortgage Insurer Eligibility Requirements

3Q17 Results Summary – Genworth Consolidated

Adjusted Operating Income (Loss)[1] ($MM)

U.S. MI: $73MM

- Insurance In Force Growth And Loss Performance Continue To Drive Strong Results

Canada MI: $37MM

- Higher Earned Premiums From Larger Premium Written In Recent Years
- Strong Loss Ratio Performance

Australia MI: $12MM

- Stable Performance; Continued Pressure From Mining Regions

U.S. Life Insurance: $(1)MM

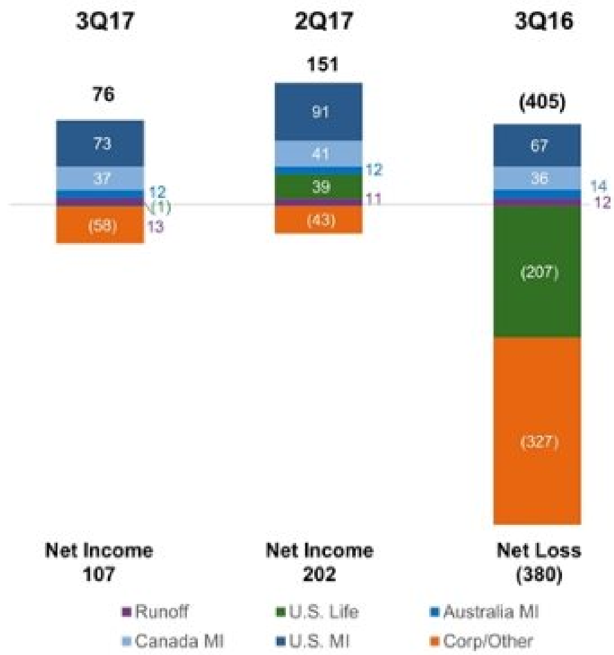
- Less Favorable LTC Claim Terminations, Higher Benefit Payments, And Less Favorable New Claim Experience Sequentially
- Higher Lapses & Unfavorable Mortality In Life Insurance

Runoff: $13MM

- Favorable Market Performance

Corporate & Other: $(58)MM

- Unfavorable Tax Adjustments

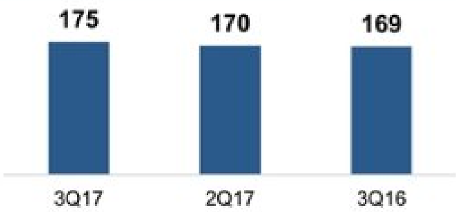


[1]Non-GAAP Measure, See Appendix For Additional Information

U.S. Mortgage Insurance

Premiums

($MM)



	3Q17	2Q17	3Q16
Flow NIW	11,300	9,800	12,800

Premiums Up On Solid Growth In Insurance In Force

New Insurance Written (NIW) Increased 15% Sequentially Primarily From A Seasonally Larger Purchase Originations Market

Single Premium NIW Mix Up Sequentially & Versus Prior Year On Selective Participation

Benefits/Changes In Policy Reserves

($MM)

	3Q17	2Q17	3Q16
Loss Ratio	20%	2%	21%
Primary Delqs (#)	20,508	20,677	25,803
Primary New Delqs (#)	8,753	7,776	9,609
Primary Paid Claims[1] (#)	1,268	2,033	1,561
Primary Cures (#)	7,654	8,085	8,043
% Of RIF[2] 2009+	82%	80%	75%

Loss Ratio Up Sequentially As A Result Of Favorable Reserve Adjustment In The Prior Quarter & Seasonality

Loss Ratio Of 2% In 2Q17 And 21% In 3Q16 Included A Favorable Reserve Adjustment Of 8 Points And 6 Points, Respectively

RIF[2] From 2009+ Continues To Grow As A Percent Of Total

[1]Direct Paid Claims In The Second Quarter Of 2017 Include Payment In Relation To An Agreement On Non-performing Loans. [2]Risk In Force

Genworth

Canada Mortgage Insurance

Premiums

($MM)

	3Q17	2Q17	3Q16
Flow NIW	4,400	3,700	5,300
Bulk NIW	600	800	5,100

Benefits/Changes In Policy Reserves

($MM)

	3Q17	2Q17	3Q16
Loss Ratio	14%	4%	24%
Total Delqs (#)	1,759	1,809	2,027
New Delqs (#)	973	965	1,252
Paid Claims (#)	387	428	427
Cures (#)	636	810	759

Earned Premium Growth Versus The Prior Year From Larger Premium Written In Recent Years; Favorable $6MM Premium Impact From Foreign Exchange (FX) Versus The Prior Quarter

Flow NIW Increased Versus The Prior Quarter From Seasonally Larger Originations Market & Decreased Versus The Prior Year From A Smaller Market Size

