



Genworth®
Financial



UNIFIED MANAGED ACCOUNTS

PRIVATE ASSET MANAGEMENT

GLOBAL VISION. FOCUSED EXPERTISE. SIMPLIFIED DELIVERY

Genworth Financial Asset Management

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Why Genworth Financial Asset Management?

We are a division of Genworth Financial Wealth Management, Inc. a part of Genworth Financial , Inc., an S&P 500 company. Our institutional strength helps us bring a global network of organizations, researchers and individuals to the problem of helping you build and preserve wealth. To provide management for your account, we seek out the people and institutions poised for success in tomorrow's market and incorporate their best ideas into your portfolio.



ARE YOU READY FOR THE NEXT ECONOMY?

In today's complex global economy winners can become losers, safe havens can become risk exposures, and new opportunities can emerge in places where no one even thought to look.

Do you really expect a single investment manager—or even a single investment company—to always keep you on target? We don't.

Finding the best thinking

The future will be different than the past and yesterday's solutions may not capture tomorrow's opportunities.

At Genworth Financial Asset Management (GFAM), we understand this. And we know that the best solutions are often found outside our own walls – and sometimes, well off the beaten track traveled by most Wall Street firms.

We have the institutional strength and entrepreneurial spirit to find genuinely creative, well researched thinking. And we have the commitment to do whatever it takes to bring the strongest available ideas into your portfolio.

Complex thinking, simplified delivery

A GFAM Unified Managed Account simplifies the problem by building a strategy with diverse investments and layered management for your benefit.

Your Financial Advisor works with you to understand your needs and objectives, and together we tailor a forward-looking asset allocation and risk management strategy.

Then, through a single private account, we can combine stocks, fixed-income securities, mutual funds and ETFs. The result: our best thinking and most flexible management delivered through a single, simplified investment account.

BUILDING YOUR PORTFOLIO ON A UNIQUE FOUNDATION

At GFAM, we build your strategy on a surprising foundation: the recognition that we cannot know everything.

Rather than claim to be all things to all investors, we know that providing the best possible investment management requires looking outside our walls to build the right team.

The need for different strengths

In sports, no team can succeed if all the players have the same strengths. Winning demands finding players with complementary abilities so that the team has the right response to any challenge.

The same should be true of the team handling your investments. That's why we do not restrict ourselves in our search to find truly world-class talents. Nor do we restrict ourselves in developing the right solutions for delivering their best thinking for your benefit.

Building on the foundation

That global talent and our commitment to doing whatever it takes to execute the best thinking we can find is the foundation of your portfolio. It is the support for the three pillars of our investment management: asset allocation, stock selection, and risk management.



ASSET ALLOCATION

POSITIONED FOR SUCCESS TODAY AND TOMORROW

How you allocate your portfolio across asset classes, sectors and regions is critically important for creating the opportunity to capture returns within acceptable risk levels.

But just as important is the need to actively and intelligently shift allocations to stay on target. Simply put, “set it and forget it” asset allocations do not deliver performance in every market.

