2026 Annual Meeting of Stockholders

May 2026

Today's Speakers

Melina E. Higgins
Non-Executive Chair of the Board

Thomas J. McInerney
President &
Chief Executive Officer

Michael McCullough
Senior Vice President and Corporate Secretary

Amy Rein
Chief Marketing Officer

Board's Director Nominees


G. Kent Conrad


Karen E. Dyson


Jill R. Goodman


Melina E. Higgins


Thomas J. McInerney


Howard D. Mills, III


Robert P. Restrepo Jr.


Elaine A. Sarsynski


Ramsey D. Smith


Steven C. Van Wyk

AGENDA

Call the Meeting to Order

Management Presentation

Proposals & Discussion

a. Proposal No. 1 – Election of Directors
b. Proposal No. 2 – Advisory vote to approve Named Executive Officer compensation
c. Proposal No. 3 – Approval of the 2026 Genworth Financial, Inc. Associate Stock Purchase Plan
d. Proposal No. 4 – Ratification of the selection of KPMG LLP as the independent registered public accounting firm for 2026

Opening of the Polls

Voting / Proposal-Related Q&A

Closing of the Polls; Preliminary Results of Voting

General Q&A

Adjournment of the meeting

Annual Meeting Agenda and Rules of Conduct available on virtual meeting site

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,” “may” 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 the company makes relating to potential dividends or share repurchases; future return of capital by Enact Holdings, Inc. (Enact Holdings), including share repurchases, and quarterly and special dividends; the cumulative economic benefit of approved and future rate increases and benefit reductions included in the multi-year in-force rate action plan and other reduced benefit options associated with the long-term care insurance products in the company’s Closed Block segment; planned investments in and the company’s outlook for new lines of business or new insurance and other products and services, such as those it is pursuing with its CareScout business (CareScout), including through its CareScout services business (CareScout Services) and its CareScout insurance business (CareScout Insurance); the expected benefits and/or synergies of the Seniorly Inc. (Seniorly) acquisition; future financial performance, including the expectation that quarterly adverse variances between actual and expected experience could persist resulting in future remeasurement losses in the company’s long-term care insurance products in its Closed Block segment; the resolution of the appeal or any potential litigation recovery amounts in connection with the AXA S.A. (AXA) and Santander Cards UK Limited (Santander) litigation, and Genworth’s planned use of proceeds from any recovery in connection with the litigation, including share repurchases, debt repurchases and investments in new businesses; future financial condition and liquidity of the company’s businesses; and statements the company makes regarding the outlook of the U.S. economy. 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, inflation, business, competitive, market, regulatory and other factors and risks, including those discussed at the end of this presentation, as well as in the risk factor section of Genworth’s Annual Report on Form 10-K, filed with the U.S. Securities and Exchange Commission (SEC) on February 27, 2026. Genworth undertakes no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise, except as may be required under applicable securities laws. For information regarding forward-looking statements, see the Appendix.

Non-GAAP and Other Items

For important information regarding the use of financial measures not based on U.S. Generally Accepted Accounting Principles (GAAP), see use of non-GAAP measures in the Appendix.

Unless otherwise noted, all references in this presentation to net income (loss), net income (loss) per share, adjusted operating income (loss), adjusted operating income (loss), excluding Closed Block and adjusted operating income (loss), excluding Closed Block 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), excluding Closed Block available to Genworth’s common stockholders and adjusted operating income (loss), excluding Closed Block available to Genworth’s common stockholders per diluted share, respectively.

Statutory Accounting Data

The company presents certain supplemental statutory data for Genworth Life Insurance Company (GLIC) and its consolidating life insurance subsidiaries that has been prepared on the basis of statutory accounting principles (SAP). GLIC and its consolidating life insurance subsidiaries file financial statements with state insurance regulatory authorities and the National Association of Insurance Commissioners that are prepared using SAP, an accounting basis either prescribed or permitted by such authorities. Due to differences in methodology between SAP and GAAP, the values for assets, liabilities and equity, and the recognition of income and expenses, reflected in financial statements prepared in accordance with GAAP are materially different from those reflected in financial statements prepared under SAP. This supplemental statutory data should not be viewed as an alternative to, or used in lieu of, GAAP.