Bulk NIW Decreased Versus The Prior Year As A Result Of Regulatory Changes Introduced In 2016 & 2017

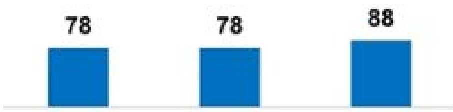
Loss Ratio Up Sequentially From A Normalization Of Cure Activity And Down Versus The Prior Year From Lower New Delinquencies, Net Of Cures

2017 Full Year Loss Ratio Outlook Changed To A Range Of 10-20% From 15-25%

Australia Mortgage Insurance

Premiums

($MM)



	3Q17	2Q17	3Q16
Flow NIW	3,700	4,100	4,600
Bulk NIW	600	600	-

Earned Premiums Down Versus The Prior Year Due To Lower Written Premiums In Recent Years. Favorable $2MM Impact From FX Versus The Prior Quarter & $3MM Versus Prior Year

Flow NIW Down Primarily From Lower Market Penetration Attributable To A Change In Customer Mix

Benefits/Changes In Policy Reserves

($MM)

	3Q17	2Q17	3Q16
Loss Ratio	37%	34%	42%
Total Delqs (#)	7,146	7,285	6,844
New Delqs (#)	2,887	3,145	3,214
Paid Claims (#)	376	355	321
Cures (#)	2,650	2,431	2,462

Loss Ratio Up 3 Points Sequentially As 2Q17 Included Non-Reinsurance Recoveries On Paid Claims Which Favorably Impacted The Loss Ratio By 8 Points.

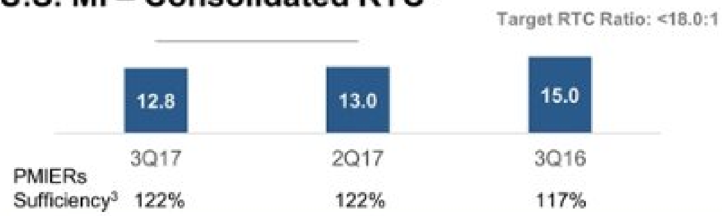
Sequential Seasonal Decrease In Net New Delinquencies

2017 Full Year Loss Ratio Outlook Changed To A Range Of 35-40% From 40-50%[1]

[1] The Company Is Currently Reviewing Its Premium Earning Pattern, And Anticipates That This Review Will Be Completed During The Fourth Quarter. Any Change To The Premium Earning Pattern May Impact Its Results Of Operations, Including Its Loss Ratio.

MI Businesses – Capital Adequacy[1]

U.S. MI – Consolidated RTC[2]

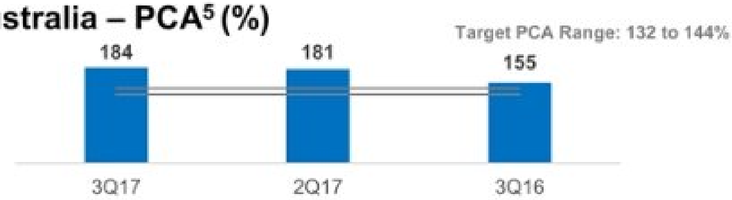


Strong PMIERs Sufficiency Ratio In Excess Of $500MM Above Requirements

Canada – MCT[4] (%)

New Regulatory Capital Framework Effective January 1, 2017 With Recalibrated Minimum Requirement Of 150% & Targeted Range Of 160 - 165%

Australia – PCA[5] (%)



Portfolio Seasoning Continues To Lower Required Capital & Improve The PCA Ratio

[1]Company Estimate For 3Q17, Due To Timing Of The Filing Of Statutory Statements; [2]Risk-To-Capital; [3]Calculated As Available Assets Divided By Required Assets As Defined Within PMIERs. As of June 30, 2017 & September 30, 2016, The PMIERs Sufficiency Ratios Were In Excess Of $500 Million & $400 Million, Respectively, Of Available Assets Above The PMIERs Requirements; [4]Minimum Capital Test; [5]Prescribed Capital Amount

3Q17 Summary – U.S. Life Insurance

Highlights

LTC: $(5)MM

- Less Favorable Claim Terminations, Higher Benefit Payments, And Less Favorable New Claim Experience Sequentially
- 2Q17 Favorable Reserve Correction Of $13MM After-Tax & Net Of Profits Followed By Losses Reserves
- 3Q16 Results Include Claim Reserves Strengthening Impact Of $283MM After-Tax

