



Genworth®
Financial

SECURELIVING® RATE SAVER

All rates are effective as of 08/25/10 and are subject to change.

*A Fixed Single
Premium Deferred
Annuity With Market
Value Adjustment
Issued By
Genworth Life and
Annuity Insurance
Company
Richmond, VA*

	Single Premium Amount		
	\$25,000 - \$99,999	\$100,000 - \$249,999	\$250,000 or more
5-Year Guarantee	2.40%	2.60%	2.70%
7-Year Guarantee	3.15%	3.35%	3.45%

Surrender charges are based on the Guarantee Term selected when you purchase the annuity.

Surrender Charges*

5 Years: 9%, 8%, 7%, 6%, 5%

7 Years: 9%, 8%, 7%, 6%, 5%, 4%, 3%

In addition to surrender charges, a Market Value Adjustment (MVA) will apply if you withdraw more than the free withdrawal amount or surrender your contract before the end of your Guarantee Term.

**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.*

Product available in all states except: CA, DE, NY and OR



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

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

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

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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.