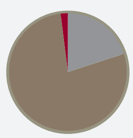
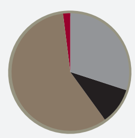
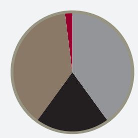
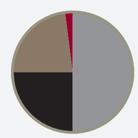
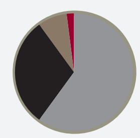
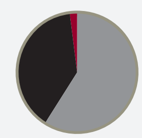
Historical Asset Allocation Risk/Return Profiles

This table provides an historical illustration of each Risk/Return Profile used on the Genworth Wealth Management platform for the 1979-2011 time period. It reflects the combined performance, over time, of specific indices representing the target asset allocation for each of our six risk/return Profiles.

Profile	**Conservative** **Profile 1**	**Moderate Conservative** **Profile 2**	**Moderate** **Profile 3**	**Moderate Growth** **Profile 4**	**Growth** **Profile 5**	**Maximum Growth** **Profile 6**
Target Asset Allocation *U.S. Equity* *Int'l Equity* *Fixed Income* *Cash*						
Benchmark Allocation						
Russell 3000	20% U.S. Equity	30% U.S. Equity	40% U.S. Equity	50% U.S. Equity	60% U.S. Equity	59% U.S. Equity
MSCI EAFE	0% Int'l Equity	10% Int'l Equity	20% Int'l Equity	25% Int'l Equity	30% Int'l Equity	39% Int'l Equity
Barclays Capital U.S. Aggregate	78% Fixed Income	58% Fixed Income	38% Fixed Income	23% Fixed Income	8% Fixed Income	0% Fixed Income
Citigroup 3 month T-bill	2% Cash	2% Cash	2% Cash	2% Cash	2% Cash	2% Cash
Average Annual Return (1979-2011)	9.19%	9.72%	10.14%	10.43%	10.66%	10.65%
Best Returns *(annualized)*						
1 Year Rolling Period	36.56%	40.25%	43.98%	47.65%	53.18%	60.28%
3 Year Rolling Period	20.95%	24.72%	30.27%	33.95%	37.70%	41.43%
5 Year Rolling Period	20.18%	22.16%	25.72%	28.27%	30.84%	33.02%
Worst Returns *(annualized)*						
1 Year Rolling Period	-8.78%	-19.60%	-29.38%	-35.89%	-41.92%	-45.36%
3 Year Rolling Period	0.74%	-3.28%	-7.28%	-10.70%	-14.53%	-16.75%
5 Year Rolling Period	2.00%	0.38%	-1.32%	-2.74%	-4.20%	-4.76%
Percent of Periods with Positive Returns						
3 Month Rolling Periods	79.4%	76.6%	73.6%	71.8%	70.6%	69.8%
1 Year Rolling Period	93.8%	88.6%	84.4%	81.8%	78.7%	78.4%
3 Year Rolling Period	100.0%	97.8%	88.4%	85.9%	85.3%	83.4%
5 Year Rolling Period	100.0%	100.0%	99.4%	97.9%	93.5%	89.6%

This performance information is not intended to represent the performance of any particular investment or investment strategy, but rather is indicative of how combinations of certain asset classes historically performed. It does not take into account the impact of any fees or expenses that will be charged to a Portfolio; nor does it illustrate the impact that material economic or market events would have on specific securities. The time period of January 1, 1979-December 31, 2010 has been represented because it is indicative of when performance on the selected indexes could reliably be reported. Selecting different time periods would result in different historical performance results.

This information has been compiled by Genworth Financial Wealth Management, Inc. to reflect the historical returns from January 1, 1979 - December 31, 2010 of the combinations of indices shown above utilized to construct the multi-asset class benchmarks for Risk/Return Profiles from Conservative to Maximum Growth.

Source: Genworth Financial Wealth Management, Inc. December 31, 2010. Returns in excess of one year are annualized. There is no guarantee that the objective return of any profile will be achieved. Past performance is no guarantee of future results. Investors cannot invest directly in an index.

