

SECURELIVING® FIXED ANNUITY RATES

Rate Publication. See individual rate effective dates below.

SecureLiving® Rate Saver				Effective
	ANNUAL EFFECTIVE YIELDS			Market Value Adjustment* Surrender Charges** 5 Years: 9%, 8%, 7%, 6%, 5% 7 Years: 9%, 8%, 7%, 6%, 5%, 4%, 3% Product available in all states except:
Guarantee Term	\$25,000 - \$99,999	\$100,000 - \$249,999	\$250,000 - or more	
5-Year guarantee				
7-Year guarantee				
SecureLiving® Liberty				Effective
	ANNUAL EFFECTIVE YIELDS			1 Base rate is . Year 1 may include an additional interest credit between and depending on premium amount. 2 Effective yield is calculated over a 6 year period, using the initial guaranteed rate and the bailout rate for the remaining years during the surrender period. 3 Base rate is . Years 1-3 may include an additional interest credit between and depending on premium amount. 4 Base rate is . Years 1-5 may include an additional interest credit between and depending on premium amount. Surrender Charges: 6 years 9% 9% 8% 7% 6% 5% 0% Product available in all states except:
Guarantee Term	\$15,000 - \$99,999	\$100,000 - \$249,999	\$250,000 or more	
1-Year guarantee ¹				
Bailout Rate				
Effective yield ²				
3-Year guarantee ³				
Bailout Rate				
Effective yield ²				
5-Year guarantee ⁴				
Bailout Rate				
Effective yield ²				
Minimum Guarantee Rates				
Years				
SecureLiving® SmartRate				Effective
	ANNUAL EFFECTIVE YIELDS			6 Year 1 may include an additional interest credit between and depending on premium amount. 7 Years 1-3 may include an additional interest credit between and depending on premium amount. 8 Years 1-5 may include an additional interest credit between and depending on premium amount. Minimum guarantee in years is . Surrender Charges: 7 years 7% 7% 7% 6% 5% 4% 3% 0% Product available in all states except:
Guarantee Term	\$15,000 - \$49,999	\$50,000 - \$99,999	\$100,000 or more	
1-Year ⁶ (Year 1)				
3-Year ⁷ (Year 1-3)				
5-Year ⁸ (Year 1-5)				
Minimum Guarantee Rates				
Years				
SecureLiving® Independence				Effective
	ANNUAL EFFECTIVE YIELDS			5 Year 1 rate may include an additional interest credit between and depending on premium amount. WA Only: Minimum guaranteed rate is years 1-6 plus an additional interest rate credit of in years 3-6. The minimum guaranteed rate will renew annually thereafter between and . Minimum guarantee in years is . Surrender Charges: 6 years 9% 9% 8% 7% 6% 5% 0% Product available in all states except:
	\$15,000 - \$49,999	\$50,000 - \$99,999	\$100,000 or more	
Year 1 Rate ⁵				
Base Rate (Years 1 & 2)				
Minimum Guarantee Rates				
Years				

Annuities issued by

Genworth Life Insurance Company and
 Genworth Life and Annuity Insurance Company, Richmond, Virginia

*In addition to surrender charges, a Market Value Adjustment (MVA) will apply if withdrawals are more than the free withdrawal amount or the contract is surrendered before the end of the Guarantee Term. The MVA may increase or decrease the amount received.

** Surrender Charges are based on the Guarantee Term selected when the annuity is purchased. 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.

Bailout Rate: If the renewal rate after the initial guaranteed period is less than the Bailout Rate, surrender charges will not apply to amounts withdrawn during the first 45 days of the contract year. The Bailout Rate is not a guaranteed renewal rate. Renewal rates after the initial guaranteed period could be higher or lower than the Bailout Rate.

Minimum Premiums: The minimum premium amount for SecureLiving Liberty, Independence and SmartRate is \$15,000 for both Qualified and Non-qualified contracts. Minimum guaranteed interest rates for these products will renew annually after the specified period based on state guidelines and will be between 1% and 3%.

The minimum premium amount for SecureLiving Rate Saver is \$25,000 for both Qualified and Non-qualified contracts.

Genworth Annuity Sales Desk: 866 498.7151
Option 1, Option 1

SecureLiving® Liberty fixed single premium deferred annuity is issued by Genworth Life Insurance Company, subject to policy form series GEC 6008 2-03 et al., Product ID: SP16.