This supplemental statutory data includes the company action level risk-based capital (RBC) ratio for GLIC and its consolidating life insurance subsidiaries as well as combined statutory pre-tax earnings from the principal legacy insurance companies, GLIC, Genworth Life and Annuity Insurance Company (GLAIC) and Genworth Life Insurance Company of New York (GLICNY). Statutory pre-tax earnings represent the net gain from operations, including the impact from in-force rate actions, before dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses). The combined product level statutory pre-tax earnings are grouped on a consistent basis as those provided on page six of the statutory Annual Statements. Management uses and provides this supplemental statutory data because it believes it provides a useful measure of, among other things, statutory pre-tax earnings and the adequacy of capital. Management uses this data to measure against its policy to manage the legacy insurance companies with internally generated capital.

Portions of this presentation should be used in conjunction with the accompanying audio

Annual meeting duly called & quorum present

- ✓ Notice requirements satisfied
- ✓ March 23, 2026 record date
- ✓ Affidavit of mailing confirming distribution of the 2026 meeting notice, the proxy statement and the 2025 annual report to stockholders
- ✓ Quorum of shares of Genworth’s common stock outstanding on the record date are present, in person or by proxy
- ✓ Meeting duly convened

2026 Annual Meeting of Stockholders

May 2026

Genworth's Strategic Pillars

Create Value

Create shareholder value through Enact's growing market value and capital returns

Drive Growth

Drive future growth through CareScout with innovative, consumer-focused aging care services and funding solutions

Maintain Self-Sustainability

Maintain self-sustaining, customer-centric legacy insurance companies, including the LTC[1], life and annuity businesses

[1] Long-term care insurance

Strong Strategic Execution in 2025 Supported by Solid Financial Results

Create Value

- ✓ **$407M** capital returns received from Enact
- ✓ **$245M** in share repurchases executed
- ✓ Announced new **$350M** share repurchase program

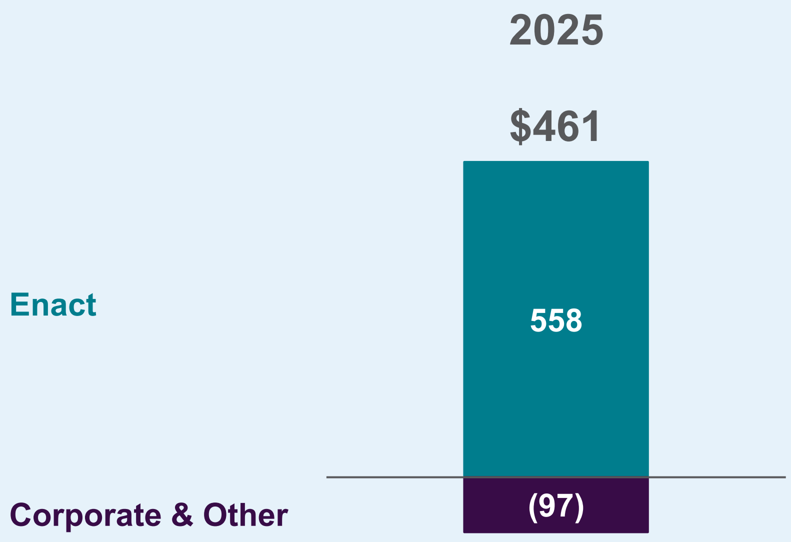
Drive Growth

- ✓ Delivered **3,255 matches** with CQN[1] homecare providers[2]
- ✓ Closed acquisition of Seniorly
- ✓ Launched Care Assurance, inaugural standalone LTC product

Maintain Self-Sustainability

- ✓ **~$34.5B** estimated NPV[3] achieved from LTC IFAs[4] since 2012[5]
- ✓ **$209M** of gross incremental LTC premium approvals
- ✓ **61.0%** cumulative benefit reduction rate in LTC[5,6]

Adjusted Operating Income (Loss), Excluding Closed Block[7] ($M)



Closed Block Adjusted Operating Income (Loss)	$(317)
Net Income (Loss)[7]	**$223**

