



Genworth®
Financial

SECURELIVING® SERIES FIXED IMMEDIATE ANNUITIES

<i>Fixed Immediate Annuities</i>	Income Provider & Income Provider NY
<i>Kit Order Numbers</i>	K38731 (Genworth Life & Annuity and Genworth Life) or K38731NY (Genworth Life of New York)

Choice of Income Payouts

Period Certain Income

- Income payments continue for a guaranteed period of 5-50 years.
- If the annuitant dies before the guaranteed period ends, the remaining payments will be made to a designated payee.

Lifetime Income

- Income payments continue for the life of the annuitant and end at the annuitant's death.

Lifetime Income with Period Certain

- Income payments for life of the annuitant.
- If the annuitant dies before the guaranteed period ends, the remaining payments will be made to a designated payee.

Lifetime Income with Refund

- Total income payment amount is at least equal to the amount of the premium and payments continue for the life of the annuitant.
- If the annuitant dies before the premium is recovered, the remainder of the premium is paid to the designated payee in a lump sum or in continued payments.

Income Payment Amount, Frequency and Start Date

- Income payments can be fixed or increased by a set amount each year (1% to 6% simplified or compounded).
- Receive income payments monthly, quarterly, semi-annually or annually.
- Payments can start as soon as one month or up to thirteen months after the contract is issued. Based on state availability.

Liquidity Features Provide Flexibility and Control

INCOME ADVANCE

- Receive up to 12 months' worth of upcoming payments (without penalty) over the life of the contract BEFORE they are due to be paid.
- Income payments will resume after the scheduled period of advanced payments has ended.
- Included in all eligible markets.
- Not available in WA.

COMMUTATION (optional)

- Convert the value of future payments into a lump sum that is paid immediately.
- Partial or full commutation available.
- Not available on Lifetime Income only.
- Not available in CT, NY, OR and TX.
- 9% surrender charge. Other restrictions apply.

Maximum Issue Age, Minimum Premiums, Payment Methods, Tax Advantages

- Issue age over 100 may require home office approval. If annuitant is younger than 59½, monies from a 1035 exchange and all qualified monies may be subject to a 10% federal penalty tax. If age 70½ or older, required minimum distributions for qualified monies must be met before applying. State restrictions may also apply.
- The minimum single premium is \$5,000; premium amounts over \$2,500,000 require home office approval. Some states may impose a premium tax.
- Receive payments via Electronic Funds Transfer (EFT) or by check.
- Income payments are generally considered part return of principal and part interest and only the interest portion is taxable. If the annuity is funded by qualified monies, the full amount of the income payments would generally be taxable.

Want to learn more?

Contact our sales desk at: 866 498.7151 - Option 1, Option 1

This is a brief product summary. Please refer to the contract for a detailed description of benefits, limitations and restrictions.

SINGLE PREMIUM FIXED IMMEDIATE ANNUITIES ISSUED BY

Genworth Life and Annuity Insurance Company

Genworth Life Insurance Company

Genworth Life Insurance Company of New York

666 Third Avenue, 9th Floor, New York, NY 10017

SecureLiving® immediate annuities are issued by Genworth Life and Annuity Insurance Company, Richmond, VA and Genworth Life Insurance Company, Lynchburg, VA. Subject to policy form series MP7172 et al, P7172 et al, GMP7172 et al, GP7172 et al, GNWLA6012 et al, GNW6024 et al., P1872 et al. and GEC6012 et al.

SecureLiving® NY immediate annuities are issued by Genworth Life Insurance Company of New York, 666 Third Ave, 9th Floor, New York, NY 10017. Subject to policy form series GENY8010, GNWNY6024 and GENY6012.

Genworth Life and Annuity Insurance Company and Genworth Life Insurance Company are licensed in all states except New York. Only Genworth Life Insurance Company of New York is licensed in New York.

The SecureLiving® immediate annuity series consists of single premium immediate annuities issued as individual annuity contracts or certificates associated with a group annuity contract. Features and benefits may vary by state, market and contract. Ask your representative for details.

All guarantees are based on the claims-paying ability of the issuing insurance company.

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

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