Portfolio Management Guidelines						
Allocation Approach	**Profile 1**	**Profile 2**	**Profile 3**	**Profile 4**	**Profile 5**	**Profile 6**
Strategic and Tactical Constrained						
- Equity Range	0% - 30%	20% - 50%	35% - 70%	55% - 90%	70% - 98%	90% - 98%
Tactical Unconstrained						
- Equity Range ***OR***	0% - 30%	0% - 50%	0% - 70%	0% - 90%	0% - 98%	0% - 98%
- Volatility Range[1] ***OR***	N/A	3% - 6.5%	4% - 8%	6% - 10.5%	9% - 14%	N/A
- Risk Budget Target[2] ***AND***	0% maximum loss	4% maximum loss	8% maximum loss	12% maximum loss	16% maximum loss	20% maximum loss
- Return Objective[3]	50% of Profile 6	60% of Profile 6	70% of Profile 6	80% of Profile 6	90% of Profile 6	N/A
Absolute Return	Objective is to produce modest positive returns over time without regard to general market direction. Strategies are assigned a risk profile consistent with the return goals and volatility expectations. This strategy seeks to minimize annual losses while secondarily striving to maximize total return. It is important to note that the strategy is likely to underperform during strong market rallies.					

[1] Volatility Range is based on the Standard Deviation of the Profile shown. Standard Deviation is applied to the annual rate of return of an investment to measure the investment's historical volatility. A lower number indicates that the investment has had lower volatility in the past. The Standard Deviation should not be construed as a prediction of the future volatility of an investment strategy.

[2] Each risk level is managed with the objective to avoid annual losses greater than the indicated percentage (shown in the table) measured over the 12-month period spanning January 1st through December 31st, inclusive. No attempt is made to manage, moderate, or otherwise reduce intra-year portfolio volatility. These absolute risk management objectives are not guarantees. They are only objectives. A measurable probability exists that we will not be able to achieve these stated objectives.

[3] Each risk level is managed with the objective of earning at least the indicated absolute return (shown in the table) measured over the long-term, measured over multiple consecutive bull/bear market cycles. These absolute return management objectives are not guarantees. They are only objectives. A measurable probability exists that we will not be able to achieve these stated objectives.

Historical Asset Allocation Risk/Return Profiles Disclosure

The Russell 3000 Index is composed of the 3,000 largest U.S. securities, as determined by total market capitalization.

The Morgan Stanley Capital International (MSCI) EAFE® Index is a free float-adjusted market capitalization index that is designed to measure developed market equity performance, excluding the US and Canada.
The Barclays Capital U.S. Aggregate Index is composed of securities from Government/Credit Index, Mortgage-Backed Securities Index, and the Asset-Backed Securities Index.

The Citigroup U.S. Domestic 3 Month T-Bill Index is constructed by purchasing equal dollar amounts of three-month Treasury bills at the beginning of three consecutive months. As each bill matures, all proceeds are rolled over or reinvested in a new three-month bill. The income used to calculate the monthly return is derived by subtracting the original amount invested from the maturity value.

The Strategic Asset Allocation Approach Seeks to optimize risk adjusted return while adhering to asset allocation parameters. Relative market exposure and market performance will be important to return results

Tactical Constrained is an allocation approach that seeks to optimize risk adjusted returns while adhering to asset allocation parameters and utilizing tactical deviations from the mix in efforts to add additional value. Relative market exposure and market performance will be important to return results with further impact from tactical decision making.

Tactical Unconstrained Asset Allocation Approach is an allocation approach that seeks to optimize risk adjusted returns without regard to asset allocation parameters. Relative return exposure will vary over time and, as a result, the decisions made regarding the magnitude and types of asset class exposure taken over time will be important to return results, along with the performance of those asset classes.
Tactical Unconstrained Strategies may not adhere to a target asset allocation range, depending on the specific strategy selected.

Absolute Return Allocation Approach is an allocation approach that seeks to capture modest positive returns over time regardless of general market direction while managing broad market risk and correlation. This objective may or may not be achieved in any specific time frame. Active investment decisions made with regard to specific asset class exposures and security selections will be important to return results, along with performance of the selected investments. Absolute Return Strategies do not adhere to a target asset allocation range.

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