

# 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

<b>Availability</b>	Available with SecureLiving® Series Index Annuities. Must be elected at issue.		
<b>Issue Ages</b>	55-80		
<b>Benefit Description</b>	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.		
<b>Benefit Base</b>	Equals your initial premium. 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.		
<b>Roll-up Credit</b>	8% simple annual interest based on the roll-up base (premium) 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.		
<b>Benefit Base Step-up</b> Prior to starting income withdrawals	On each contract anniversary and at the time you start income withdrawals if the contract value is higher than the benefit base, the benefit base will increase to the contract value.		
<b>Withdrawal Factors</b> 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	4.50%	4.00%
	60 - 64	4.75%	4.25%
	65 - 69	5.00%	4.50%
	70 - 74	5.25%	4.75%
	75 - 79	5.75%	5.25%
	80+	6.25%	5.75%
<b>Withdrawal Factors Enhancement</b>	0.25% will be added to the withdrawal factors below when your income withdrawals begin, if you have not taken any prior withdrawals and your income withdrawals start on or after the 10th contract anniversary.		

<b>Roll-up Period</b>	10 years or until the first income withdrawal is taken
<b>Benefit Base Crediting After the Roll-up Period</b>	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.
<b>Deferred Income Withdrawal</b>	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.
<b>Benefit Reductions</b>	<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. If you take a withdrawal from the contract that is not an Income Withdrawal beginning on or after the 10th contract anniversary, the Withdrawal Factor Enhancement will not apply.</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>
<b>Spousal continuation</b>	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
<b>Cancellation Policy</b>	You may elect to terminate the rider and its charges on any contract anniversary following the surrender charge period.
<b>Annual Fee</b>	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 59½.

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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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