

SecureLiving® Growth+ with Income Choice Rider

A Hypothetical Illustration Prepared for Valued Client

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**Individual Single Premium Deferred Annuity
Issued by Genworth Life and Annuity Insurance Company**

Fixed Index Annuity

Policy Forms GA3005-1113, GA304R-0714 et al.

SecureLiving® Growth+ with Income Choice Rider - Hypothetical Illustration

Creating Income that Lasts a Lifetime

SecureLiving® Growth+ with Income Choice Rider is a fixed index annuity that is designed to create the potential to accumulate retirement money based on changes in the index, protect your money from market losses, and generate income that is guaranteed to last a lifetime. SecureLiving Growth+ Income Choice gives you access to guaranteed income for life, beginning anytime after the first contract year.

Summary Information

Prepared for Valued Client			
Gender & Age:	Male, 60	State:	California
Premium Amount:	\$100,000	Bailout for Annual Cap:	2.45%
Tax Status:	Non-Qualified	Rider Charge:	1.10% Annually
First Income Withdrawal:	Year 2	Income Withdrawal Age:	62
Income Option Illustrated:	Increasing	Credit Enhancement:	50%

Illustrated allocations, rates and caps

Barclays US Low Volatility II ER Risk Controlled Index 5%					
Index Strategy	Allocation	Illustrated Annual Spread Rate	Guaranteed Annual Spread Rate	Illustrated Participation Rate	Guaranteed Participation Rate
Volatility Control Spread *	100%	1.40%	6.00%	100%	50%
S&P 500 Index					
Index Strategy	Allocation	Illustrated Rate	Guaranteed Rate	Illustrated Cap	Minimum Cap
Annual Cap	0%			3.45%	0.25%
Monthly Cap	0%			1.65%	0.25%
Performance Triggered	0%	2.90%	0.25%		
2-Year Trigger	0%				
Double Credit Rate		8.65%	0.25%		
Single Credit Rate		1.00%	0.25%		
Fixed					
Fixed Strategy	Allocation	Illustrated Rate	Guaranteed Rate		
1-Year	0%	1.25%	0.25%		

*Not currently available in HI and VT. Due to state regulations the Volatility Control Spread Strategy cannot be illustrated in AL, CO, IA, ME, OH, RI, UT, and WV.

This illustration assumes the index(es) chosen will repeat historical or back-tested performance and that the annuity's current non-guaranteed elements, such as caps, spreads, participation rates or other interest crediting adjustments, will not change. It is likely that the index(es) **will not** repeat historical or back-tested performance, the non-guaranteed elements **will** change, and actual values will be higher or lower than those in this illustration but will not be less than the minimum guarantees.

The values in this illustration are **not** guarantees or even estimates of the amounts you can expect from your annuity. Please review the entire Disclosure Document and Buyer's Guide provided with your Annuity Contract for more detailed information.

The illustration assumes withdrawals are deducted at the beginning of the modal period selected and that there are no excess income withdrawals. Index crediting strategies credit interest at the end of each contract year. There is no partial index credit for any withdrawal taken during the contract year or term. The rider charges are deducted at the end of each contract year or term after the crediting of any interest. All other values are shown as of the end of the period.

For a description of each of the values shown in the illustration and related definitions, please see the following section of the illustration.

SecureLiving® Growth+ with Income Choice Rider - Key Terms

This is for illustrative purposes only and is not a representation or guarantee of future performance. Below are descriptions of the terms used in this illustration.

Illustrated rates and caps - the illustration assumes that the initial rates and caps do not change. After the initial guarantee periods, we will declare new rates and caps annually which may be higher or lower than those illustrated. The illustration will include an additional rate or cap for single premiums of \$100,000 and greater as shown in the table below. The premium band is based on the single premium and the band does not adjust until the end of the surrender period. The premium band will then be based on the contract value each year. Upon renewal of rates and caps, the additional rate or cap shown below is not guaranteed to be available at each contract anniversary and may be changed or discontinued at any time.

Premium Bands	Volatility Control Spread		Annual Cap	Monthly Cap	Performance Triggered	2-Year Trigger		1-Year Fixed
	Spread	Participation				Single	Double	
\$100,000 to \$249,999	-0.50%	0.00%	0.50%	0.20%	0.50%	0.00%	2.00%	0.25%
\$250,000 and up	-0.70%	0.00%	0.70%	0.30%	0.70%	0.00%	2.50%	0.35%

Age - ages shown in the table are the assumed age at the end of each contract year.