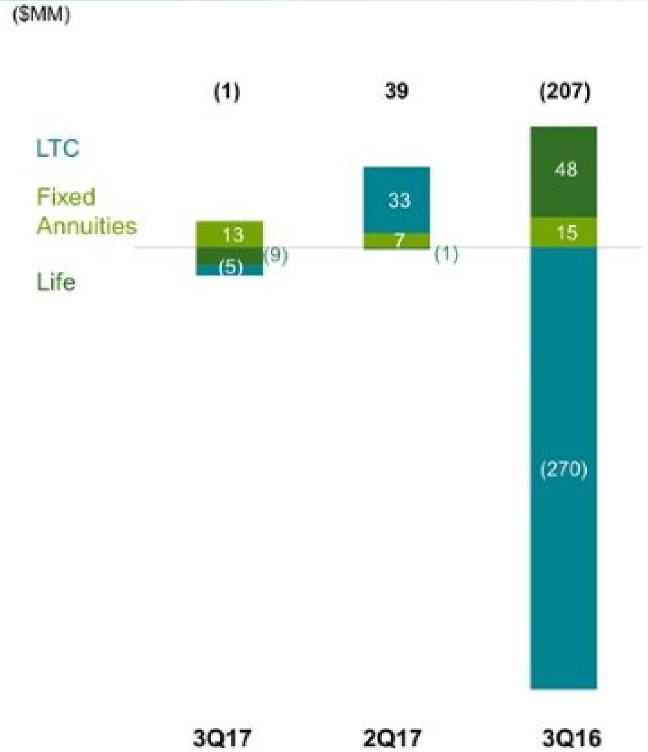
Life Insurance: $(9)MM

- Higher Lapses From Large Term Life Books Entering The Post-Level Premium Periods Driving Higher Deferred Acquisition Cost (DAC) Amortization
- Unfavorable Reserve Growth & Higher DAC Amortization In 2017 Reflecting Universal Life Assumptions Updates From 4Q16
- Unfavorable Impacts Of $15MM And $14MM After-Tax From Model Refinements & Corrections In 3Q17 And 2Q17, Respectively

Fixed Annuities: $13MM

- Low Interest Rates Driving Unfavorable $6MM After-Tax Loss Recognition Testing (LRT) Charge In 3Q17 And $10MM LRT Charge In 2Q17
- 3Q16 Results Include Unfavorable $8MM After-Tax Correction Related To State Guaranty Funds

Adjusted Operating Income (Loss)



Genworth

Long Term Care Insurance

Premiums

$117MM Estimated Pre-Tax Benefit In 3Q17 From Implemented In Force Premium Rate Actions[1]

Net Investment Income & Yield

Net Investment Income Higher Versus Prior Year From Growth In Invested Assets

Investment Yield Decline Primarily From Reinvestment In A Low Interest Rate Environment & Inflation Impact On U.S. Government Treasury Inflation Protected Securities (TIPS)

Benefits & Other Changes In Policy Reserves & Loss Ratio (%)

$58MM Estimated Pre-Tax Benefit In 3Q17 From Implemented In Force Premium Rate Actions[1]

3Q16 Includes $435MM Reserve Increase Related To Updated Claim Assumptions

[1] $165MM Pre-Tax (Or $107MM After-Tax) Impact From Rate Actions In 3Q17 Includes $(10)MM Pre-Tax Impact From Commissions, Premium Tax & Other Adjustments

LTC In Force Premium Rate Increase

Rate Action Progress

Approved Filings	FY15 Actual	FY16 Actual	1Q17 Actual	2Q17 Actual	3Q17 Actual	Comments
State Filings Approved	69	96	11	25	39	
Impacted In Force Premium ($MM)	739	719	98	87	272	Strong Progress Year To Date
Weighted Average % Rate Increase Approved on Impacted In Force	29%	28%	22%	35%	26%	

Filings Submitted	FY15 Actual	FY16 Actual	1Q17 Actual	2Q17 Actual	3Q17 Actual	Comments
State Filings Submitted	79	79	18	28	85	Significant Activity Will Continue Through 4Q17
In Force Premium Submitted ($MM)	546	834	24	216	588	

Estimated Impact To Adjusted Operating Income (Loss) From Rate Actions & Key Drivers[1]

Estimated Adjusted Operating Income From Rate Actions[2] ($MM)

Premiums, Net

Reserve Changes, Net

[1]Includes All Implemented Rate Actions Since 2012. Earned Premium & Reserve Change Estimates Reflect Certain Simplifying Assumptions That May Vary Materially From Actual Historical Results, Including But Not Limited To, A Uniform Rate Of Co-Insurance & Premium Taxes In Addition To Consistent Policyholder Behavior Over Time. Actual Behavior May Differ Significantly From These Assumptions; Excludes Reserve Updates Resulting From Profits Followed By Losses; [2]Estimated Adjusted Operating Income From Rate Actions Includes Estimates For Commissions & Premium Taxes, Net Of Tax Of $(8)MM, $(14)MM, $(19)MM, $(4)MM, $(7)MM & $(7)MM, Respectively; [3]2016 Included ($4MM) After-Tax Unfavorable Correction Related To The Calculation For Reduced Benefit Options

