

SecureLiving® Series

Single Premium Immediate Annuities

Income Provider

Income Today with Flexibility for the Future

Product Features

For People Who Want

Guaranteed Income that can:

- Last for a defined period, for a lifetime with a defined period or for life with a guaranteed return of premium
- Be fixed or can increase over time
- Be tax-advantaged
- Provide a level of flexibility and control in the event of unforeseen financial needs

Note: This product may not be appropriate for those with a short-term horizon or those desiring a high level of liquidity.

Not For People Who

Anticipate needing more than the guaranteed income payments

Choice of Income Payouts

- **Lifetime Income** - You can choose the lifetime payout that is most appropriate for you: Lifetime Income with Cash Refund, Lifetime Income with Installment Refund, Lifetime Income with Certain Period. Lifetime Income may be selected for one or two lives (joint and survivor).
- **Certain Period** - The certain period may range from 5 to 50 years.

If your annuity is funded by non-qualified monies, the guaranteed payment period plus the annuitant's age cannot exceed 100 years. If your annuity is funded by qualified monies, the guaranteed payment period cannot exceed the annuitant's Uniform Life Expectancy as defined by appropriate IRS tables.

Unique Access to Your Payments¹ (continued on next page)

- **Early Advance feature** - Allows you to request an advance on income payments of up to 12 months' worth (3 months at a time) during the life of the contract in the event you are subject to one of the following occurrences:
 - Eviction from, or foreclosure on, your primary residence
 - Suffer the death of a spouse, domestic partner or household member
 - Inability to perform any two of the Activities of Daily Living (ADLs) – bathing, dressing, eating, continence, toileting and transferring
 - Enter a state licensed in-patient care facility or nursing home for at least 30 days
 - Deemed eligible for individual FEMA federal emergency disaster assistance

Issued by Genworth Life and Annuity Insurance Company
and Genworth Life Insurance Company

Unique Access to Your Payments¹
(continued)

Owners or joint owners can request advanced income payments all at once or only as needed. This payment feature *automatically* applies to eligible contracts and all payout types. There is no additional charge for this feature. Annuitant must be age 85 or younger at issue to qualify. Other restrictions and limitations apply. Not available in WA.

- **Income Withdrawal feature** – Provides flexibility and control over the money in your contract by allowing you to withdraw the present value² of future guaranteed income payments (based on the certain or refund period) in the form of a lump sum paid immediately at any time after the first contract year. Full and partial Income Withdrawals are available based on contract type. Income withdrawal will reduce or eliminate future guaranteed income payments. Must be selected on your application to have access to this feature. There is no additional charge. Restrictions apply.

Tax Advantages

Income payments are generally considered part return of principal and part interest and only the interest portion is taxable. If your annuity is funded by qualified monies, the full amount of the income payments would generally be taxable. You should consult your tax professional regarding all tax matters.

Maximum Deferral of Payments

The maximum deferral period is one year and one payment mode (subject to restrictions for any required minimum distributions). MA cannot defer payments greater than one year.

Payment Methods

You may receive your payments via Electronic Funds Transfer (EFT) or by check.

Maximum Issue Age

The maximum issue age is 95. Owners 70½ or older should ensure amounts withdrawn from IRAs, together with immediate annuity payments, are sufficient to satisfy required minimum distributions in the year of purchase. You should consult your tax professional regarding your specific situation. State restrictions may apply.

Premium Amounts

Minimum single premium – \$25,000; premium amounts over \$1,000,000 require home office approval. Some states may impose a premium tax. There are no contract charges.

Additional State Exceptions

MD: Certain Period only payments not available.
OR: Restrictions endorsement is not available.

¹ Distributions of taxable amounts are subject to ordinary income tax, and if taken prior to age 59½, an additional 10% federal penalty tax may apply. Additional tax implications may apply to advanced and withdrawn income payments. Consult your tax professional regarding your specific situation.

² The interest rate used to calculate the present value will be the greater of the Six Month Constant Maturity Treasury Rate (CMT), or Moody's Seasoned Baa Corporate Bond Yield as of the 15th day of the month prior to the date we receive the withdrawal request. An interest rate adjustment may be applied to new contracts at issue in some interest rate environments. Any interest rate adjustment will be stated on the contract's data page.

SecureLiving® immediate annuities are issued by Genworth Life and Annuity Insurance Company, Richmond, VA and Genworth Life Insurance Company, Richmond, VA. Subject to policy form series MP7172 et al, GMP7172 et al, P1872 et al, ICC09GNW6024 et al and GNW6024 et al.

Genworth Life and Annuity Insurance Company and Genworth Life Insurance Company are licensed in all states except New York.

The SecureLiving® immediate annuity series consists of single premium immediate annuities issued as individual annuity contracts or certificates associated with a group annuity contract. Features and benefits may vary by state, market and contract.

All annuity contract or rider guarantees, or annuity payout rates, are backed by the claims paying ability of the issuing insurance company. They are not backed by the insurance agency from which this annuity is purchased or any affiliates of that agency, including without limitation its affiliate broker/dealer, and none of these entities makes any

representations or guarantees regarding the claims-paying ability of the issuing insurance company.

The discussion of tax treatments in this brochure is the Genworth Financial companies' interpretation of current tax law and is not intended as tax advice. You should consult your tax professional regarding your specific situation.

Consult the immediate annuity contract for a detailed description of benefits, limitations, and restrictions.

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Insurance and annuity products:	Are not deposits.
Are not guaranteed by a bank or its affiliates.	May decrease in value.
Are not insured by the FDIC or any other federal government agency.	