[1] CareScout Quality Network; [2] A match with a homecare provider is identified when CareScout validates and approves an invoice from a CQN provider that demonstrates a CareScout member has received services for the first time, and the appropriate discount was applied; [3] Net present value; [4] In-force rate actions; [5] As of 12/31/25; [6] Election rate since 2012; [7] Reflects Genworth's ownership excluding noncontrolling interests

Capital Allocation & Shareholder Returns

Capital Allocation Priorities

1 Invest in long-term growth

- **CareScout Services:** Support expansion to new care seekers and care providers, scale for tech-enabled platform, and invest in marketing and brand; Acquired Seniorly in 2025 for total cash consideration of $15M
- **CareScout Insurance:** $85M investment in 2025 to enable new product launch; future funding to support product development

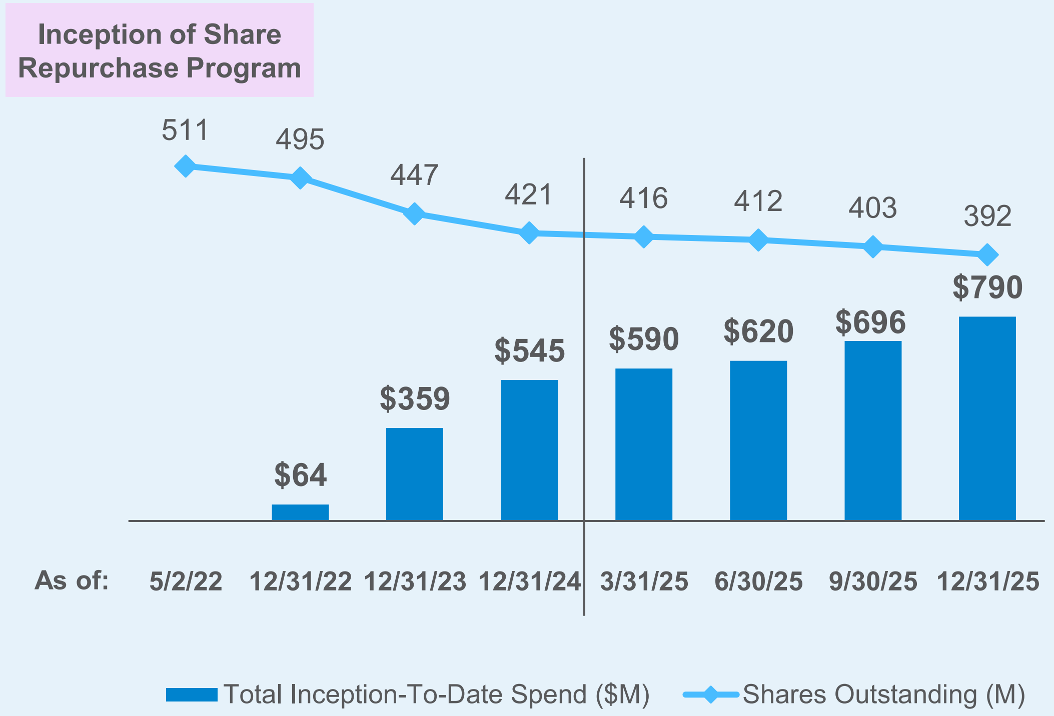
2 Return capital to shareholders

- $245M in share repurchases executed in 2025
- Announced new $350M share repurchase authorization in 3Q25
- 23% reduction in shares outstanding since program inception[1]

3 Opportunistically pay down debt[2]

- Maintaining a debt-to-capital ratio of 25% or less[3]
- Reduced $7M in principal outstanding in 2025; $783M outstanding holding company debt as of 12/31/25