Income withdrawals – are a benefit of the Income Choice rider, income withdrawals shown in the illustration are no greater than the withdrawal limits.

Annual credited rate - is the weighted average of each strategy's crediting rate, including the credit enhancement, for the contract year. The weighting is based on the amount of the contract value in each strategy at the beginning of the contract year, and is not adjusted for withdrawals and rider charges.

Credit Enhancement - as a benefit of the Income Choice rider, while the rider is in effect, and prior to starting income withdrawals, the index credit for any index crediting strategy and the fixed interest rate for the fixed crediting strategy will be increased by 50%, prior to crediting interest. The annual credited rate shown in the illustration includes the credit enhancement each contract year, prior to starting income withdrawals.

Contract value - is the sum of the accumulation values for each interest crediting strategy. At the start of the illustration, the contract value is equal to the single premium. Each year, the contract value will be increased by any interest credited and reduced by withdrawals and rider charges. Rider charges are deducted on the last day of the year after the crediting of any interest.

Withdrawal factor - is based on the income option you elect, whether there are single or joint annuitants, the age of the youngest annuitant at contract issue, and the number of completed contract years prior to starting income withdrawals.

Withdrawal limit - is based on the greater of the illustrated contract value or the single premium, multiplied by the withdrawal factor. The withdrawal limit shown is not guaranteed to be greater than the guaranteed withdrawal limit.

Guaranteed withdrawal limit - is based on the greater of the illustrated contract value assuming there is no index interest credit, or the single premium assuming no prior withdrawals.

Surrender value - assumes the market value adjustment (MVA) is 0. The actual surrender value may be increased or decreased by the MVA, but will never be less than the minimum guaranteed surrender value. The surrender value in this illustration is only reduced by applicable surrender charges.

Minimum surrender value - is shown in the hypothetical illustration that assumes no index interest credit. This value assumes that in addition to surrender charges and rider charges, the maximum negative MVA is applied each year during the surrender period. The minimum surrender value will never be less than the minimum guaranteed surrender value.

S&P 500® Index annual change - is the percentage change in the index as measured by comparing the index value on the last day of the contract year to the index value on the last day of the prior contract year. For the purpose of this illustration the starting value (day before contract issue) is the day before the applicable period listed.

Barclays Index 2 year change - is the two-year percentage change in the Barclays US Low Volatility II ER Risk Controlled Index 5%, known as the Barclays US Low Volatility 5% Index. The two-year percentage change is measured by comparing the index value on the last day of the two-year term to the index value on the last day of the prior two-year term. For the purpose of this illustration the initial starting index value is the day before contract issue; thereafter it is the day before the applicable period listed.

SecureLiving® Growth+ with Income Choice Rider - Key Terms

Accumulation value - the value accumulated in a specific interest crediting strategy. At the start of the illustration, the accumulation value is equal to the amount of the single premium allocated to that interest crediting strategy. Each year, the accumulation value will be increased by any interest credited and reduced by withdrawals and rider charges.

Index crediting strategy – Each strategy has its own formula and index that is used to calculate the amount of interest credited, known as the index credit. The Volatility Control Spread strategy uses the Barclays US Low Volatility II ER Risk Controlled Index 5% and all other index crediting strategies use the S&P500® Index.

This illustration is based on historical experience of the S&P 500® Index and hypothetical back-tested performance of the Barclays US Low Volatility 5% Index.

Important Information Regarding Back-Tested Performance of the Barclays US Low Volatility II ER Risk Controlled Index 5%. The inception date of the Barclays US Low Volatility 5% Index was August 11, 2015. The illustration data related to time periods prior to the inception of this index is back-tested and provided by Barclays. ***The back-tested performance shown is hypothetical and not actual historical performance since it pre-dates the inception of the index.*** It reflects calculations that apply the index methodology and selection of index components in a simulated analysis to assess how the index may have performed prior to its start date. A limitation of using back-tested information is that the calculation is generally prepared with the benefit of hindsight. No hypothetical record can completely account for the impact of financial risk in actual trading and past performance is not a guarantee of future results.