Deep cycles, current opportunities

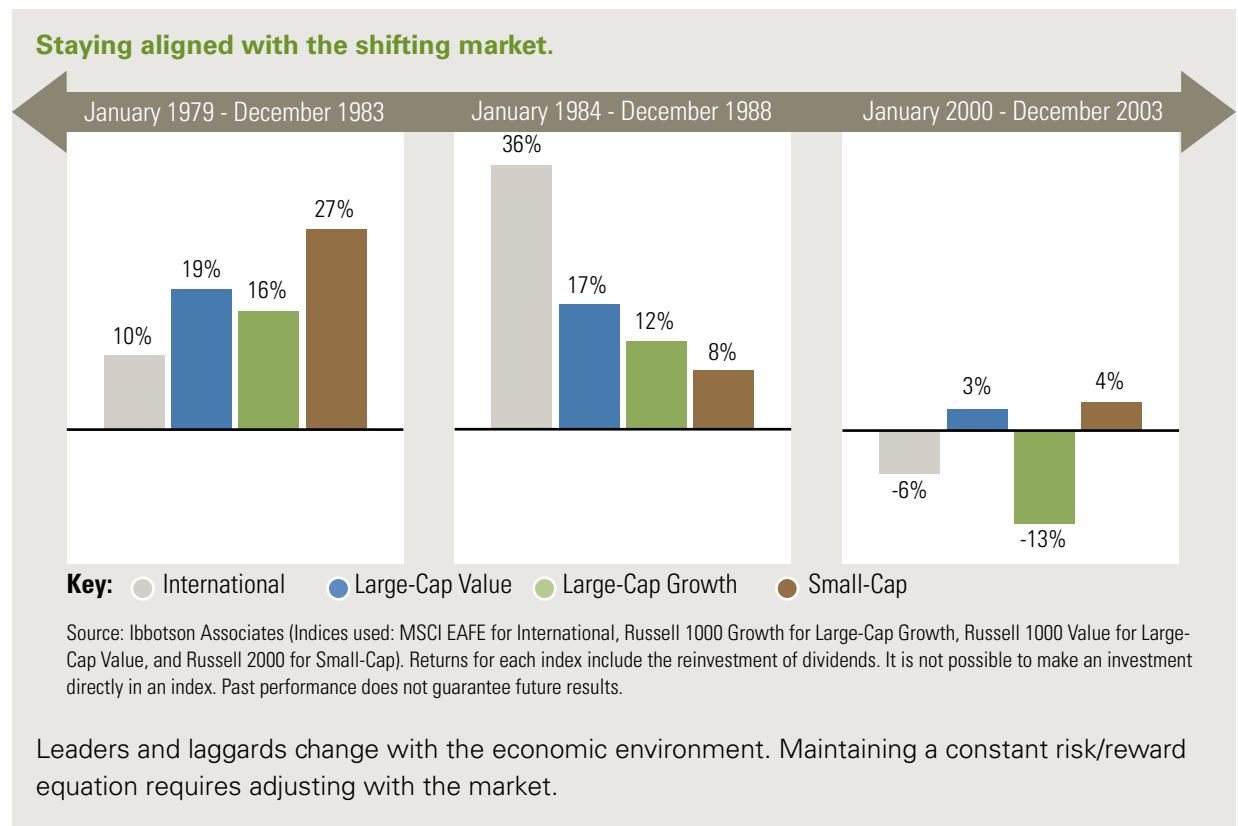
Why? Because there are deep cycles in the economy that may take decades to complete. At the same time, there are smaller cycles, emerging trends, economic shocks and other market forces that may dominate the short-term.

We constantly monitor and actively manage asset allocations to balance our grasp of long developing cycles with the tactical opportunities that make sense for your investment timeframe.

A global network to stay on target

Our global network of leading organizations and individuals gives us a unique access to cutting-edge, long-term strategic thinking and high-conviction tactical ideas.

We work to separate the market noise from the genuine trends and actively shift allocations to stay on target towards your investment goals.



STOCK SELECTION

HIGHEST CONVICTION PICKS FROM FOCUSED EXPERTS

When it comes to building your portfolio, can you afford to rely on the stock picking ability of any single organization, no matter how impressive their track record?

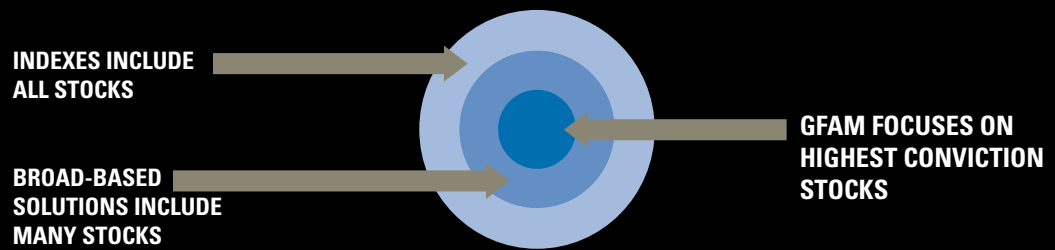
We've built a global network of Investment Management Firms, analysts and academics who have identified precisely-defined investment opportunities. And we make sure they have the research and resources to back up their vision.

Strongest ideas, most passionate convictions

Then we go a step further. We ask them to bring only their strongest, most passionately held ideas to your portfolio. It's what we call "highest conviction" stocks – the most highly focused expression of their unique competitive edge.