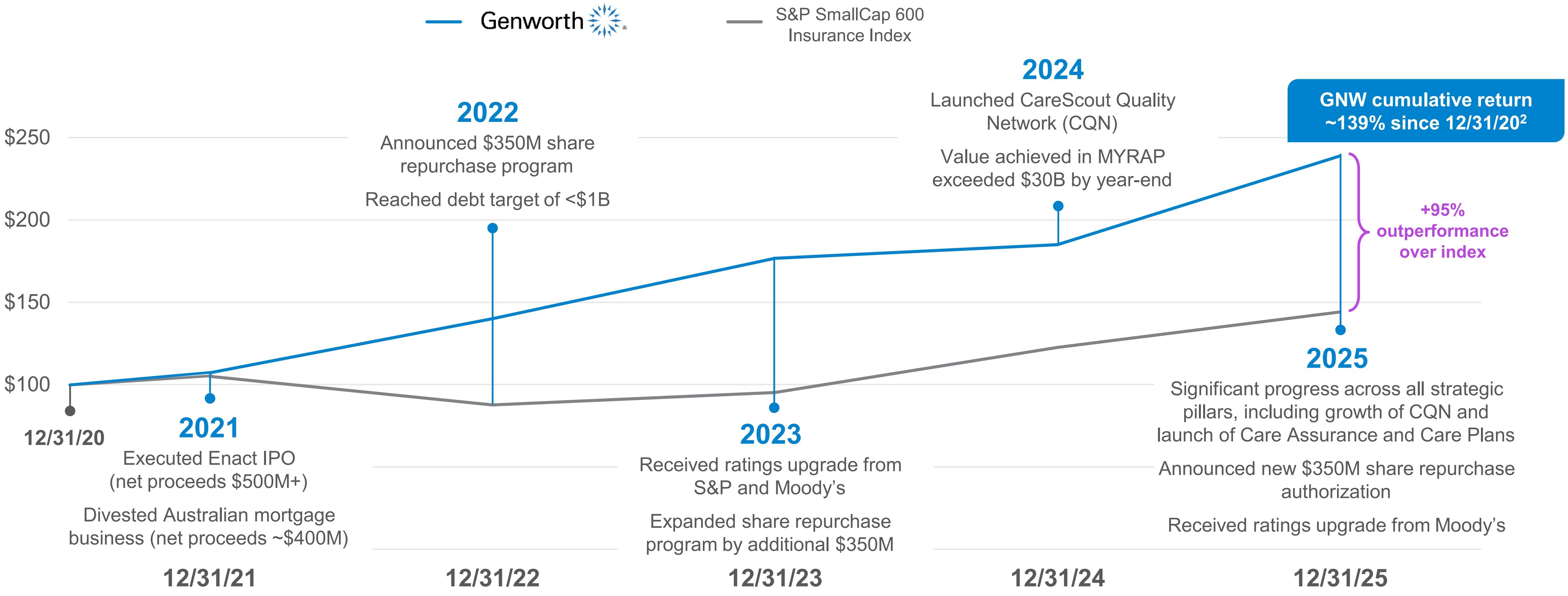
Share Repurchase Program



[1] As of 12/31/25; [2] At the Genworth holding company; [3] Attributing no equity value to the Closed Block segment

Continued Execution Drives Shareholder Value

Genworth's Cumulative Indexed TSR[1] Versus Industry Peer Group



[1] Total shareholder return; [2] As of 12/31/25

Strong Strategic Execution in 2025 Supported by Solid Financial Results

Create Value

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- ✓ Delivered **3,255 matches** with CQN[1] homecare providers[2]
- ✓ Closed acquisition of Seniorly
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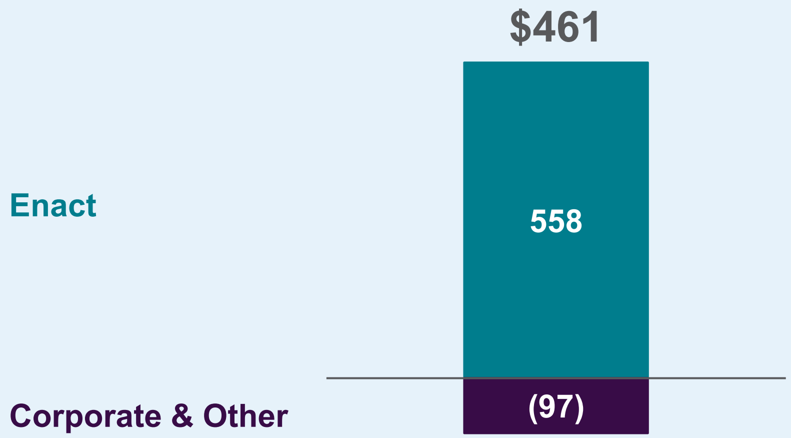
- ✓ **~$34.5B** estimated NPV[3] achieved from LTC IFAs[4] since 2012[5]
- ✓ **$209M** of gross incremental LTC premium approvals
- ✓ **61.0%** cumulative benefit reduction rate in LTC[5,6]

