

SecureLiving® Index 7

Single Premium Fixed Index Annuity



All rates are subject to change and effective 03/19/12. For Use Only in AK, MN, MO, OR, PA, WA.

	Single Premium Amount			Minimum Renewal	
	\$25,000 - \$99,999	\$100,000 - \$249,999	\$250,000 or more	Years 1-7	Years 8+
INDEX STRATEGIES - ANNUAL CAPS AND SPECIFIED RATES					
Monthly Cap Strategy (Year 1)	1.10%	1.30%	1.40%	0.50%	0.25%
Annual Cap Strategy (Year 1)	2.10%	2.60%	2.80%	1.00%	1.00%
Performance Trigger Strategy (Year 1)	1.90%	2.40%	2.60%	1.00%	1.00%
Bailout Cap Annual Cap Strategy	1.60%	2.10%	2.30%		
FIXED RATE STRATEGIES - ANNUAL EFFECTIVE YIELD					
7 Year Fixed Strategy Available for new allocation at contract issue only.	1.05%	1.30%	1.40%	1.00%	1.00%
1 Year Fixed Strategy Not available for allocation in the first year.	1.00%	1.25%	1.35%	1.00%	1.00%

Bailout Cap

Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is less than the above bailout cap then surrender charges and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.

Surrender Charges

Contract Year	1	2	3	4	5	6	7	8
Surrender Charge	7%	6%	5%	4%	3%	2%	1%	0%

Market Value Adjustment (MVA)

In addition to surrender charges, an MVA will apply if you withdraw more than the free withdrawal amount or surrender your contract before the end of your Surrender Charge Period. The MVA is an adjustment to your withdrawal that compares the index rate¹ at the time of withdrawal with the index rate on the day prior to your effective date. The MVA may increase or decrease the amount you receive. There is no MVA after the surrender charge period.

Insurance and annuity products:

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

¹ The index rate used is the 7-Year Treasury Constant Maturity Series (7 year CMT) rates calculated by the U.S. Department of Treasury.

SecureLiving® Index 7, subject to policy form series ICC11GA3001, and ICC11GA300R et. al. Not available in all states and markets. Features and benefits may vary by state. All guarantees are based on the claims-paying ability of Genworth Life & Annuity.

Withdrawals have the effect of reducing the contract value. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59½ an additional 10% federal penalty tax.