

All rates are as of _____ and are subject to change.

ANNUAL EFFECTIVE YIELDS

Single Premium Amount

Initial Guaranteed Period

5-Year	
7-Year	

SecureLiving[®] Rate Saver fixed single premium fixed deferred annuity with market value adjustment (MVA) is issued by Genworth Life & Annuity Insurance Company, subject to policy form series GA3000 11/09 et al. and ICC09GA3000 11/09 et al., Product ID: SP6. Not available in all states and markets. Features and benefits may vary by state.

This 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.

Minimum Guaranteed Rate Upon Renewal

Surrender Charges

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

INITIAL GUARANTEED PERIOD	___	1	2	3	4	5	6	7+
SURRENDER CHARGE	___							
SURRENDER CHARGE	___							

Insurance and annuity products:

- Are not deposits. • Are not guaranteed.
- Are not insured by the FDIC or any other federal government agency.
- May decrease in value.

Access To Your Money

Your free withdrawal amount is the greater of:

- The last 12 months of interest (minus any prior withdrawals in that period), or
- For qualified contracts, the required minimum distribution under federal tax law.

Interest credited may be taken systematically in equal amounts of at least \$100 on a monthly, quarterly, semi-annual or annual basis.

Market Value Adjustment

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 Guarantee Term. The MVA is an adjustment to your withdrawal that compares the index rate² at the time of withdrawal with the index rate at the beginning of your Guarantee Term. The MVA may increase or decrease the amount you receive. There is no MVA during the last 30 days of each Guarantee Term.

Medical Care Facility/Nursing Home Waiver

See contract for additional information.

Genworth Life and Annuity Insurance Company is a Genworth Financial Company.

¹ 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.

² The index rate used is the rate for The Treasury Constant Maturity Series for the number of years in the current Guarantee Term.

State Exceptions