Adjusted Operating Income (Loss), Excluding Closed Block[7] ($M)

2025



	2025
Closed Block Adjusted Operating Income (Loss)	$(317)
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Proposals to be voted on

Proposal 1	Election of Ten Directors
Proposal 2	Advisory Vote to Approve Named Executive Officer Compensation
Proposal 3	Approval of the 2026 Genworth Financial, Inc. Associate Stock Purchase Plan
Proposal 4	Ratification of the Selection of KPMG LLP as the Independent Registered Public Accounting Firm for 2026

Opening of the polls & proposal-related questions

Opening of the polls/voting

— Stockholders as of March 23, 2026, or their duly authorized proxies can vote electronically on virtual site until the polls are closed

— If you have already voted, you do not need to vote today unless you would like to change your vote

Proposal-related questions and answers

— Stockholder questions have been submitted in advance or can be submitted during the Annual Meeting by following the instructions provided on the virtual meeting site

— Please see the Annual Meeting Rules of Conduct for the rules applicable to the question & answer session

Questions & answers related to the proposals

Melina E. Higgins
Non-Executive Chair of the Board

Thomas J. McInerney
President & Chief Executive Officer

Moderator
Amy Rein
Chief Marketing Officer

Rules of Conduct for the Annual Meeting are available on the virtual meeting site

Closing of the polls, voting results & adjournment

Closing of the polls

— Votes or proxies, or any changes or revocations, submitted after the closing of the polls will not be accepted

Preliminary results of voting

Adjournment of the formal portion of the 2026 Annual Meeting of Stockholders

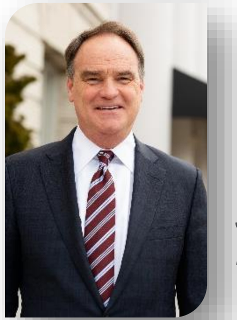
General questions and answers

Final voting results will be posted on www.genworth.com and also reported on a Form 8-K

General questions & answers

Melina E. Higgins
Non-Executive Chair of the Board

Thomas J. McInerney
President & Chief Executive Officer



Jerome Upton
EVP & Chief Financial Officer

Moderator
Amy Rein
SVP, Marketing

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Following the meeting, additional questions may be submitted to Genworth's Investor Relations Department at InvestorInfo@genworth.com

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2026 Annual Meeting of Stockholders

May 2026

Appendix

Use of Non-GAAP Measures

The company uses non-GAAP financial measures entitled “adjusted operating income (loss)” and “adjusted operating income (loss), excluding Closed Block.” These non-GAAP financial measures are evaluated by management and the company’s Board of Directors to assess performance, manage capital allocation, and in the case of adjusted operating income (loss), excluding Closed Block, as a basis for determining annual incentive awards and compensation for senior management. These measures have been established to more accurately reflect overall operating performance, as they minimize the impact of macroeconomic volatility. Management believes using adjusted operating income (loss), excluding Closed Block as a consolidated measure of profit or loss better aligns with the company's strategy and capital allocation framework, as no capital is allocated to the Closed Block segment, which operates on a standalone basis, using existing capital and reserves, along with in-force management actions, to meet future obligations. The company also continues to report adjusted operating income (loss) for the Closed Block segment, as it believes it is the appropriate measure of profit or loss in accordance with segment reporting. Although adjusted operating income (loss) and adjusted operating income (loss), excluding Closed Block are non-GAAP financial measures, the company believes these measures aid in understanding the underlying performance of its operations.

The company defines adjusted operating income (loss) as income (loss) from continuing operations excluding:

- the after-tax effects of income (loss) attributable to noncontrolling interests,
- net investment gains (losses),
- changes in fair value of market risk benefits attributable to interest rates, equity markets and associated hedges,
- gains (losses) on the sale of businesses,
- gains (losses) on the early extinguishment of debt,
- restructuring costs, and
- infrequent or unusual non-operating items.

A component of the company’s net investment gains (losses) is the result of estimated future credit losses, 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. The company excludes net investment gains (losses), changes in fair value of market risk benefits attributable to interest rates, equity markets and associated hedges, gains (losses) on the sale of businesses, gains (losses) on the early extinguishment of debt, restructuring costs and infrequent or unusual non-operating items from adjusted operating income (loss) because, in the company’s opinion, they are not indicative of overall operating performance.