Volatility Control Spread strategy - credits any interest at the end of the two-year period, called a term, based on changes in the Barclays US Low Volatility 5% Index. The amount of interest credited is based on the index change for the term, less an annual spread rate for each year of the term with the result then multiplied by a participation rate. The index credit percentage will never be less than zero. The annual spread rate is declared for each term and will never be greater than 6%. The participation rate is declared for each term and will never be less than 50%.

Notwithstanding the provision of the Interest Crediting Strategies section of the Contract stating that a specific Interest Crediting Strategy can be discontinued after the surrender charge period, this Volatility Control Spread Strategy may be discontinued at the end of any Term, including during the surrender charge period. We will provide written notice prior to any discontinuance. If the Volatility Control Spread Strategy is no longer available, you will be required to reallocate to any existing strategy that permits reallocations.

Annual cap strategy - index credit is based on the annual percentage change in the S&P 500® index, but will never be more than the annual cap. The annual cap is guaranteed for one year and renews each contract year. The renewal cap will never be less than 0.25% for the first 10 years and 0.25% thereafter.

Monthly cap strategy - index credit is based on the sum of the 12 monthly percentage changes of the index value for the contract year. Each positive monthly percentage change is limited to the monthly cap. However, negative monthly changes are not limited and are fully reflected in the calculation of the annual index credit. The monthly cap is guaranteed for one contract year and renews each contract year. The renewal cap will never be less than 0.25% for the first 10 years and 0.25% thereafter.

Performance triggered strategy - credits interest if the S&P 500® index value at the end of the contract year is greater than or equal to the index value at the beginning of the contract year. If interest is credited, the index credit will be equal to the specified rate. The specified rate is guaranteed for one contract year. The renewal specified rate will never be less than 0.25% for the first 10 years and 0.25% thereafter.

2-Year trigger strategy - credits interest at the end of a two-year period called a term. The amount of interest credited is based on the number of positive contract years during that term. A positive contract year is one where the ending S&P 500® index value is greater than or equal to the starting index value for that contract year. At the beginning of each term, we will declare a double credit rate for two positive contract years and may declare a single credit rate for one positive contract year. In terms where there are no positive contract years the credit rate will not be less than zero. At the end of the two-year term, the index credit percentage will correspond to a declared rate for the number of positive contract years realized. The double credit rate for any renewal term will never be less than 0.25%.

1-Year fixed strategy – Interest is credited at a fixed rate for the initial guarantee term of one year. Interest is credited daily. After the first year, the interest rate renews each contract year but will never be less than 0.25%.

SecureLiving® Growth+ with Income Choice Rider - Hypothetical Illustration

Hypothetical Illustration that Assumes No Index Interest Credit

The table below shows how your income withdrawals would look beginning in year 2 assuming guaranteed values and zero earned index credits. Only interest that is guaranteed from the fixed rate strategy allocation is shown, including the 50% interest credit enhancement that is credited until income withdrawals begin. The withdrawal limit is based on the greater of contract value or your single premium amount, minus prior withdrawals. The death benefit is the greater of contract value less any applicable rider charges or the minimum guaranteed surrender value.

Completed Contract Year	Age	Income Withdrawals	Annual Credited Rate	Contract Value	Withdrawal Factor	Guaranteed Withdrawal Limit	Minimum Surrender Value
1	61	\$0	0.00%	\$98,900	4.15%	\$4,150	\$88,375
2	62	\$4,150	0.00%	\$93,650	4.15%	\$4,150	\$85,067
3	63	\$4,150	0.00%	\$88,400	4.15%	\$4,150	\$81,726
4	64	\$4,150	0.00%	\$83,150	4.15%	\$4,150	\$78,352
5	65	\$4,150	0.00%	\$77,900	4.15%	\$4,150	\$74,944
6	66	\$4,150	0.00%	\$72,650	4.15%	\$4,150	\$71,502
7	67	\$4,150	0.00%	\$67,400	4.15%	\$4,150	\$68,026
8	68	\$4,150	0.00%	\$62,150	4.15%	\$4,150	\$64,514
9	69	\$4,150	0.00%	\$56,900	4.15%	\$4,150	\$60,968
10	70	\$4,150	0.00%	\$51,650	4.15%	\$4,150	\$57,386
11	71	\$4,150	0.00%	\$46,400	4.15%	\$4,150	\$53,769
12	72	\$4,150	0.00%	\$41,150	4.15%	\$4,150	\$50,115
13	73	\$4,150	0.00%	\$35,900	4.15%	\$4,150	\$46,424
14	74	\$4,150	0.00%	\$30,650	4.15%	\$4,150	\$42,697
15	75	\$4,150	0.00%	\$25,400	4.15%	\$4,150	\$38,933
16	76	\$4,150	0.00%	\$20,150	4.15%	\$4,150	\$35,130
17	77	\$4,150	0.00%	\$14,900	4.15%	\$4,150	\$31,290
18	78	\$4,150	0.00%	\$9,650	4.15%	\$4,150	\$27,412
19	79	\$4,150	0.00%	\$4,400	4.15%	\$4,150	\$23,494
20	80	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
21	81	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
22	82	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
23	83	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
24	84	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
25	85	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
26	86	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
27	87	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
28	88	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
29	89	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
30	90	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
31	91	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
32	92	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
33	93	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
34	94	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
35	95	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
40	100	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
50	110	\$4,150	0.00%	\$0	4.15%	\$4,150	\$0
Total:		\$203,350					

