

All rates are as of _____ and are subject to change.

ANNUAL EFFECTIVE YIELDS

Single Premium Amount		Minimum Guaranteed Rates
Initial Guaranteed Period		
Year 1 ¹		
Year 2		
Minimum Effective Yield for 6 Years ²		
<p>Surrender Charges</p> <p>CONTRACT YEAR _____ 1 2 3 4 5 6 7+</p> <p>SURRENDER CHARGE _____</p> <p>_____</p> <p>Access To Your Money Access up to a maximum of 10% of the contract value each contract year free of surrender charges (maximum of 12 withdrawals per contract year).</p> <p>Medical Care Facility/Nursing Home Waiver See contract for additional information. Not available in Massachusetts.</p>		<div style="border: 1px solid black; padding: 5px;"> <p>Insurance and annuity products:</p> <ul style="list-style-type: none"> • Are not deposits. • Are not guaranteed. • Are not insured by the FDIC or any other federal government agency. • May decrease in value. </div> <p>Genworth Life Insurance Company is a Genworth Financial Company.</p>
<p>¹ Year 1 rate may include an additional interest credit between depending on premium amount.</p> <p>² Minimum Effective Yield for 6 Years: the Minimum Effective Yield is calculated using the initial guaranteed rates for years 1-2 and the minimum guaranteed rates for years 3-6. Actual rates may be higher.</p> <p>³ Will renew annually thereafter based on state guidelines, and will be between 1% and 3%. State variations may apply.</p> <p>State Exceptions</p> <ul style="list-style-type: none"> • WA only: Minimum guaranteed rate is _____ for years 1-6, plus an additional interest credit of _____ in years 3-6. The minimum guaranteed rate will renew annually thereafter, between 1% and 3%. 		
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SecureLiving[®] Independence single premium fixed deferred annuity is issued by Genworth Life Insurance Company, subject to policy form series GEC6008 2-03 et al., Product ID: SP6. Not available in all states and markets. Features and benefits may vary by state.

This is a brief product description. Consult the contract for a detailed description of benefits, limitations and restrictions.

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