Life Insurance

Premiums & Policy Fees & Other Income

Reflects Run-Off Block & Elevated Lapses Primarily From Large 15-Year & 20-Year Term Life Insurance Blocks Entering The Post-Level Premium Periods

3Q17 Includes A Negative $8MM Impact Related To Model Refinements

Net Investment Income & Yield

Results Reflect Reinvestment In A Low Interest Rate Environment & Lower Prepayment Speed Adjustments

Benefits & Other Changes In Policy Reserves

Unfavorable Mortality Versus Prior Quarter And Year

3Q17 Includes A Negative $30MM Impact Related To Model Refinements

Fixed Annuities

Net Investment Spread[1]

($MM)

	3Q17	2Q17	3Q16
SPDA[2] Spread	1.56%	1.55%	1.61%
SPIA[3] Spread	0.89%	1.19%	1.16%

SPIA Spread Decline Sequentially From Higher Reinvestment In A Low Interest Rate Environment & Lower Limited Partnership Income

Benefits/Changes In Policy Reserves & SPIA Mortality

($MM)

	3Q17	2Q17	3Q16
SPIA Mortality G/(L)[4]	(7)	(11)	(7)

3Q17 Negatively Impacted From A $9MM Pre-Tax Reserve Increase From LRT

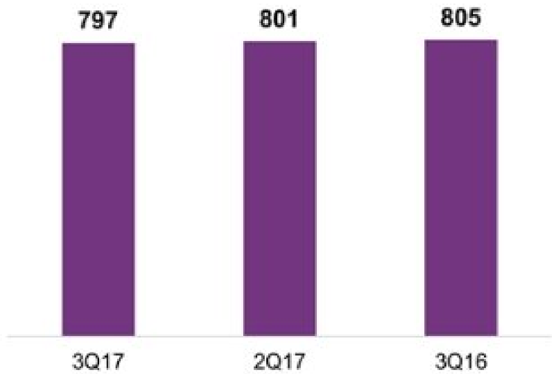
2Q17 Negatively Impacted From A $16MM Pre-Tax Reserve Increase From LRT

[1]Net Investment Income Less Interest Credited; [2]Single Premium Deferred Annuities; Excludes Fixed Indexed Annuities; [3]Single Premium Immediate Annuities; Includes Both Paid & Unpaid Interest Credited; [4]Excludes Incurred But Not Reported; Mortality Gain (Loss) Represents The Pre-Tax Income Impact Of The Product's Actual Mortality Experience Compared To The Mortality Assumptions Embedded In The Reserves Of The Product

Net Investment Income

Net Investment Income

($MM)



	3Q17	2Q17	3Q16
GNW Reported Yield	4.52%	4.57%	4.62%
GNW Core Yield[1]	4.45%	4.47%	4.51%
U.S. Life Ins. Segment Reported Yield	4.79%	4.88%	4.99%
Impairments	(1)	(2)	(2)

Highlights

Yield Decline Primarily From Reinvestment In A Low Interest Rate Environment

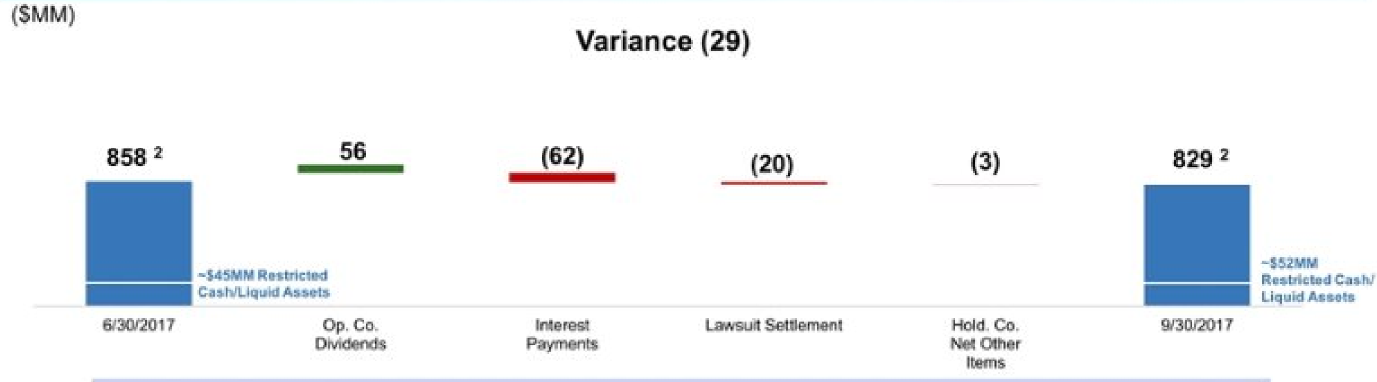
$2.4B Of Asset Purchases In 3Q17

- ~$2.0B Primarily In Investment Grade Public Corporates, Private Assets, & Commercial Mortgage Loans With An Average Yield Of 3.69%
- ~$0.4B In Short-Term Holdings & Temporary U.S. Treasuries With An Average Yield Of 1.57%