SecureLiving® Growth+ with Income Choice Rider - Hypothetical Illustration

Hypothetical Illustration - Most Recent 10 Calendar Years

The table below shows how your income withdrawals might have looked beginning in year 2 with annual income withdrawals. The annual credited rate is based on the allocations chosen, and uses current caps and rates plus the 50% interest credit enhancement until income withdrawals begin. The indexed interest is based on actual performance during the most recent 10-year period for the first 10 years. In all later years we repeat the index performance from the first 10-year period.

Completed Contract Year	Age	Income Withdrawals	Barclays Index 2 Year Change	Annual Credited Rate	Contract Value	Withdrawal Factor	Withdrawal Limit	Surrender Value
1	61	\$0		0.00%	\$98,900	4.15%	\$4,150	\$89,999
2	62	\$4,150	9.33%	6.53%	\$99,837	4.15%	\$4,421	\$92,309
3	63	\$4,421		0.00%	\$94,316	4.15%	\$4,421	\$88,103
4	64	\$4,421	-6.88%	0.00%	\$88,795	4.15%	\$4,421	\$83,768
5	65	\$4,421		0.00%	\$83,274	4.15%	\$4,421	\$79,333
6	66	\$4,421	11.74%	8.94%	\$84,803	4.15%	\$4,816	\$81,567
7	67	\$4,816		0.00%	\$78,887	4.15%	\$4,816	\$76,630
8	68	\$4,816	9.10%	6.30%	\$77,637	4.15%	\$5,120	\$76,146
9	69	\$5,120		0.00%	\$71,418	4.15%	\$5,120	\$70,730
10	70	\$5,120	21.59%	18.79%	\$77,652	4.15%	\$6,081	\$77,652
11	71	\$6,081		0.00%	\$70,471	4.15%	\$6,081	\$70,471
12	72	\$6,081	9.33%	5.53%	\$66,850	4.15%	\$6,418	\$66,850
13	73	\$6,418		0.00%	\$59,332	4.15%	\$6,418	\$59,332
14	74	\$6,418	-6.88%	0.00%	\$51,814	4.15%	\$6,418	\$51,814
15	75	\$6,418		0.00%	\$44,297	4.15%	\$6,418	\$44,297
16	76	\$6,418	11.74%	7.94%	\$39,787	4.15%	\$6,927	\$39,787
17	77	\$6,927		0.00%	\$31,760	4.15%	\$6,927	\$31,760
18	78	\$6,927	9.10%	5.30%	\$25,048	4.15%	\$7,295	\$25,048
19	79	\$7,295		0.00%	\$16,654	4.15%	\$7,295	\$16,654
20	80	\$7,295	21.59%	17.79%	\$9,924	4.15%	\$8,592	\$9,924
21	81	\$8,592		0.00%	\$232	4.15%	\$8,592	\$232
22	82	\$8,592	9.33%	5.53%	\$0	4.15%	\$9,067	\$0
23	83	\$9,067		0.00%	\$0	4.15%	\$9,067	\$0
24	84	\$9,067	-6.88%	0.00%	\$0	4.15%	\$9,067	\$0
25	85	\$9,067		0.00%	\$0	4.15%	\$9,067	\$0
26	86	\$9,067	11.74%	7.94%	\$0	4.15%	\$9,787	\$0
27	87	\$9,787		0.00%	\$0	4.15%	\$9,787	\$0
28	88	\$9,787	9.10%	5.30%	\$0	4.15%	\$10,306	\$0
29	89	\$10,306		0.00%	\$0	4.15%	\$10,306	\$0
30	90	\$10,306	21.59%	17.79%	\$0	4.15%	\$12,139	\$0
31	91	\$12,139		0.00%	\$0	4.15%	\$12,139	\$0
32	92	\$12,139	9.33%	5.53%	\$0	4.15%	\$12,810	\$0
33	93	\$12,810		0.00%	\$0	4.15%	\$12,810	\$0
34	94	\$12,810	-6.88%	0.00%	\$0	4.15%	\$12,810	\$0
35	95	\$12,810		0.00%	\$0	4.15%	\$12,810	\$0
40	100	\$14,560	21.59%	17.79%	\$0	4.15%	\$17,150	\$0
50	110	\$20,571	21.59%	17.79%	\$0	4.15%	\$24,229	\$0