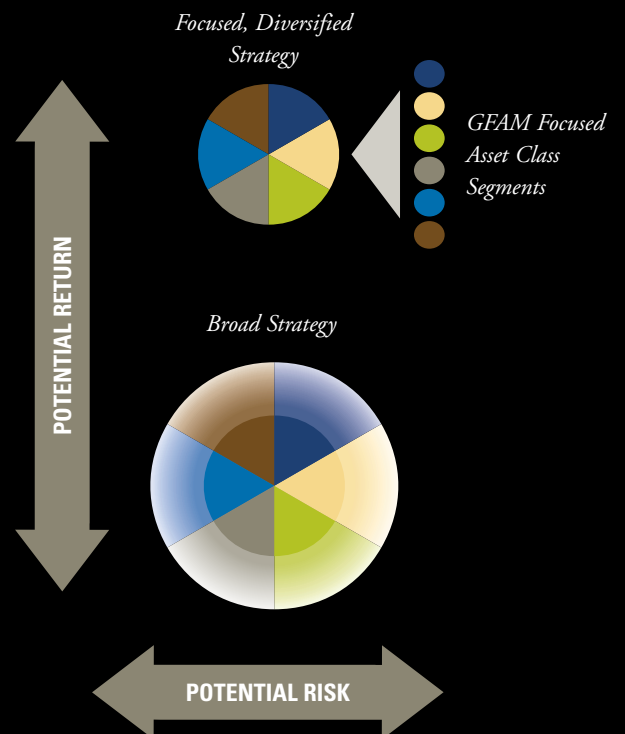
Focusing on strength

Why seek out highest conviction stocks? Because we believe in building on strength. We believe that the ten most passionate ideas from ten uniquely positioned specialists offer more profit potential than the top hundred picks of a general money manager.



Focused portfolios seek increased return relative to risk exposure

We believe that by combining the potential of high conviction stocks with the efficiency of a finely-tuned portfolio, we can improve risk/reward characteristics when compared with larger, less focused asset class portfolios.



Graphics are for illustrative purposes only.

RISK MANAGEMENT

DON'T PROTECT AGAINST YESTERDAY'S RISK

Sources of risk change. If you're protecting against yesterday's risk – or use a set risk management allocation – you may get blindsided in tomorrow's market. Even defensive positions can damage your portfolio under the 'wrong' conditions.

Stable risk exposure requires active management

There are many tools for managing risk, including bonds, put options, defensive sectors, global securities and more. The challenge is to use the right tools at the right time for the maximum benefit.

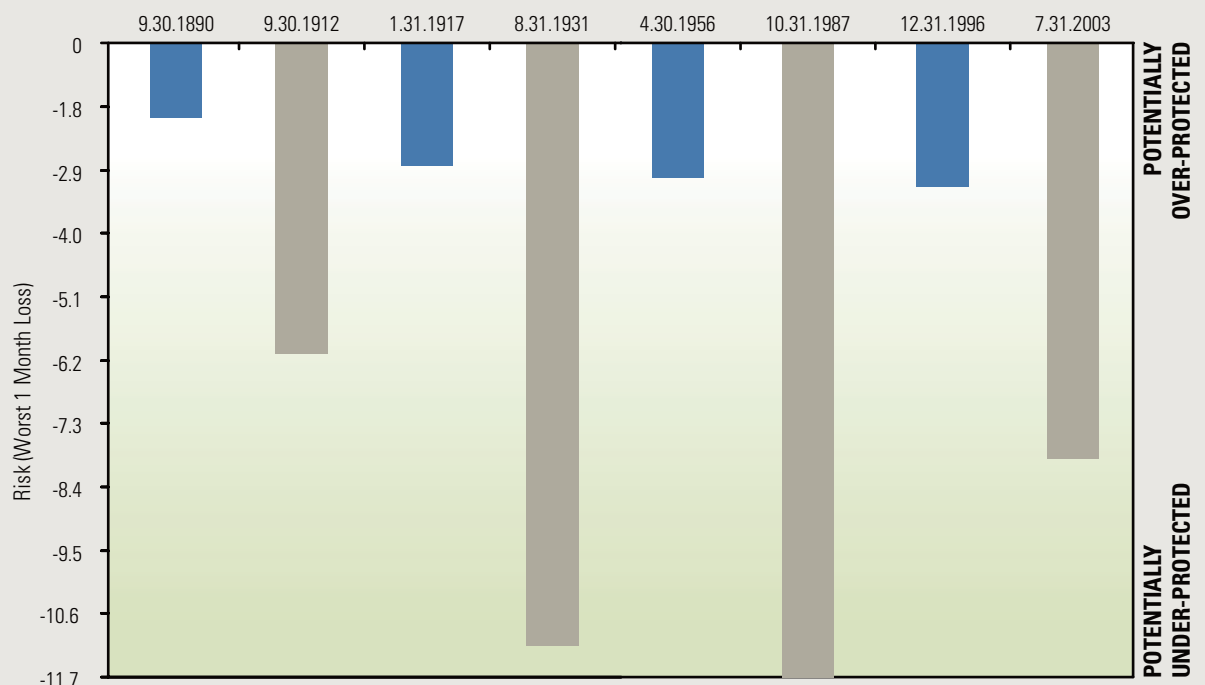
GFAM has established a track record of pioneering risk management, including an innovative mutual fund designed to replicate the performance of put options. We have also introduced targeted risk portfolios that explicitly set out your risk parameters for the calendar year.

