

# SECURELIVING® NY FIXED ANNUITY RATES

SecureLiving® Liberty NY				Effective
	ANNUAL EFFECTIVE YIELDS			
Guarantee Period	<\$99,999	\$100,000-\$249,999	\$250,000 or more	
1-Year guarantee <sup>1</sup>				<sup>1</sup> Base rate is . . . Year 1 includes an additional interest credit between and depending on premium amount.
Bailout Rate				
Effective yield <sup>2</sup>				<sup>2</sup> Effective yield is calculated over a 6 year period, using the initial guaranteed rate and the bailout rate for the remaining years during the surrender period.
3-Year guarantee <sup>3</sup>				
Bailout Rate				<sup>3</sup> Base rate is . . . Years 1-3 include an additional interest credit between and depending on premium amount.
Effective yield <sup>2</sup>				
5-Year guarantee <sup>4</sup>				<sup>4</sup> Base rate is . . . Years 1-5 include an additional interest credit between and depending on premium amount.
Bailout Rate				
Effective yield <sup>2</sup>				Surrender Schedule: 6 years 9% 9% 8% 7% 6% 5% 0%
Minimum Guarantee Rates				
Years				
SecureLiving® Independence NY				Effective
	ANNUAL EFFECTIVE YIELDS			
	<\$50,000	\$50,000-\$99,999	\$100,000 or more	
Year 1 Rate <sup>5</sup>				<sup>5</sup> Year 1 rate includes an additional interest credit between and depending on premium amount. Surrender Schedule: 6 years 9% 9% 8% 7% 6% 5% 0%
Base Rate (Years 1 & 2)				
Minimum Guarantee Rates				
Years 1-6				
SecureLiving® SmartRate NY				Effective
	ANNUAL EFFECTIVE YIELDS			
Guarantee Period	<\$50,000	\$50,000-\$99,999	\$100,000 or more	
1-Year <sup>6</sup> (Year 1)				<sup>6</sup> Year 1 includes an additional interest credit between and depending on premium amount.
3-Year <sup>7</sup> (Year 1-3)				
5-Year <sup>8</sup> (Year 1-5)				<sup>7</sup> Years 1-3 include an additional interest credit between and depending on premium amount. <sup>8</sup> Years 1-5 include an additional interest credit between and depending on premium amount.
Minimum Guarantee Rates				
Years 1-7				Surrender Schedule: 7 years 7% 7% 7% 6% 5% 4% 3% 0%

Annuities issued by Genworth Life Insurance Company of New York  
666 Third Avenue, 9th Floor, New York, NY 10017

**Bailout Rate:** If the renewal rate after the initial guaranteed period is less than the Bailout Rate, surrender charges will not apply to amounts withdrawn during the first 45 days of the contract year. The Bailout Rate is not a guaranteed renewal rate. Renewal rates after the initial guaranteed period could be higher or lower than the Bailout Rate.

**Genworth Annuity Sales Desk: 866 498.7151**

For complete product details please refer to the specific product's contract form.

SecureLiving® Liberty NY single premium fixed deferred annuity is issued by Genworth Life Insurance Company of New York, subject to policy form series GENY 6020 10/05 et al., Product ID: SP16.

SecureLiving® Independence NY single premium fixed deferred annuity is issued by Genworth Life Insurance Company of New York, subject to policy form series GENY6016 10/05 et al. and GENY6020 10/05 et al., Product ID: SP6.

SecureLiving® SmartRate NY single premium fixed deferred annuity is issued by Genworth Life Insurance Company of New York, subject to policy form series GENY6014 10/05 et al. and GENY6018 10/05 et al., Product ID: SP2.

Fixed annuities are long-term contracts designed for retirement purposes. There is no additional tax deferral benefit for annuities purchased in an IRA, or any other tax-qualified plan, since these plans are already afforded tax-deferred status. The other benefits and costs should be carefully considered before purchasing an annuity in a tax-qualified plan.

All guarantees are based on the claims-paying ability of Genworth Life Insurance Company of New York.

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