Total: \$520,818

SecureLiving® Growth+ with Income Choice Rider - Hypothetical Illustration

Hypothetical Illustration - Most Recent 10 Calendar Years Assumes that no income withdrawals have been taken.

The table below shows how your withdrawal limit grows based on the withdrawal factor and contract value while you defer taking income withdrawals. The annual credited rate is based on the allocations chosen and uses current caps and rates plus the 50% interest credit enhancement. The index performance is based on the most recent 10-year period for the first 10 years. In all later years we repeat the index performance from the first 10-year period.

Completed Contract Year	Age	Barclays Index 2 Year Change	Annual Credited Rate	Contract Value	Withdrawal Factor	Withdrawal Limit
1	61		0.00%	\$98,900	4.15%	\$4,150
2	62	9.33%	9.79%	\$107,392	4.50%	\$4,833
3	63		0.00%	\$106,211	4.85%	\$5,151
4	64	-6.88%	0.00%	\$105,042	5.20%	\$5,462
5	65		0.00%	\$103,887	5.55%	\$5,766
6	66	11.74%	13.41%	\$116,524	6.00%	\$6,991
7	67		0.00%	\$115,242	6.45%	\$7,433
8	68	9.10%	9.45%	\$124,746	6.90%	\$8,607
9	69		0.00%	\$123,374	7.35%	\$9,068
10	70	21.59%	28.18%	\$156,399	7.80%	\$12,199
11	71		0.00%	\$154,679	8.25%	\$12,761
12	72	9.33%	9.79%	\$167,960	8.70%	\$14,613
13	73		0.00%	\$166,112	9.15%	\$15,199
14	74	-6.88%	0.00%	\$164,285	9.60%	\$15,771
15	75		0.00%	\$162,478	10.05%	\$16,329
16	76	11.74%	13.41%	\$182,242	10.50%	\$19,135
17	77		0.00%	\$180,237	10.95%	\$19,736
18	78	9.10%	9.45%	\$195,101	11.40%	\$22,242
19	79		0.00%	\$192,955	11.85%	\$22,865
20	80	21.59%	28.18%	\$244,606	12.30%	\$30,087
21	81		0.00%	\$241,916	12.75%	\$30,844
22	82	9.33%	9.79%	\$262,687	13.20%	\$34,675
23	83		0.00%	\$259,798	13.65%	\$35,462
24	84	-6.88%	0.00%	\$256,940	14.10%	\$36,229
25	85		0.00%	\$254,114	14.55%	\$36,974
26	86	11.74%	14.01%	\$286,532	15.00%	\$42,980
27	87		0.00%	\$283,381	15.45%	\$43,782
28	88	9.10%	10.05%	\$308,432	15.90%	\$49,041
29	89		0.00%	\$305,039	16.35%	\$49,874
30	90	21.59%	28.78%	\$388,504	16.80%	\$65,269
31	91		0.00%	\$384,230	17.25%	\$66,280
32	92	9.33%	10.39%	\$419,502	17.70%	\$74,252
33	93		0.00%	\$414,888	18.15%	\$75,302
34	94	-6.88%	0.00%	\$410,324	18.60%	\$76,320
35	95		0.00%	\$405,810	19.05%	\$77,307

SecureLiving® Growth+ with Income Choice Rider - Historical Periods

Hypothetical Illustration - Historical Periods Comparison Based On Barclays US Low Volatility 5% Index