SecureLiving® Independence fixed single premium deferred annuity is issued by Genworth Life Insurance Company, subject to policy form series GEC6008 2-03 et al., Product ID: SP6.

SecureLiving® SmartRate fixed single premium deferred annuity is issued by Genworth Life Insurance Company subject to policy form series GEC6008 2-03 et al., Product ID: SP2.

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

SecureLiving Fixed Annuities are not available in all states and markets. Features and benefits may vary by state. Ask your financial professional for details.

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

Fixed annuities are long-term contracts designed for retirement purposes. 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.

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

Genworth Life Insurance Company and Genworth Life and Annuity Insurance Company are Genworth Financial companies.

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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.



SecureLiving® Index 7 Fixed Index Annuity



All rates are as of 12/12/11
and are subject to change.

Annual Caps and Specified Rates

Index Strategies	\$25,000- \$99,999	\$100,000- \$249,999	\$250,000 or more	Minimum Renewal	
				Years 1-7	Years 8+
Monthly Cap Strategy (Year 1)	1.65%	1.85%	1.95%	0.50%	0.25%
Annual Cap Strategy (Year 1)	3.50%	4.00%	4.20%	1.00%	1.00%
Performance Trigger Strategy (Year 1)	3.00%	3.50%	3.70%	1.00%	1.00%

Bailout Cap

Annual Cap Strategy	\$25,000- \$99,999	\$100,000- \$249,999	\$250,000 or more
Annual Cap Strategy	3.10%	3.10%	3.10%

Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is **less than** the above bailout cap then surrender charges and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.

Annual Effective Yield

Fixed Rate Strategies	\$25,000- \$99,999	\$100,000- \$249,999	\$250,000 or more	Minimum Renewal	
				Years 1-7	Years 8+
7 Year Fixed Strategy Available for new allocation at contract issue only.	1.75%	2.00%	2.10%	1.00%	1.00%
1 Year Fixed Strategy Not available for allocation in the first year.	1.50%	1.75%	1.85%	1.00%	1.00%

Surrender Charges: 7 Years

Year	1	2	3	4	5	6	7	8+
	9%	9%	8%	7%	6%	5%	4%	0%

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 index rate¹ at the time of withdrawal with the 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.

¹ The index rate used is the 7-Year Treasury Constant Maturity Series (7 year CMT) rates calculated by the U.S. Department of Treasury.

SecureLiving® Index 7. Subject to policy forms GA3003-0711 and GA300R-0511 et. al. Genworth Life and Annuity Insurance Company is licensed in all states except New York. Features may not be available in all states.

All guarantees are based on the claims-paying ability of Genworth Life & Annuity.

Withdrawals may be taxable and a 10% federal penalty may apply to withdrawals taken before age 59 1/2.

Insurance and annuity products:	
Are not deposits.	May decrease in value.
Are not guaranteed by a bank or its affiliates.	
Are not insured by the FDIC or any other federal government agency.	

SecureLiving® Index 10 Plus Fixed Index Annuity



All rates are as of 12/12/11
and are subject to change.

Annual Caps and Specified Rates

Index Strategies	\$25,000- \$99,999	\$100,000- \$249,999	\$250,000 or more	Minimum Renewal	
				Years 1-10	Years 11+
Monthly Cap Strategy (Year 1)	1.50%	1.70%	1.80%	0.50%	0.25%
Annual Cap Strategy (Year 1)	2.50%	3.00%	3.20%	1.00%	1.00%
Performance Trigger Strategy (Year 1)	2.00%	2.50%	2.70%	1.00%	1.00%

Bailout Cap

Annual Cap Strategy	2.10%	2.10%	2.10%
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Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is **less than** the above bailout cap then surrender charges, loss of invested premium enhancement and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.

Annual Effective Yield

Fixed Rate Strategies	\$25,000- \$99,999	\$100,000- \$249,999	\$250,000 or more	Minimum Renewal	
				Years 1-10	Years 11+
10-Year Fixed Strategy Available for new allocation at contract issue only.	1.25%	1.50%	1.60%	1.00%	1.00%
1-Year Fixed Strategy Not available for allocation in the first year.	1.00%	1.25%	1.35%	1.00%	1.00%

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%

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 index rate¹ at the time of withdrawal with the 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.

¹ The index rate used is the 10-Year Treasury Constant Maturity Series (10 year CMT) rates calculated by the U.S. Department of Treasury.

