

# SECURELIVING® FIXED ANNUITY RATES

Rate Publication. See individual rate effective dates below.

SecureLiving® Rate Saver				Effective
	ANNUAL EFFECTIVE YIELDS			Market Value Adjustment* Surrender Charges** 5 Years: 9%, 8%, 7%, 6%, 5% 7 Years: 9%, 8%, 7%, 6%, 5%, 4%, 3% Product available in all states except:
Guarantee Term	\$25,000 - \$99,999	\$100,000 - \$249,999	\$250,000 - or more	
5-Year guarantee				
7-Year guarantee				
SecureLiving® Liberty				Effective
	ANNUAL EFFECTIVE YIELDS			1 Base rate is . Year 1 may include an additional interest credit between and depending on premium amount. 2 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 Base rate is . Years 1-3 may include an additional interest credit between and depending on premium amount. 4 Base rate is . Years 1-5 may include an additional interest credit between and depending on premium amount. Surrender Charges: 6 years 9% 9% 8% 7% 6% 5% 0% Product available in all states except:
Guarantee Term	\$15,000 - \$99,999	\$100,000 - \$249,999	\$250,000 or more	
1-Year guarantee <sup>1</sup>				
Bailout Rate				
Effective yield <sup>2</sup>				
3-Year guarantee <sup>3</sup>				
Bailout Rate				
Effective yield <sup>2</sup>				
5-Year guarantee <sup>4</sup>				
Bailout Rate				
Effective yield <sup>2</sup>				
Minimum Guarantee Rates				
Years				
SecureLiving® SmartRate				Effective
	ANNUAL EFFECTIVE YIELDS			6 Year 1 may include an additional interest credit between and depending on premium amount. 7 Years 1-3 may include an additional interest credit between and depending on premium amount. 8 Years 1-5 may include an additional interest credit between and depending on premium amount. Minimum guarantee in years is . Surrender Charges: 7 years 7% 7% 7% 6% 5% 4% 3% 0% Product available in all states except:
Guarantee Term	\$15,000 - \$49,999	\$50,000 - \$99,999	\$100,000 or more	
1-Year <sup>6</sup> (Year 1)				
3-Year <sup>7</sup> (Year 1-3)				
5-Year <sup>8</sup> (Year 1-5)				
Minimum Guarantee Rates				
Years				
SecureLiving® Independence				Effective
	ANNUAL EFFECTIVE YIELDS			5 Year 1 rate may include an additional interest credit between and depending on premium amount. WA Only: Minimum guaranteed rate is years 1-6 plus an additional interest rate credit of in years 3-6. The minimum guaranteed rate will renew annually thereafter between and . Minimum guarantee in years is . Surrender Charges: 6 years 9% 9% 8% 7% 6% 5% 0% Product available in all states except:
	\$15,000 - \$49,999	\$50,000 - \$99,999	\$100,000 or more	
Year 1 Rate <sup>5</sup>				
Base Rate (Years 1 & 2)				
Minimum Guarantee Rates				
Years				

Annuities issued by

Genworth Life Insurance Company and  
 Genworth Life and Annuity Insurance Company, Richmond, Virginia

\*In addition to surrender charges, a Market Value Adjustment (MVA) will apply if withdrawals are more than the free withdrawal amount or the contract is surrendered before the end of the Guarantee Term. The MVA may increase or decrease the amount received.

\*\* Surrender Charges are based on the Guarantee Term selected when the annuity is purchased. A new surrender schedule and MVA will apply upon renewal. No surrender charges or MVA will apply during the last 30 days of each Guarantee Term. See contract for further details.

**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.

**Minimum Premiums:** The minimum premium amount for SecureLiving Liberty, Independence and SmartRate is \$15,000 for both Qualified and Non-qualified contracts. Minimum guaranteed interest rates for these products will renew annually after the specified period based on state guidelines and will be between 1% and 3%.

The minimum premium amount for SecureLiving Rate Saver is \$25,000 for both Qualified and Non-qualified contracts.

**Genworth Annuity Sales Desk: 866 498.7151**  
**Option 1, Option 1**

SecureLiving® Liberty fixed single premium deferred annuity is issued by Genworth Life Insurance Company, subject to policy form series GEC 6008 2-03 et al., Product ID: SP16.

SecureLiving® Independence fixed single premium deferred annuity is issued by Genworth Life Insurance Company, subject to policy form series GEC6008 2-03 et al., Product ID: SP6.

SecureLiving® SmartRate fixed single premium deferred annuity is issued by Genworth Life Insurance Company subject to policy form series GEC6008 2-03 et al., Product ID: SP2.

SecureLiving® Rate Saver, a fixed single premium deferred annuity with market value adjustment, is issued by Genworth Life and Annuity Insurance Company subject to policy form series ICC09GA3000 and GA3000 1109 et. al.

SecureLiving Fixed Annuities are not available in all states and markets. Features and benefits may vary by state. Ask your financial professional for details.

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

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 and Genworth Life and Annuity Insurance Company.

Genworth Life Insurance Company and Genworth Life and Annuity Insurance Company are Genworth Financial companies.

Genworth, Genworth Financial and the Genworth logo are registered service marks of Genworth Financial, Inc.

©2008-2010 Genworth Financial, Inc. All rights reserved.

**Insurance and Annuity Products:**

- **Are not** deposits.
- **Are not** guaranteed by any bank or its affiliates.
- **Are not** insured by the FDIC or any other federal government agency.
- **May** decrease in value.