[1]Non-GAAP Measure, See Appendix

Holding Company Cash & Liquid Assets[1]

Cash & Liquid Assets Roll Forward



$56MM Of Dividends Received From Australia MI And Canada MI During 3Q17

$(20)MM Settlement Payment For Class Action Lawsuit

Balance Includes $175MM Committed To Facilitate The Separation & Isolation Of The LTC Business

[1] Holding Company Cash & Liquid Assets Comprise Assets Held In Genworth Holdings, Inc. (The Issuer Of Outstanding Public Debt) Which Is A Wholly-Owned Subsidiary Of Genworth Financial, Inc.; [2] Comprises Cash & Cash Equivalents Of $754 Million & U.S. Government Bonds Of $75 Million As Of 9/30/17 And Cash & Cash Equivalents Of $758 Million & U.S. Government Bonds Of $100 Million As Of 6/30/17.

Genworth

Appendix

Total Genworth Financial, Inc.'s Stockholders' Equity (GAAP)

($MM)	3Q17	2Q17	1Q17	4Q16	3Q16
U.S. MI	**2,365**	**2,270**	**2,183**	**2,070**	**2,089**
Canada MI	**1,724**	**1,676**	**1,617**	**1,565**	**1,601**
Australia MI	**681**	**719**	**701**	**651**	**687**
U.S. Life Insurance	**10,852**	**10,842**	**10,943**	**10,980**	**12,897**
LTC[1]	7,170	7,328	7,420	7,621	8,957
Life Insurance[1]	2,801	2,685	2,615	2,452	2,892
Fixed Annuities[1]	881	829	908	907	1,048
Runoff[1]	**722**	**572**	**582**	**671**	**616**
Corporate & Other[1,2]	**(3,275)**	**(3,061)**	**(3,214)**	**(3,293)**	**(3,019)**
Total	**13,069**	**13,018**	**12,812**	**12,644**	**14,871**

[1]Includes Estimate Of Allocated Deferred Tax Balances By Product Line; [2]Includes Value Of Long-Term Borrowings Of Genworth Holdings, Inc.

Use Of Non-GAAP Measures

This presentation includes the non-GAAP financial measure entitled "adjusted operating income (loss)". The chief operating decision maker evaluates segment performance and allocates resources on the basis of adjusted operating income (loss). The company defines adjusted 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, restructuring costs and infrequent or unusual non-operating items. Gains (losses) on 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 certain 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, gains (losses) on the sale of businesses, gains (losses) on the early extinguishment of debt, gains (losses) on insurance block transactions and restructuring costs are also excluded from adjusted operating income (loss) because, in the company's opinion, they are not indicative of overall operating trends. Infrequent or unusual non-operating items are also excluded from adjusted operating income (loss) if, in the company's opinion, they are not indicative of overall operating trends.

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 adjusted operating income (loss) and measures that are derived from or incorporate adjusted operating income (loss) 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 adjusted 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 adjusted operating income (loss) have occurred in the past and could, and in some cases will, recur in the future. Adjusted operating income (loss) is not a substitute for net income (loss) available to Genworth's common stockholders determined in accordance with GAAP. In addition, the company's definition of adjusted operating income (loss) may differ from the definitions used by other companies.

Adjustments to reconcile net income (loss) attributable to Genworth's common stockholders and adjusted operating income (loss) assume a 35 percent tax rate (unless otherwise indicated) and are net of the portion attributable to noncontrolling interests. Net investment gains (losses) are also adjusted for deferred acquisition cost (DAC) and other intangible amortization and certain benefit reserves.

In the third quarters of 2017 and 2016, the company recorded a pre-tax expense of $1 million and $2 million, respectively, related to restructuring costs as part of an expense reduction plan as the company evaluates and appropriately sizes its organizational needs and expenses.

There were no infrequent or unusual items excluded from adjusted operating income (loss) during the periods presented.

This presentation includes the non-GAAP financial measure entitled "core yield" as a measure of investment yield. The company defines core yield as the investment yield adjusted for items that do not reflect the underlying performance of the investment portfolio. Management believes that analysis of core yield enhances understanding of the investment yield of the company. However, core yield is not a substitute for investment yield determined in accordance with GAAP. In addition, the company's definition of core yield may differ from the definitions used by other companies. A reconciliation of core yield to reported GAAP yield is included in this appendix.