Adjustments to reconcile net income (loss) to adjusted operating income (loss) assume a 21% current tax rate, plus any associated deferred taxes, and are net of the portion attributable to noncontrolling interests. Changes in fair value of market risk benefits and associated hedges are adjusted to exclude changes in reserves, attributed fees and benefit payments.

Adjusted operating income (loss), excluding Closed Block, is derived from adjusted operating income (loss) and excludes adjusted operating income (loss) of the company’s Closed Block segment. While some of these items may be significant components of net income (loss) determined 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), excluding Closed Block, are appropriate measures that are useful to investors because they identify the income (loss) attributable to the ongoing operations of the business. Adjusted operating income (loss) and adjusted operating income (loss), excluding Closed Block are not measures of complete profitability; therefore, they should not be considered in isolation or viewed as substitutes for GAAP net income (loss). In addition, the company’s definition of adjusted operating income (loss) may differ from the definitions used by other companies. In reporting non-GAAP measures in the future, the company may make other adjustments to exclude items it does not consider reflective of its core operating performance. The company may also disclose other non-GAAP operating measures in the future if it believes that such measures would be helpful to investors in their evaluation of the company.

The table on page 21 of this presentation provides a reconciliation of net income (loss) available to Genworth Financial, Inc.’s common stockholders to adjusted operating income (loss) and adjusted operating income (loss), excluding Closed Block for the three months ended March 31, 2026, as well as the twelve months ended December 31, 2025.

Reconciliation of Net Income (Loss) to Adjusted Operating Income (Loss) & Adjusted Operating Income (Loss), Excluding Closed Block (Unaudited)

($M, except per share amounts)

	2026 1Q	2025 Total
NET INCOME (LOSS) AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	$ 47	$ 223
Add: net income (loss) attributable to noncontrolling interests	32	127
NET INCOME (LOSS)	79	350
Less: income (loss) from discontinued operations, net of taxes	(1)	1
INCOME (LOSS) FROM CONTINUING OPERATIONS	80	349
Less: net income (loss) from continuing operations attributable to noncontrolling interests	32	127
INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS	48	222
ADJUSTMENTS TO INCOME (LOSS) FROM CONTINUING OPERATIONS AVAILABLE TO GENWORTH FINANCIAL, INC.'S COMMON STOCKHOLDERS:		
Net investment (gains) losses, net(1)	25	(62)
Changes in fair value of market risk benefits attributable to interest rates, equity markets and associated hedges (2)	9	(5)
(Gains) losses on early extinguishment of debt	—	(1)
Expenses related to restructuring	2	—
Taxes on adjustments(3)	(7)	(10)
ADJUSTED OPERATING INCOME (LOSS)	77	144
Less: Closed Block segment adjusted operating income (loss)	(32)	(317)
ADJUSTED OPERATING INCOME (LOSS), EXCLUDING CLOSED BLOCK	$ 109	$ 461
Earnings (Loss) Per Share Data:		
Net income (loss) available to Genworth Financial, Inc.'s common stockholders per share		
Basic	$ 0.12	$ 0.54
Diluted	$ 0.12	$ 0.54
Adjusted operating income (loss), excluding Closed Block per share		
Basic	$ 0.28	$ 1.13
Diluted	$ 0.28	$ 1.11
Weighted-average common shares outstanding		
Basic	388.1	409.0
Diluted	393.7	414.0

[1] Net investment (gains) losses were adjusted for the portion attributable to noncontrolling interests. [2] Changes in fair value of market risk benefits and associated hedges were adjusted to exclude changes in reserves, attributed fees and benefit payments. [3] Taxes on adjustments include tax benefit of $24 million in 2025 related to a release of a portion of the valuation allowance on certain deferred tax assets

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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, inflation, business, competitive, market, regulatory and other factors and risks, including but not limited to, the following:

- the inability to successfully launch new lines of business, including long-term care insurance and other products and services the company is pursuing with CareScout;
- the company’s failure to maintain the self-sustainability of GLIC and its subsidiaries, collectively referred to as "Closed Block" or its "legacy insurance subsidiaries," including as a result of the inability to achieve desired levels of in-force management actions and/or the timing of future premium rate increases and associated benefit reductions taking longer to achieve than originally assumed; other regulatory actions negatively impacting the company’s life insurance businesses;
- inaccuracies or changes in estimates, assumptions, methodologies, valuations, projections and/or models, which result in inadequate reserves or other adverse results (including as a result of any changes in connection with quarterly, annual or other reviews);
- the impact on holding company liquidity caused by an inability to receive dividends or any other returns of capital from Enact Holdings, and limited sources of capital and financing and the need to seek additional capital on unfavorable terms;
- the impact on any potential recovery in the AXA and Santander litigation resulting from a successful appeal, significant delays or any other adverse development in the litigation;
- adverse changes to the structure or requirements of Federal National Mortgage Association (Fannie Mae), Federal Home Loan Mortgage Corporation (Freddie Mac) or the U.S. mortgage insurance market; an increase in the number of loans insured through federal government mortgage insurance programs, including those offered by the Federal Housing Administration; the inability of Enact Holdings and/or its U.S. mortgage insurance subsidiaries to continue to meet the requirements mandated by PMIERs (or any adverse changes thereto), the inability to meet minimum statutory capital requirements of applicable regulators or the mortgage insurer eligibility requirements of Fannie Mae or Freddie Mac;
- changes in economic, market and political conditions, labor shortages and fluctuating interest rates; unanticipated financial events, which could lead to market-wide liquidity problems and other significant market disruption resulting in losses, defaults or credit rating downgrades of other financial institutions; deterioration in economic conditions, a recession or a decline in home prices, all of which could be driven by many potential factors, including a U.S. federal government shutdown; an increase in the cost of care impacting the company’s long-term care insurance products included in its Closed Block segment; changes in international trade policy, including the potential impact of new or increased tariffs, retaliatory policies or actions from other countries, and trade wars or other events that lead to political and economic instability; changes in government or monetary policies; changes within regulatory agencies; changes in immigration policy; and fluctuations in international securities markets;

Cautionary Note Regarding Forward-Looking Statements

- downgrades in financial strength and credit ratings and potential adverse impacts to liquidity; counterparty credit risks; defaults by counterparties to reinsurance arrangements or derivative instruments; defaults or other events impacting the value of invested assets, including private equity and private credit;
- changes in tax rates or tax laws, or changes in accounting and reporting standards;
- litigation and regulatory investigations or other actions, including commercial and contractual disputes with counterparties;
- the inability to retain, attract and motivate qualified employees or senior management;
- changes in the composition of Enact Holdings' business or undue concentration by customer or geographic region;
- the impact from deficiencies in the company's disclosure controls and procedures or internal control over financial reporting; the occurrence of natural or man-made disasters, including geopolitical tensions and war (including the Russian invasion of Ukraine, instability in the Middle East and economic competition between the United States and China, among others), a public health emergency, including pandemics, or climate change;
- the inability to effectively manage technology systems (including artificial intelligence), cyber incidents or other failures, disruptions or security breaches of the company or its third-party vendors, as well as unknown risks and uncertainties associated with artificial intelligence;
- the inability of third-party vendors to meet their obligations to the company;
- the lack of availability, affordability or adequacy of reinsurance to protect the company against losses;
- a decrease in the volume of high loan-to-value home mortgage originations or an increase in the volume of mortgage insurance cancellations;
- unanticipated claims resulting from Enact Holdings' delegated underwriting and loss mitigation programs;
- the impact of medical advances such as genetic research and diagnostic imaging, emerging new technology, including artificial intelligence and related legislation; and
- other factors described in the risk factors contained in Item 1A of the company's Annual Report on Form 10-K filed with the U.S. Securities and Exchange Commission on February 27, 2026.

The company provides additional information regarding these risks and uncertainties in its Annual Report on Form 10-K. Unlisted factors may present significant additional obstacles to the realization of forward-looking statements. Accordingly, for the foregoing reasons, the company cautions the reader against relying on any forward-looking statements. The company undertakes no obligation to publicly update any forward-looking statement, whether as a result of new information, future developments or otherwise, except as may be required under applicable securities laws.