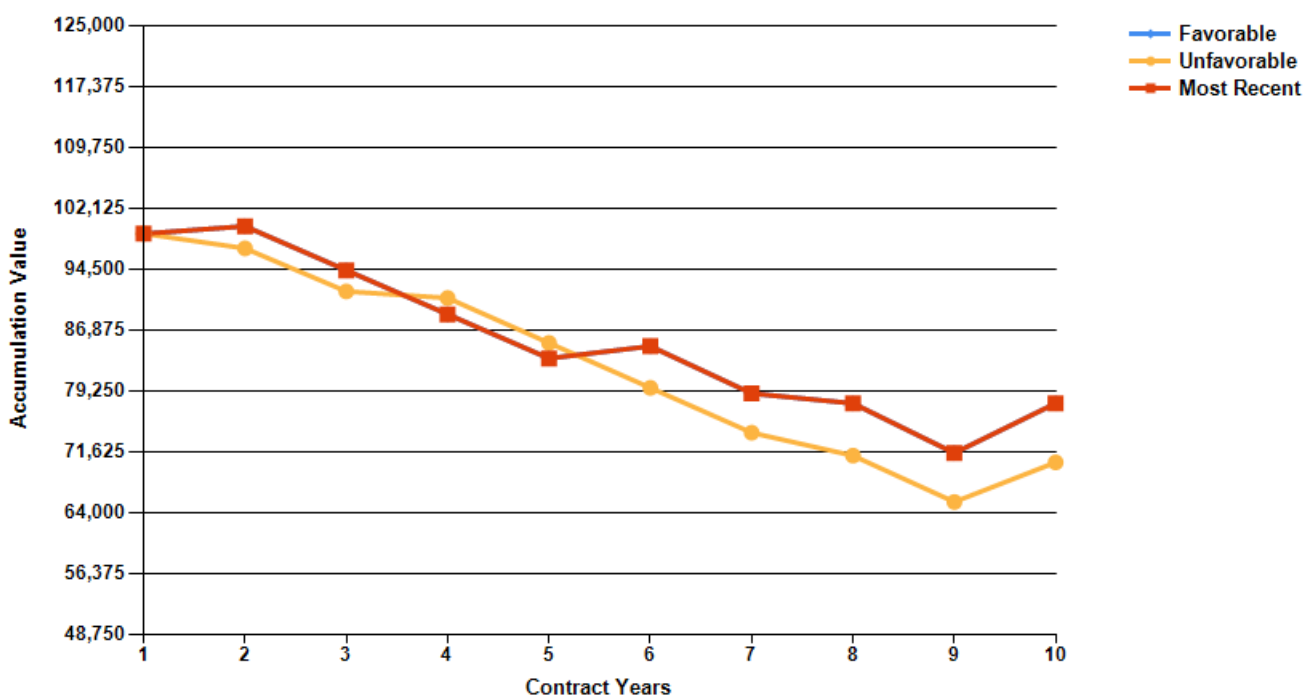
Volatility Control Spread Strategy

Annual Spread Rate: 1.40%
 Participation Rate: 100%
 Allocation: 100%

The table below shows how your contract might have looked for three different scenarios during a 12-year period based on the back-tested performance of the Barclays US Low Volatility 5% index during that time. The Favorable and Unfavorable Periods reflect the back-tested performance of the index for a continuous period of 10 calendar years each, out of the last 12 calendar years beginning on 12/31/2003 and ending on 12/31/2014, that would result in the greatest percentage change of the index (The Favorable Index Period) and the lowest percentage change of the index (The Unfavorable Index Period). The third scenario uses the back-tested index performance of the most recent 10 calendar years. The illustration below is based on the percent allocated to the strategy chosen and uses current caps and rates plus the 50% interest credit enhancement until income withdrawals begin.

