

SecureLiving® Index 10 Plus Quick Reference Guide

Prepare for the unpredictable.

Designed for people who want:

- To protect retirement assets from the negative impact of an unpredictable market
- The opportunity to earn higher crediting rates than many fixed rate alternatives
- Tax deferred growth

Premium Enhancement	4% of the single premium																								
Premium Enhancement Vesting Schedule	<table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>Vested %</td> <td>5%</td> <td>10</td> <td>20</td> <td>30</td> <td>40</td> <td>50</td> <td>60</td> <td>70</td> <td>80</td> <td>90</td> <td>100</td> </tr> </tbody> </table> <p>If any withdrawal exceeds the free withdrawal amount, the portion of unvested premium enhancement associated with the withdrawal is lost.</p>	Year	1	2	3	4	5	6	7	8	9	10	11+	Vested %	5%	10	20	30	40	50	60	70	80	90	100
Year	1	2	3	4	5	6	7	8	9	10	11+														
Vested %	5%	10	20	30	40	50	60	70	80	90	100														
Issue ages	0 - 80																								
Premium	Minimum \$25,000 qualified/non-qualified Maximum \$1,000,000 without home office approval																								
Interest Crediting Strategies	You can allocate among fixed rate and index crediting strategies each contract year in increments of 1%. Allocation can only be changed on an annual basis, during the 21 calendar day period following each contract anniversary. You may only allocate into the 10 year fixed rate strategy at issue.																								
Index Crediting Strategies Using the S&P 500® Index	Annual CapMax SM Strategy Annual Cap Strategy (point to point) Monthly Cap Strategy (point to point) Performance Triggered Strategy																								
Fixed Rate Crediting Strategies	10 Year Fixed Rate Strategy - Rate renews annually at the end of the 10 year period. Only available at issue. 1 Year Fixed Rate Strategy - Rate renews annually. Not available at issue.																								
Caps/Rates	Please refer to the rate sheet for current caps and interest rates.																								
Bailout Cap Rate	During the surrender charge period, if the renewal cap for the annual cap strategy is below the bailout cap rate, you may make a partial or full surrender from the contract during the 45 day bailout window, regardless of your allocation, without surrender charge, loss of unvested premium enhancement or market value adjustment (MVA). Any partial withdrawal will reduce your annual free withdrawal amount.																								

Surrender Charge	Year	1	2	3	4	5	6	7	8	9	10	11+
	10 years	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Fees/Charges	No up front fees or sales charges (Optional Income Protection rider available for an additional charge)											
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 MVA index rate* at the time of withdrawal with the MVA 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.											
Free Withdrawals	10% of contract value each contract year beginning in year 2. For qualified contracts, required minimum distributions for the contract are permitted in all years.											
Death Benefit (prior to annuitization)	Contract value (less optional rider charges, if applicable, and in the first contract year only the unvested premium enhancement)											
Endorsement at no additional cost	Medical care facility/nursing home confinement May not be available in all states.											
Optional Riders at an additional charge	Income Protection rider can provide guaranteed lifetime withdrawals without having to annuitize the contract. May not be available in all states.											

SecureLiving® Index Single Premium Deferred Annuities are issued by Genworth Life and Annuity Insurance Company, Richmond, VA. Subject to policy forms GA3004-0711, GA302R-0612 and ICC12GA302R et al. Features may not be available in all states. In IL this product is called an Individual Modified Guaranteed Equity Index Single Premium Deferred Annuity.

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.

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

Withdrawals may be taxable and a 10% federal penalty may apply to withdrawals taken before age 59½.

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.

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Fixed Index Annuities issued by
Genworth Life and Annuity Insurance Company, Richmond, VA

Although the contract value may be affected by the performance of an index, the contract does not directly or indirectly participate in any stock or equity investment including but not limited to, any dividend payment attributable to any such stock or equity investment.

The MVA adjustment is calculated using a percentage determined by multiplying the number of whole and partial years remaining in the surrender charge period by the change in the MVA index rate since the beginning of the surrender charge period. The adjustment is limited and will never exceed (either positive or negative) the surrender charge percentage in the year that the withdrawal is taken. If the MVA index rate* has gone up, the adjustment will be negative, reducing the amount you receive. If the index rate has gone down, the adjustment will be positive, increasing the amount you receive.

*The MVA index rate used is the rate for The 10 Year Treasury Constant Maturity Series.

This is a brief product description. Consult the 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.	