



Genworth®
Financial

SECURELIVING® SERIES

LIBERTY & LIBERTY NY

Fixed Deferred Annuities Issued by
Genworth Life Insurance Company
Genworth Life Insurance Company of New York

TAKE CONTROL OF YOUR RETIREMENT DESTINY

Jack, age 60, is ready to make his retirement dreams come true. He has his eyes on a log cabin in the Rocky Mountains and is planning a fly fishing trip to all of the Colorado Gold Medal streams to help him start a new chapter in his life. Jack has plenty of ideas about how to spend his days during retirement, but lacks a plan on how to make them a reality.

Do you have dreams about what you would like to do during retirement like Jack? If you do, have you started thinking about how you might pay for them? Now is the perfect time to take control and begin building a plan around making those dreams a reality.

Are you looking for relaxation? Excitement? Adventure? Regardless of your answer, an annuity from the Genworth Financial companies could help you take control of your destiny and live the retirement you imagined.

WHAT IS A FIXED ANNUITY?

A fixed annuity offers a guaranteed rate for a specific period of time and is guaranteed never to decrease in value. The money in your annuity earns a guaranteed minimum interest rate and your money accumulates on a tax-deferred basis, meaning you do not pay taxes¹ on your earnings until you actually withdraw them from your contract. If a situation does arise and you need to access your funds², you will have the ability to do so. Secure, yet rewarding – exactly how your retirement should be.

When you are ready to receive income, you can choose an income plan and then receive a guaranteed level of income for the rest of your life or for the period you selected. There are no markets to worry about and no portfolios to manage. You don't have to do anything except enjoy your retirement.

Jack meets with his financial advisor and tells him about his plans for purchasing the log cabin in Colorado and about his fly fishing trip. He knows he can afford these things and still be comfortable, but his only concerns are the unknowns in life. Will healthcare costs go up? Will inflation rise? Will he have enough to cover his day-to-day expenses for years to come? His financial advisor tells him not to worry. That with the planning they have done and with the purchase of a SecureLiving® Liberty fixed annuity from the Genworth Financial companies, he is well poised for a comfortable future.

¹ *Withdrawals may be taxable and a 10% federal penalty may apply to withdrawals taken before age 59½.*

² *Surrender charges may apply.*

Insurance and annuity products may decrease in value. All guarantees are based on the claims-paying ability of the issuing insurance company.



FOR PEOPLE WHO WANT:

- Choice of a 1, 3, or 5 Year Initial Interest Rate Guarantee Periods
- Tax-Deferred Growth
- Access to Funds
- The Option to Receive Predictable Income During Retirement



BENEFITS OF OUR FIXED ANNUITIES

SecureLiving® Liberty and Liberty NY Fixed Annuities

GUARANTEED PRINCIPAL

You can be sure that your retirement assets are safe. When you purchase a Liberty or Liberty NY annuity, your money is 100% guaranteed by the claims-paying ability of the issuing insurance company (Genworth Life Insurance Company or Genworth Life Insurance Company of New York). You will receive no less than your single premium, minus any previous withdrawals and surrender charges, if applicable.

INTEREST RATE GUARANTEES

When you purchase a Liberty or Liberty NY annuity, the initial interest rate on your single premium annuity is guaranteed for a period of time that you select — 1, 3 or 5 years. The initial interest rate may include an additional interest rate credit.

Following the initial guarantee term, the contract will renew annually at no less than the guaranteed minimum interest rate as stated in your contract. Even if interest rates decline, your annual interest rate is guaranteed to never fall below the specified rate stated in your contract.

BAILOUT FEATURE

Liberty annuities also have a Bailout Feature, which may provide additional access to your funds if rates decline. Following the initial guarantee period, you can withdraw some or all of your contract value free of surrender charges if the renewal rate for the contract year is less than the Bailout Rate specified in your contract. The Bailout Rate is declared at contract issue and will not change. Just notify the Genworth Financial companies within the first 45 days of the contract anniversary.

Year	1	2	3	4	5	6	7
	APPLICABLE RATES FOR 1-YEAR GUARANTEE						
<i>Base Rate</i>	4.25%						N/A
<i>Bailout Rate</i>	3.75%	3.75%	3.75%	3.75%	3.75%	3.75%	N/A
<i>Renewal Rate</i>	N/A	4.05%	3.75%	3.50%	4.10%	3.25%	N/A
<i>Bailout Available?</i>	No	No	No	Yes	No	Yes	N/A
	APPLICABLE RATES FOR 3-YEAR GUARANTEE						
<i>Base Rate</i>	4.00%	4.00%	4.00%				N/A
<i>Bailout Rate</i>	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%	N/A
<i>Renewal Rate</i>	N/A	N/A	N/A	3.90%	3.40%	4.00%	N/A
<i>Bailout Available?</i>	No	No	No	No	Yes	No	N/A
	APPLICABLE RATES FOR 5-YEAR GUARANTEE						
<i>Base Rate</i>	4.10%	4.10%	4.10%	4.10%	4.10%		N/A
<i>Bailout Rate</i>	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%	N/A
<i>Renewal Rate</i>	N/A	N/A	N/A	N/A	N/A	3.50%	N/A
<i>Bailout Available?</i>	No	No	No	No	No	Yes	N/A

For illustrative purposes only.

