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Company Ratings

A.M. Best, S&P, Moody's and DBRS review their ratings periodically and we cannot assure you that we will maintain our current ratings in the future. These and other agencies may also rate our company or our insurance subsidiaries on a solicited or an unsolicited basis. Ratings 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 our securities. Each of the following organizations use a different ranking system to rate insurers; they are not equivalent to one another. See the information below about Rating Categories to learn more.

Ratings current as of 09/18/2014

Industry ratings

Our principal life insurance subsidiaries are rated by A.M. Best, Standard and Poor's, and Moody's as follows:

Company	A.M. Best	Standard & Poor's	Moody's
Genworth Life Insurance Company	A	A-	A3
Genworth Life and Annuity Insurance Company	A	A-	A3
Genworth Life Insurance Company of New York	A	A-	A3

Genworth Life and Annuity Insurance Company, Genworth Life Insurance Company and Genworth Life Insurance Company of New York ratings do not apply to the safety or performance of underlying portfolios of variable products, which will fluctuate and could lose value.

Our principal Lifestyle Protection insurance subsidiaries are rated by Standard and Poor's as follows:

Company	Standard & Poor's
Financial Assurance Company Limited	A-
Financial Insurance Company Limited	A-

Our mortgage insurance subsidiaries are rated by Standard and Poor's and Moody's as follows:

Company	Standard & Poor's	Moody's
Genworth Mortgage Insurance Corporation	BB-	Ba1
Genworth Financial Mortgage Insurance Pty Limited (Australia)	AA-	A3
Genworth Financial Mortgage Insurance Limited (Europe)	BBB-	N/A
Genworth Residential Mortgage Insurance Corporation of NC	BB-	Ba1
Genworth Financial Mortgage Insurance Company Canada ⁽¹⁾	AA-	N/A
Genworth Seguros de Credito a la Vivienda S.A. de C.V. ⁽²⁾	N/A	Aa3.mx

⁽¹⁾Genworth Financial Mortgage Insurance Company Canada is also rated by Dominion Bond Rating Services (DBRS). The DBRS rating is "AA".

⁽²⁾Genworth Seguros de Credito a la Vivienda S.A. de C.V. is also rated "Baa3" by Moody's on a Global Scale Insurance financial strength basis.

A.M. Best states that its "A" (Excellent) rating is assigned to companies that have, in its opinion, an excellent ability to meet their ongoing insurance obligations. The "A" (Excellent) rating is the third-highest of fifteen ratings assigned by A.M. Best, which range from "A++" to "F."

S&P states that an insurer rated "AA" (Very Strong) has very strong financial security characteristics that outweigh any vulnerabilities, and is highly likely to have the ability to meet financial commitments. Insurers rated "AA" (Very Strong), "BBB" (Good), or "BB" (Marginal) have very strong, good, or marginal financial security characteristics, respectively. The "AA", "A", "BBB" and "BB" ranges are the second-, third-, fourth- and fifth-highest of nine financial strength rating ranges assigned by S&P, which range from "AAA" to "R." A plus (+) or minus (-) shows relative standing in a rating category. These suffixes are not added to ratings in the "AAA" category or to ratings below the "CCC" category. Accordingly, the "AA-", "A-", "BBB-" and "BB-" ratings are the fourth-, seventh-, tenth- and thirteenth-highest of S&P's 21 ratings categories.

Moody's states that insurance companies rated "A" (Good) offer good financial security and those rated "Ba" (Questionable) offer adequate financial security. The "A" (Good) and "Ba" (Questionable) ranges are the third- and fifth-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 groups, 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 "A3" and "Ba1" ratings are the seventh- and eleventh-highest, respectively, of Moody's 21 ratings categories. Issuers or issues rated "Aa.mx" demonstrate very strong creditworthiness relative to other issuers in Mexico.

DBRS states that long-term obligations rated "AA" are of superior credit quality. Given the restrictive definition DBRS has for the "AAA" category, entities rated "AA" are also considered to be strong credits, typically exemplifying above-average strength in key areas of consideration and unlikely to be significantly affected by reasonably foreseeable events.

Rating categories

The rating categories in any given rank are not equivalent to one another.

Rank	A.M. Best	Standard & Poor's	Moody's
1	A++ = Superior	AAA = Extremely Strong	Aaa = Exceptional
2	A+ = Superior	AA+ = Very Strong	Aa1 = Excellent
3	A = Excellent	AA = Very Strong	Aa2 = Excellent
4	A- = Excellent	AA- = Very Strong	Aa3 = Excellent
5	B++ = Good	A+ = Strong	A1 = Good
6	B+ = Good	A = Strong	A2 = Good
7	B = Fair	A- = Strong	A3 = Good
8	B- = Fair	BBB+ = Good	Baa1 = Adequate
9	C++ = Marginal	BBB = Good	Baa2 = Adequate
10	C+ = Marginal	BBB- = Good	Baa3 = Adequate
11	C = Weak	BB+ = Marginal	Ba1 = Questionable
12	C- = Weak	BB = Marginal	Ba2 = Questionable
13	D = Poor	BB- = Marginal	Ba3 = Questionable
14	E = Supervision	B+ = Weak	B1 = Poor
15	F = In Liquidation	B = Weak	B2 = Poor
16	S = Suspended	B- = Weak	B3 = Poor
17		CCC+ = Very Weak	Caa1 = Very Poor
18		CCC = Very Weak	Caa2 = Very Poor
19		CCC- = Very Weak	Caa3 = Very Poor
20		CC = Extremely Weak	Ca = Extremely Poor
21		R = Supervision	C = Lowest

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Our financial products are offered/underwritten by one or more of the following:

Genworth Life and Annuity Insurance Company; Genworth Life Insurance Company; Genworth Life Insurance Company of New York (only Genworth Life Insurance Company of New York is admitted in and conducts business in New York); Genworth Mortgage Insurance Corporation; Genworth Financial Mortgage Insurance Pty Limited; Genworth Financial Mortgage Insurance Limited; Genworth Residential Mortgage Insurance Corporation of NC; Genworth Financial Assurance Corporation.

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