Contract Year End	Favorable Index Period From 12/31/2005 to 12/31/2014 Annual Effective Rate: 3.90%			Unfavorable Index Period From 12/31/2004 to 12/31/2013 Annual Effective Rate: 2.93%			Most Recent Index Period From 12/31/2005 to 12/31/2014 Annual Effective Rate: 3.90%		
	Income Withdrawals	Interest Rate	Accumulation Value	Income Withdrawals	Interest Rate	Accumulation Value	Income Withdrawals	Interest Rate	Accumulation Value
1	\$0	0.00%	\$98,900	\$0	0.00%	\$98,900	\$0	0.00%	\$98,900
2	\$4,150	6.53%	\$99,837	\$4,150	3.60%	\$97,065	\$4,150	6.53%	\$99,837
3	\$4,421	0.00%	\$94,316	\$4,300	0.00%	\$91,665	\$4,421	0.00%	\$94,316
4	\$4,421	0.00%	\$88,795	\$4,300	5.23%	\$90,839	\$4,421	0.00%	\$88,795
5	\$4,421	0.00%	\$83,274	\$4,525	0.00%	\$85,214	\$4,421	0.00%	\$83,274
6	\$4,421	8.94%	\$84,803	\$4,525	0.00%	\$79,590	\$4,421	8.94%	\$84,803
7	\$4,816	0.00%	\$78,887	\$4,525	0.00%	\$73,965	\$4,816	0.00%	\$78,887
8	\$4,816	6.30%	\$77,637	\$4,525	3.96%	\$71,089	\$4,816	6.30%	\$77,637
9	\$5,120	0.00%	\$71,418	\$4,704	0.00%	\$65,285	\$5,120	0.00%	\$71,418
10	\$5,120	18.79%	\$77,652	\$4,704	17.78%	\$70,252	\$5,120	18.79%	\$77,652

Historical Periods Comparison - Accumulation Value



SecureLiving® Growth+ with Income Choice Rider - Hypothetical Illustration

Market Value Adjustment (MVA) Demonstration

Market Value Adjustment (MVA) - If you make a withdrawal in excess of the free withdrawal amount or surrender your contract before the end of the surrender period, the amount you receive may be increased or decreased by an MVA. The MVA is an adjustment that compares the MVA index rate at the time of withdrawal with the MVA index rate when your contract was issued. The MVA index rates are based on the 10-Year Treasury Constant Maturity Series (10 year CMT) rates calculated by the U.S. Department of Treasury.

If the MVA index rate has increased since you purchased the annuity, the MVA will likely decrease the amount you receive. If the MVA index rate has decreased, the MVA will likely increase the amount you receive. There is no MVA after the surrender period or on the Death Benefit.

The hypothetical example shown below is designed to demonstrate the potential impact of an MVA upon surrender of the contract prior to the end of the surrender charge period. The example shows the impact of the MVA on the surrender value at the end of each contract year for both a 2% increase and 2% decrease in the MVA index rate. The example assumes the contract was purchased with \$100,000 Single Premium and was credited 3% each contract year and there were no withdrawals.

Completed Contract Year	Hypothetical Contract Value	Hypothetical Surrender Value		
		No Change in MVA Index Rate	2% Increase in MVA Index Rate	2% Decrease in MVA Index Rate
1	\$101,867	\$93,616	\$88,375	\$98,857
2	\$103,769	\$96,297	\$89,259	\$103,336
3	\$105,706	\$99,047	\$92,387	\$105,706
4	\$107,680	\$101,865	\$96,050	\$107,680
5	\$109,690	\$104,754	\$99,818	\$109,690
6	\$111,738	\$107,715	\$103,693	\$111,738
7	\$113,824	\$110,751	\$107,678	\$113,824
8	\$115,949	\$113,862	\$111,775	\$115,949
9	\$118,114	\$117,051	\$115,988	\$118,114
10	\$120,319	\$120,319	\$120,319	\$120,319

* Chart assumes a constant 3% growth of the contract value.

SecureLiving® Growth+ with Income Choice Rider - Disclosures

This is a product summary. Please refer to the contract and product disclosure material for a more complete and detailed explanation of benefits, limitations, and restrictions. The contract terms and provisions will prevail.

Annuity contracts are long-term financial products and are not appropriate for money necessary to meet short-term obligations.

All guarantees are based on the claims-paying ability of Genworth Life and Annuity Insurance Company.

The discussion of tax treatments in this material is Genworth's interpretation of current tax law, and is not intended as tax advice. Consult your contract and your tax professional regarding your specific situation. Withdrawals may be taxable, and a 10% federal penalty may apply to withdrawals taken before age 59½.

Premium tax rates and rules vary by state and may change. We reserve the right to deduct any such tax either from your Single Premium payment when received or from benefits when later paid. Benefits include income payments and payments resulting from a withdrawal, surrender or death.

