



Genworth[®]
Financial



SPECIAL OFFER

OFFER IS AVAILABLE FROM 1 AUG 2008
TO 31 JAN 2009 INCLUSIVE.

COMBAT MORTGAGE STRESS!

For a limited time only, borrowers can extend their loan term to 35 or 40 years, for no additional charge.*

Genworth Financial, Australia's leading mortgage insurer is proud to announce this initiative supporting First Home Buyers and the broader mortgage market.

For a limited time only, borrowers can extend their loan term to 35 or 40 years, for no additional charge.

The 2008 Mortgage Trends Report highlighted the growing concerns of today's borrowers, who are struggling to maintain their current lifestyle in a rising interest rate environment. For some borrowers, facing multiple pressure from rising costs of living, oil prices, as well as increasing

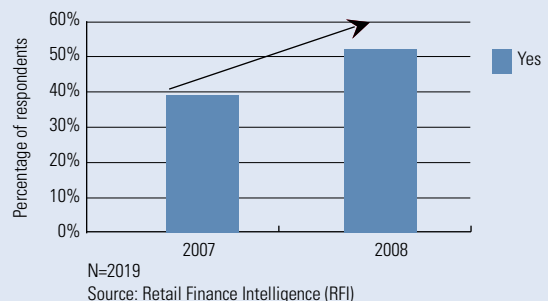
interest rates, a loan term extension can provide that extra level of comfort to assist them in meeting their financial commitments.

The 2008 Mortgage Trends Report also highlighted saving a deposit, and meeting mortgage repayments were the two largest barriers for those outside the property market. Offering extended loan terms of 35 and 40 years to existing borrowers lowers the monthly repayments and is just one of the product innovations available in today's market that addresses affordability.

POPULARITY OF 35 & 40 YEAR LOAN TERM INCREASES

The 2008 Mortgage Trends report highlights the growing acceptance of extended loan terms, suggesting that declining affordability and current levels of financial stress may prompt many Australians to consider taking out a longer term loan with lower monthly repayments. According to the 2007 Genworth survey, only 39% of respondents stated that they would consider a longer term loan of 35-40 years, however in 2008, this figure has jumped to 51% of respondents.

If you had a choice of taking out a loan with a longer term of 35 years or 40 years, would you opt for it? (Extending the loan term results in lowered monthly repayments)



To find out more about this Special Offer, or to add 35 & 40 year loan terms to your existing product suite, contact your Genworth Financial Sales Manager.

*Conditions: Only available to existing borrowers with 6 months clear repayment history. Only available for HomeBuyer Plus and Standard LMI products. Not available for Low-Doc, AssetPlus, FamilyPledge or Credit Plus. Offer is available from 1 Aug 2008 to 31 Jan 2009 inclusive.

The right partner makes all the difference

www.genworth.com.au