Reconciliation Of Net Income (Loss) To Adjusted Operating Income (Loss)

	2017		2016
	3Q	2Q	3Q
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ 107	$ 202	$ (380)
Add: net income attributable to noncontrolling interests	68	69	48
NET INCOME (LOSS)	175	271	(332)
Income (loss) from discontinued operations, net of taxes	(9)	-	15
INCOME (LOSS) FROM CONTINUING OPERATIONS	184	271	(347)
Less: income from continuing operations attributable to noncontrolling interests	68	69	48
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	116	202	(395)
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:			
Net investment (gains) losses, net	(62)	(79)	(18)
Expenses related to restructuring	1	-	2
Taxes on adjustments	21	28	6
ADJUSTED OPERATING INCOME (LOSS)	$ 76	$ 151	$ (405)
ADJUSTED OPERATING INCOME (LOSS):			
U.S. Mortgage Insurance segment	$ 73	$ 91	$ 67
Canada Mortgage Insurance segment	37	41	36
Australia Mortgage Insurance segment	12	12	14
U.S. Life Insurance segment:			
Long-Term Care Insurance	(5)	33	(270)
Life Insurance	(9)	(1)	48
Fixed Annuities	13	7	15
Total U.S. Life Insurance segment	(1)	39	(207)
Runoff segment	13	11	12
Corporate and Other	(58)	(43)	(327)
ADJUSTED OPERATING INCOME (LOSS)	$ 76	$ 151	$ (405)

Reconciliation Of Core Yield To Reported Yield

	(Assets - amounts in billions)	2017 3Q	2017 2Q	2016 3Q
	Reported - Total Invested Assets and Cash	$ 75.9	$ 76.1	$ 78.3
	Subtract:			
	Securities lending	0.2	0.2	0.4
	Unrealized gains (losses)	5.1	5.6	7.7
	Adjusted end of period invested assets and cash	$ 70.6	$ 70.3	$ 70.2
(A)	Average Invested Assets and Cash Used in Reported Yield Calculation	$ 70.5	$ 70.1	$ 69.7
	Subtract:			
	Restricted commercial mortgage loans and other invested assets related to securitization entities[1]	0.1	0.1	0.3
(B)	Average Invested Assets and Cash Used in Core Yield Calculation	$ 70.4	$ 70.0	$ 69.4
	(Income - amounts in millions)			
(C)	Reported - Net Investment Income	$ 797	$ 801	$ 805
	Subtract:			
	Bond calls and commercial mortgage loan prepayments	10	8	14
	Other non-core items[2]	3	8	8
	Restricted commercial mortgage loans and other invested assets related to securitization entities[1]	1	2	1
(D)	Core Net Investment Income	$ 783	$ 783	$ 782
(C) / (A)	Reported Yield	4.52%	4.57%	4.62%
(D) / (B)	Core Yield	4.45%	4.47%	4.51%

Notes: Columns may not add due to rounding.
Yields have been annualized.

[1] Represents the incremental assets and investment income related to restricted commercial mortgage loans and other invested assets.
[2] Includes cost basis adjustments on structured securities and various other immaterial items.

Results Of Operations By Segment

The company allocates the consolidated provision for income taxes to its operating segments. The allocation methodology applies a specific tax rate to the pre-tax income (loss) of each segment, which is then adjusted in each segment to reflect the tax attributes of items unique to that segment such as foreign income. The difference between the consolidated provision for income taxes and the sum of the provision for income taxes in each segment is reflected in Corporate and Other activities. The annually-determined tax rates and adjustments to each segment's provision for income taxes are estimates which are subject to review and could change from year to year.

Definition Of Selected Operating Performance Measures

Management uses selected operating performance measures including "sales" and "insurance in force" or "risk in force" which are commonly used in the insurance industry as measures 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 new insurance written for mortgage insurance. Sales do not include renewal premiums on policies or contracts written during prior periods. The company considers new insurance written to be a measure of the company's operating performance because it represents 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 regularly monitors and reports insurance in force and risk in force. Insurance in force for the mortgage insurance businesses is a measure of the aggregate original loan balance for outstanding insurance policies as of the respective reporting date. Risk in force for the U.S. mortgage insurance business is based on the coverage percentage applied to the estimated current outstanding loan balance. For risk in force in the mortgage insurance businesses in Canada and Australia, the company has computed an "effective" risk in force amount, which recognizes that the loss on any particular loan will be reduced by the net proceeds received upon sale of the property. Effective risk in force has been calculated by applying to insurance in force a factor of 35% that represents the highest expected average per-claim payment for any one underwriting year over the life of the company's mortgage insurance businesses in Canada and Australia. In Australia, the company has certain risk share arrangements where it provides pro-rata coverage of certain loans rather than 100% coverage. As a result, for loans with these risk share arrangements, the applicable pro-rata coverage amount provided is used when applying the factor. The company considers insurance in force and risk in force to be measures of the company's operating performance because they represent measures of the size of the business at a specific date which will generate revenues and profits in a future period, rather than measures 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. For the long term care insurance business, the loss ratio is the ratio of benefits and other changes in reserves less tabular interest on reserves less 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 certain adjustments to adjusted operating income (loss) and in the explanation of specific variances of operating performance and investment results.