Neither Barclays Bank PLC, Barclays Capital Inc., nor any affiliate (collectively "Barclays") is the issuer or producer of Genworth Life and Annuity Insurance Company ("GLAIC") fixed index annuity products and Barclays has no responsibilities, obligations or duties to purchasers of such products. The Barclays US Low Volatility II ER Risk Controlled Index 5% is a trademark owned by Barclays Bank PLC or Barclays Capital Inc., and licensed for use by Genworth Life and Annuity Insurance Company as the Issuer of fixed index annuity products. The Barclays US Low Volatility II ER Risk Controlled Index 5% is calculated and maintained by Barclays Risk Analytics and Index Solutions Limited, a wholly-owned subsidiary of Barclays Bank PLC. While GLAIC may for itself execute transaction(s) with Barclays in or relating to the Barclays US Low Volatility II ER Risk Controlled Index 5% in connection with fixed index annuity products purchasers acquire from GLAIC, purchasers neither acquire any interest in Barclays US Low Volatility II ER Risk Controlled Index 5% nor enter into any relationship of any kind whatsoever with Barclays upon purchasing a GLAIC fixed index annuity. The GLAIC fixed index annuity products are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the GLAIC fixed index annuity or use of the Barclays US Low Volatility II ER Risk Controlled Index 5% or any data included therein. Barclays shall not be liable in any way to the Issuer, purchasers or to other third parties in respect of the use or accuracy of the Barclays US Low Volatility II ER Risk Controlled Index 5% or any data included therein.

Notwithstanding the provision of the Interest Crediting Strategies section of the Contract stating that a specific Interest Crediting Strategy can be discontinued after the surrender charge period, this Volatility Control Spread Strategy may be discontinued at the end of any Term, including during the surrender charge period. We will provide written notice prior to any discontinuance. If the Volatility Control Spread Strategy is no longer available, you will be required to reallocate to any existing strategy that permits reallocations.

The S&P 500® index is a product of S&P Dow Jones Indices LLC ("SPDJI") and has been licensed for use by Genworth Life and Annuity Insurance Company, hereinafter referred to as "Licensee". Standard & Poor's®, S&P®, and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Licensee. Licensee Fixed Index Annuity Product(s) are not sponsored, endorsed, sold or promoted by SPDJI, S&P, or their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® index.

Although the contract value may be affected by the performance of an index, the contract is not a security and 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 MVA will never cause the surrender value to be greater than the contract value or be less than the minimum guaranteed surrender value. If the MVA index rate has gone up, the adjustment will be negative, reducing the amount you receive. If the MVA index rate has gone down, the adjustment will be positive, increasing the amount you receive. The MVA index rates are based on the 10-Year Treasury Constant Maturity Series (10 year CMT) rates calculated by the U.S. Department of Treasury.

SecureLiving Growth+ Individual Single Premium Deferred Annuity With Market Value Adjustment And Optional Indexed Interest Crediting is issued by Genworth Life and Annuity Insurance Company, Richmond, VA, policy form series GA3005-1113, GA304R-0714 et al.

Products and/or riders may not be available in all states or markets. Features and benefits may also vary by state or market. Check with your representative for state availability and limitations.

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.	

Client Input Summary

Company: Genworth Life and Annuity Insurance Company
Product: SecureLiving Growth+ with Income Choice

January 4, 2016
6.152.0, 6.53.281b

Quote Information

Annuitant

Name	Valued Client
Date of Birth	01/01/1956
Issue Age	60
Gender	Male
State	California

Joint Annuitant

Joint Annuitant	No
Name	
Date of Birth	
Issue Age	
Gender	

Company	Genworth Life and Annuity Insurance Company
Volatility Control Spread	100
Annual Cap	0
Monthly Cap	0
Performance Triggered	0
2-Year Trigger	0
1-Year Fixed Rate	0
Total Allocation - MUST EQUAL 100%	100%
Solve For	Income Payment
Premium	100000.00
Desired Income Payment	
Frequency	Annual
Years Until Income Payments Begin:	1
Income Option	Increasing
Free Withdrawal Type	No Withdrawal
Print Income Comparison Supplement	No
Qualified	No
IRA	
Years to Print	35

Agent Info

Agent Name	David Novak
Office Name	Annuityeducator.com
Address Line 1	
Address Line 2	

Client Input Summary

Company: Genworth Life and Annuity Insurance Company
Product: SecureLiving Growth+ with Income Choice

January 4, 2016
6.152.0, 6.53.281b

Agent Info - Cont'd

City

State

Zip Code

Agent Email

California