

Optional Income Protection Rider Quick Reference Guide

Prepare for the unpredictable.

Designed for people who want:

- Guaranteed lifetime income withdrawals beginning as soon as the second contract year
- An income benefit base guaranteed to grow by 8% simple interest annually for 10 years or until the first income withdrawal with the opportunity for growth from increases in contract value
- Flexibility on when and how income withdrawals are taken

Availability	Available with SecureLiving® Series Index Annuities. Must be elected at issue.		
Issue Ages	55-80		
Benefit Description	Offers guaranteed annual income withdrawals starting at any time after the first contract year and continuing for the rest of your life. Income withdrawals are determined by multiplying the benefit base by the withdrawal factor at the time you take your first income withdrawal. The result of this is your annual withdrawal limit.		
Benefit Base	Equals your initial premium (and premium enhancement if applicable). During the roll-up period it will be increased by the roll-up credit and may be stepped up. Is used only to calculate the rider income withdrawals and is not a representation of the contract value or surrender value.		
Roll-up Credit	8% simple annual interest based on the roll-up base (premium plus any enhancement) during the roll-up period. Roll-up is credited daily to the benefit base. Partial year credit is given when an income withdrawal is started during the contract year.		
Benefit Base Step-up	At any time the contract value is higher than the benefit base, the benefit base will increase to the contract value.		
Withdrawal Factors Based on the age of the younger annuitant at time of first Income Withdrawal	Attained Age	For a Single Annuitant Contract	For a Spousal Joint Annuitant Contract
	55 - 59	4.75%	4.25%
	60 - 64	5.00%	4.50%
	65 - 69	5.25%	4.75%
	70 - 74	5.50%	5.00%
	75 - 79	5.75%	5.25%
	80+	6.00%	5.50%

Roll-up Period	10 years or until the first income withdrawal is taken
Benefit Base Crediting After the Roll-up Period	If income withdrawals have not started after the roll-up period, the benefit base will continue to increase by the same amount of interest credited to the contract.
Deferred Income Withdrawal	After income withdrawals have begun, if you do not take the full withdrawal limit, you may accumulate up to a total of one year's worth of income withdrawals for later use. This amount may be taken at a later date without causing an excess income withdrawal.
Benefit Reductions	<p>Prior to taking income withdrawals, any withdrawal will reduce your benefit base and roll-up base proportionally by the percentage that the withdrawal decreases the contract value.</p> <p>After starting income withdrawals, any excess income withdrawal will decrease the benefit base by the same proportion that the excess amount reduces the contract value. A new withdrawal limit will be calculated on the next contract anniversary.</p>
Spousal continuation	Yes, a spouse that is also a joint annuitant and beneficiary may continue to take income withdrawals under the rider for the rest of their life
Cancellation Policy	You may elect to terminate the rider and its charges on any contract anniversary following the surrender charge period.
Annual Fee	0.80% of the benefit base as of the end of each contract year. Deducted annually in arrears from the contract value.

Withdrawals may be taxable and a 10% federal penalty may apply to withdrawals taken before age 59 1/2.

SecureLiving® Index annuities are issued by Genworth Life and Annuity Insurance Company, Richmond, VA. Subject to policy forms ICC11GA3001, ICC11GA3002 and ICC11GA300R et al. Features may not be available in all states.

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

All guarantees are based on the claims-paying ability of Genworth Life & Annuity.

This is a brief product description. Consult the annuity contract and rider 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.	

Fixed Index Annuities issued by
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