



About Genworth Financial

Genworth Financial is a leading insurance holding company in the United States, and has a strong and expanding global presence, with more than 6,800 employees and operations in 24 countries. We serve the life and lifestyle protection, retirement income, investment and mortgage insurance needs of more than 15 million customers.

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

Genworth Financial, Inc. companies include:

Capital Brokerage Corporation

Member NASD/SIPC

Genworth Financial Asset Management, Inc.

Genworth Financial Investment Management, LLC

Genworth Financial Investment Services, Inc.

Genworth Life Insurance Company of New York



Genworth®
Financial

*Insurance for living.
Solutions for life.™*



COMPANY PROFILE

Genworth Life Insurance Company
of New York

*Genworth Financial, Inc.
6620 West Broad Street
Richmond, VA 23230
genworth.com*

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Strength and Stability

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

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

Planning for Retirement Income

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

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

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

Education

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

What We Believe

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

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

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

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

Genworth Life of New York Ratings

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

The ratings shown reflect the opinions of the rating agencies and are not a warranty of the insurer's ability to meet its contractual obligations. These ratings do not apply to the safety or performance of variable product subaccounts, which will fluctuate and could lose value. Ratings are not a guarantee of the future financial strength and/or claims-paying ability of a company. Ratings are current as of 6/30/2006.

Insurance and annuity products:

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|  | <ul style="list-style-type: none"> ■ Are not deposits. ■ Are not guaranteed by the bank or its affiliates. |  | <ul style="list-style-type: none"> ■ Are not insured by the FDIC or any other federal government agency. ■ May decrease in value. |
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