These operating performance 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.

Cautionary Note Regarding Forward-Looking Statements

This presentation contains certain "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Forward-looking statements may be identified by words such as "expects," "intends," "anticipates," "plans," "believes," "seeks," "estimates," "will" or words of similar meaning and include, but are not limited to, statements regarding the outlook for the company's future business and financial performance. Examples of forward-looking statements include statements we make relating to the China Oceanwide transaction. 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 from those in the forward-looking statements due to global political, economic, business, competitive, market, regulatory and other factors and risks, including, but not limited to, the following:

- *risks related to the proposed transaction with China Oceanwide Holdings Group Co., Ltd. (Oceanwide)* including: the company's inability to complete the transaction in a timely manner or at all; the parties' inability to obtain regulatory approvals, including from the Committee on Foreign Investment in the United States ("CFIUS"), or the possibility that such regulatory approvals may further delay the transaction or will not be received prior to November 30, 2017 (and either or both of the parties may not be willing to further waive their end date termination rights beyond November 30, 2017) or that materially burdensome or adverse regulatory conditions may be imposed or undesirable measures may be required in connection with any such regulatory approvals including any mitigation approaches that may be necessary to obtain CFIUS approval (including conditions or measures that either or both of the parties may be unwilling to accept or undertake, as applicable); existing and potential legal proceedings may be instituted against the company in connection with the transaction that may delay the transaction, make it more costly or ultimately preclude it; the risk that the proposed transaction disrupts the company's current plans and operations as a result of the consummation of the transaction; certain restrictions during the pendency of the transaction that may impact the company's ability to pursue certain business opportunities or strategic transactions; continued availability of capital and financing to the company before, or in the absence of, the consummation of the transaction; further rating agency actions and downgrades in the company's debt or financial strength ratings; changes in applicable laws or regulations; the company's ability to recognize the anticipated benefits of the transaction; the amount of the costs, fees, expenses and other charges related to the transaction; the risks related to diverting management's attention from the company's ongoing business operations; the merger agreement may be terminated in circumstances that would require the company to pay Oceanwide a fee; the company's ability to attract, recruit, retain and motivate current and prospective employees may be adversely affected; and disruptions and uncertainty relating to the transaction, whether or not it is completed, may harm the company's relationships with its employees, customers, distributors, vendors or other business partners, and may result in a negative impact on the company's business;
- *strategic risks in the event the proposed transaction with Oceanwide is not consummated* including: the company's inability to successfully execute alternative strategic plans to effectively address its current business challenges (including with respect to the restructuring of its U.S. life insurance businesses, debt obligations, including our debt maturing in May 2018, cost savings, ratings and capital); the company's ability to continue to sell long-term care insurance policies; our inability to attract buyers for any businesses or other assets it may seek to sell, or securities it may seek to issue, in each case, in a timely manner and on anticipated terms; failure to obtain any required regulatory, stockholder and/or noteholder approvals or consents for such alternative strategic plans, or the company's challenges changing or being more costly or difficult to successfully address than currently anticipated or the benefits achieved being less than anticipated; inability to achieve anticipated cost-savings in a timely manner; adverse tax or accounting charges; and inability to increase the capital needed in the company's businesses in a timely manner and on anticipated terms, including through improved business performance, reinsurance or similar transactions, asset sales, securities offerings or otherwise, in each case as and when required;
- *risks relating to estimates, assumptions and valuations* including: risks related to the impact of the company's annual review of assumptions and methodologies related to its margin reviews in the fourth quarter of 2017, including risks that additional information obtained in finalizing its margin review in the fourth quarter of 2017 or other changes to assumptions or methodologies materially affect the impact on margins; inadequate reserves and the need to increase reserves (including as a result of any changes the company may make to its assumptions, methodologies or otherwise in connection with periodic or other reviews); inaccurate models; deviations from the company's estimates and actuarial assumptions or other reasons in its long term care insurance, life insurance and/or annuity businesses; accelerated amortization of deferred acquisition costs ("DAC") and present value of future profits ("PVFP") (including as a result of any changes the company may make to its assumptions, methodologies or otherwise in connection with periodic or other reviews, including reviews the company expects to carry out in the fourth quarter of 2017); adverse impact on the company's financial results as a result of projected profits followed by projected losses (as is currently the case with its long term care insurance business); adverse impact on the company's results of operations, including its loss ratio as a result of its annual review of the premium earnings pattern for its mortgage insurance business in Australia (which the company expects to carry out in the fourth quarter of 2017); and changes in valuation of fixed maturity, equity and trading securities;
- *risks relating to economic, market and political conditions* including: downturns and volatility in global economies and equity and credit markets; interest rates and changes in rates (particularly given the historically low interest rate environment) have adversely impacted, and may continue to materially adversely impact, the company's business and profitability; deterioration in economic conditions or a decline in home prices that adversely affect the company's loss experience in mortgage insurance; political and economic instability or changes in government policies; and fluctuations in foreign currency exchange rates and international securities markets;