Keeping risk in focus

Once we work with your Financial Advisor to establish the right risk exposure for your needs, we will keep an active eye on your exposure to position you not only for today's risks, but tomorrow's as well.

Traditional risk management works... sometimes.

Levels and sources of risk change with the economy. A passive strategy based on a traditional allocation of 60% stocks and 40% bonds may leave you over-protected in some markets and under-protected in others.



This chart shows the performance of the worst one-month loss over varying five year periods. The periods were selected by GFAM to show the contrast of markets during periods of relative calm and periods of greater turbulence. The calculations of return for the 60/40 portfolio shown above is based on the returns of two indices compiled by Global Financial Data ("GFD"). The 60% stock portion is represented by the GFD S&P® Composite Index (with GFD extension). The 40% bond portion is represented by the GFD USA 10-year Government Bond Total Return Index. The returns for these indices include the reinvestment of dividends. It is not possible to make an investment directly in an index. Past performance does not guarantee future results.

GFAM UNIFIED MANAGED ACCOUNTS

THE FLEXIBILITY TO MANAGE YOUR INVESTMENTS WITHOUT COMPROMISE

At GFAM, we have a unique vision of the possibilities of investing. We refuse to restrict ourselves to the expertise of any single organization, including our own. We search the world and build strategies based on the best available thinking.

A single account delivering complex solutions

Our Unified Managed Account structure allows us to manage a private portfolio on your behalf consisting of stocks, fixed-income instruments, mutual funds, ETFs and more.

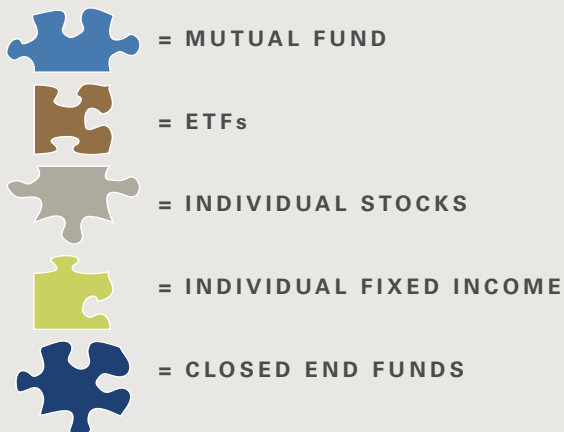
These investment solutions distill the wide-ranging, complex thinking of multiple experts, and deliver the benefits to you in a single simplified format. Their flexible structure gives GFAM the power to do what's right in pursuit of the investment vision crafted by you and your Financial Advisor.

To open a GFAM UMA speak to your independent Financial Advisor.



Completing your Investment Puzzle

We'll use all the pieces necessary and arrange them intelligently to solve your financial puzzle.



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