SecureLiving® Index 10 Plus. Subject to policy forms GA3004-0711 and GA300R-0511 et. al. Genworth Life and Annuity Insurance Company is licensed in all states except New York. Features may not be available in all states.

All guarantees are based on the claims-paying ability of Genworth Life & Annuity.

Withdrawals may be taxable and a 10% federal penalty may apply to withdrawals taken before age 59 1/2.

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126686 12/12/11 Issued by Genworth Life and Annuity Insurance Company, Richmond, VA

Insurance and annuity products:

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Are not insured by the FDIC or any other federal government agency.	

SecureLiving® Index 7

Single Premium Fixed Index Annuity



All rates are subject to change and effective 03/19/12. For Use Only in AK, MN, MO, OR, PA, WA.

	Single Premium Amount			Minimum Renewal	
	\$25,000 - \$99,999	\$100,000 - \$249,999	\$250,000 or more	Years 1-7	Years 8+
INDEX STRATEGIES - ANNUAL CAPS AND SPECIFIED RATES					
Monthly Cap Strategy (Year 1)	1.10%	1.30%	1.40%	0.50%	0.25%
Annual Cap Strategy (Year 1)	2.10%	2.60%	2.80%	1.00%	1.00%
Performance Trigger Strategy (Year 1)	1.90%	2.40%	2.60%	1.00%	1.00%
Bailout Cap Annual Cap Strategy	1.60%	2.10%	2.30%		
FIXED RATE STRATEGIES - ANNUAL EFFECTIVE YIELD					
7 Year Fixed Strategy Available for new allocation at contract issue only.	1.05%	1.30%	1.40%	1.00%	1.00%
1 Year Fixed Strategy Not available for allocation in the first year.	1.00%	1.25%	1.35%	1.00%	1.00%

Bailout Cap

Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is less than the above bailout cap then surrender charges and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.

Surrender Charges

Contract Year	1	2	3	4	5	6	7	8
Surrender Charge	7%	6%	5%	4%	3%	2%	1%	0%

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 index rate¹ at the time of withdrawal with the 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.

Insurance and annuity products:

Are not deposits.	May decrease in value.
Are not guaranteed by a bank or its affiliates.	
Are not insured by the FDIC or any other federal government agency.	

¹ The index rate used is the 7-Year Treasury Constant Maturity Series (7 year CMT) rates calculated by the U.S. Department of Treasury.

SecureLiving® Index 7, subject to policy form series ICC11GA3001, and ICC11GA300R et. al. Not available in all states and markets. Features and benefits may vary by state. All guarantees are based on the claims-paying ability of Genworth Life & Annuity.

Withdrawals have the effect of reducing the contract value. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59½ an additional 10% federal penalty tax.

SecureLiving® Index 10 Plus

Single Premium Fixed Index Annuity



All rates are subject to change and effective 03/19/12. For Use Only in AK, MN, MO, OR, PA, WA.

INDEX STRATEGIES - ANNUAL CAPS AND SPECIFIED RATES	Single Premium Amount			Minimum Renewal	
	\$25,000 - \$99,999	\$100,000 - \$249,999	\$250,000 or more	Years 1-10	Years 11+
Monthly Cap Strategy (Year 1)	1.10%	1.30%	1.40%	0.50%	0.25%
Annual Cap Strategy (Year 1)	2.10%	2.60%	2.80%	1.00%	1.00%
Performance Trigger Strategy (Year 1)	1.90%	2.40%	2.60%	1.00%	1.00%
Bailout Cap Annual Cap Strategy	1.60%	2.10%	2.30%		
FIXED RATE STRATEGIES - ANNUAL EFFECTIVE YIELD					
10 Year Fixed Strategy Available for new allocation at contract issue only.	1.05%	1.30%	1.40%	1.00%	1.00%
1 Year Fixed Strategy Not available for allocation in the first year.	1.00%	1.25%	1.35%	1.00%	1.00%

Bailout Cap

Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is less than the above bailout cap then surrender charges, loss of unvested premium enhancement and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.

Surrender Charges

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Insurance and annuity products:	
Are not deposits.	May decrease in value.
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Are not insured by the FDIC or any other federal government agency.	

SecureLiving® Index 10 Plus, subject to policy form series ICC11GA3002 and ICC11GA300R et. al. Not available in all states and markets. All guarantees are based on the claims-paying ability of Genworth Life & Annuity.

Withdrawals have the effect of reducing the contract value. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59½ an additional 10% federal penalty tax.