Cautionary Note Regarding Forward-Looking Statements

- *regulatory and legal risks* including: extensive regulation of the company's businesses and changes in applicable laws and regulations (including changes to tax laws and regulations); litigation and regulatory investigations or other actions; dependence on dividends and other distributions from the company's subsidiaries (particularly its international subsidiaries) and the inability of any subsidiaries to pay dividends or make other distributions to the company, including as a result of the performance of its subsidiaries and insurance, regulatory or corporate law restrictions; adverse change in regulatory requirements, including risk-based capital; changes in regulations adversely affecting the company's international operations; inability to maintain the private mortgage insurer eligibility requirements (PMIERs); inability of the company's U.S. mortgage insurance subsidiaries to meet 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 on the U.S. mortgage insurance market and adverse changes to the role or structure of Fannie Mae and Freddie Mac; adverse changes in regulations affecting the company's mortgage insurance businesses; inability to continue to implement actions to mitigate the impact of statutory reserve requirements; impact of additional regulations pursuant to the Dodd-Frank Wall Street Reform and Consumer Protection Act; and changes in accounting and reporting standards;
- *liquidity, financial strength ratings, credit and counterparty risks* including: insufficient internal sources to meet liquidity needs and limited or no access to capital (including the company's ability to obtain financing under a credit facility); future adverse rating agency actions, including with respect to rating downgrades or potential downgrades or being put on review for potential downgrade, all of which could have adverse implications for the company, including with respect to key business relationships, product offerings, business results of operations, financial condition and capital needs, strategic plans, collateral obligations and availability and terms of hedging, reinsurance and borrowings; defaults by counterparties to reinsurance arrangements or derivative instruments; defaults or other events impacting the value of the company's fixed maturity securities portfolio; and defaults on the company's commercial mortgage loans or the mortgage loans underlying its investments in commercial mortgage-backed securities and volatility in performance;
- *operational risks* including: inability to retain, attract and motivate qualified employees or senior management; ineffective or inadequate risk management in identifying, controlling or mitigating risks; reliance on, and loss of, key customer or distribution relationships; availability, affordability and adequacy of reinsurance to protect the company against losses; competition; competition in the company's mortgage insurance businesses from government and government-owned and government-sponsored enterprises (GSEs) offering mortgage insurance; the design and effectiveness of our disclosure controls and procedures and internal control over financial reporting may not prevent all errors, misstatements or misrepresentations; and failure or any compromise of the security of the company's computer systems, disaster recovery systems and business continuity plans and failures to safeguard, or breaches of, its confidential information;
- *insurance and product-related risks* including: the company's inability to increase sufficiently, and in a timely manner, premiums on in force long term care insurance policies and/or reduce in force benefits, and charge higher premiums on new policies, in each case, as currently anticipated and as may be required from time to time in the future (including as a result of the company's failure to obtain any necessary regulatory approvals or unwillingness or inability of policyholders to pay increased premiums), including to offset any impact on the company's margins in connection with its margin reviews in the fourth quarter of 2017; the company's inability to reflect future premium increases and other management actions in its margin calculation as anticipated, including in connection with its margin reviews in the fourth quarter of 2017; failure to sufficiently increase new sales for the company's long term care insurance products; inability to realize anticipated benefits of the company's rescissions, curtailments, loan modifications or other similar programs in its mortgage insurance businesses; premiums for the significant portion of the company's mortgage insurance risk in force with high loan-to-value ratios may not be sufficient to compensate the company for the greater risks associated with those policies; decreases in the volume of high loan-to-value mortgage originations or increases in mortgage insurance cancellations; increases in the use of alternatives to private mortgage insurance and reductions in the level of coverage selected; potential liabilities in connection with the company's U.S. contract underwriting services; and medical advances, such as genetic research and diagnostic imaging, and related legislation that impact policyholder behavior in ways adverse to the company;
- *other risks* including: occurrence of natural or man-made disasters or a pandemic; impairments of or valuation allowances against the company's deferred tax assets; the possibility that in certain circumstances the company will be obligated to make payments to General Electric Company (GE) under the tax matters agreement with GE even if its 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 continued suspension of payment 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.