TAX-DEFERRED GROWTH

Tax deferral can be a powerful way to grow your money. As your fixed annuity contract grows in value, the premium payment and interest earnings are not subject to income tax until withdrawn. Over time, the power of compounding will help accelerate accumulation of assets, more than an annually taxed vehicle earning the same interest rate. And at your request, the money you have accumulated can provide you guaranteed income for the rest of your life or the life of the contract.

DEPENDABLE INCOME

When you are ready to receive income, select one of the following payout options that works best for you and your situation:

- Lifetime Income with Period Certain: You will receive income payments for the rest of your life, with a choice of a guaranteed payment period of 10, 15 or 20 years.
- Joint Life and Survivor Income with 10-Year Period Certain: You and your joint annuitant receive income for life, with a guaranteed payment period of ten years.

You should consult your tax professional for details applicable to your particular situation before selecting a payment choice.

Jack is almost retirement ready. He purchased the log cabin and the tickets for his fly fishing trip. He is excited about the new chapter in his life. Unfortunately, he learns that the log cabin needs some work done on the roof and he can't afford the costs of the repairs out of pocket. He speaks with his financial advisor about withdrawing a small amount from his SecureLiving[®] Liberty fixed annuity to make the repairs. Jack's advisor tells him that they just need to notify Genworth and all will be taken care of. Jack is able to withdraw the money with no surrender charges (up to 10% of his contract value) and has the roof repaired.

ACCESS TO YOUR FUNDS

With a Liberty fixed annuity, you can access up to a maximum of 10% of the contract value each contract year free of surrender charges (maximum of 12 withdrawals per contract year). You may decide you want to receive payments from your contract on a systematic basis; monthly, quarterly, semiannually or annually, in installments of \$100.

If you need more than the free withdrawal amount or you surrender your contract during the first 6 years, there are surrender charges. Surrender charges are based on the contract issue date.

<i>Contract Year</i>	1	2	3	4	5	6	7+
<i>Surrender Charge</i>	9%	9%	8%	7%	6%	5%	0%
<i>IN & OR Only</i>	9%	8%	7%	6%	5%	4%	0%

Withdrawals and surrenders will reduce the death benefit and contract value.

Discuss your specific situation with a tax professional before making payment decisions. You should discuss all withdrawal and surrender regulations with your representative.

NURSING HOME WAIVER

Surrender charges are waived if you need access to your funds for extended hospital or nursing home stays. Your contract must have been in force for at least 90 days before your stay. Other restrictions apply. Please ask your representative for more information. Not available in Massachusetts.

MINIMUM PREMIUMS

Your initial premium must be at least \$5,000 (or \$2,000 for IRA and Roth IRA), and the maximum premium amount is \$500,000. Exceptions apply for multiple 1035 exchanges. Ask your representative for more information.

Jack is now enjoying his retirement; wonderful weekends by the river, just relaxing and enjoying his retirement. Jack knew that with the initial planning he did with his financial advisor, and the purchase of the SecureLiving[®] Liberty fixed annuity from the Genworth Financial companies, he was well poised for a comfortable future. His retirement hasn't been exactly how he had hoped it would be - it has been much, much better!

GETTING STARTED —
SecureLiving® Liberty & Liberty NY Key Features/Quick Reference Guide

<i>Predictable Accumulation</i>	Your initial interest rate is guaranteed for 1, 3, or 5 years based on the initial term you choose. The initial interest rate may include an additional interest rate credit.																								
<i>Guaranteed Minimum Interest Rate</i>	Your guaranteed minimum interest rate is declared at issue so even if interest rates decline, your annual interest rate is guaranteed not to fall below specified levels.																								
<i>Renewal Interest Rate</i>	Your interest rate renews annually after the initial interest rate guarantee period ends.																								
<i>Bailout Rate</i>	The “Bailout Rate” is declared at contract issue and will not change.																								
<i>Bailout Feature</i>	The Bailout Feature may provide additional access to funds in a declining interest rate environment. If the actual renewal rate is lower than the bailout rate, you have the option to withdraw some or all of your contract value within 45 days of the contract anniversary without a surrender charge.																								
<i>Tax-Deferred Accumulation</i>	You do not pay income taxes on earnings until you choose to receive them. If you choose to receive them at retirement, you may be in a lower tax bracket. <i>There is no additional tax deferral benefit for annuities purchased in an IRA, or any 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.</i>																								
<i>Flexible Income Payments</i>	Enjoy the benefit only an annuity can provide – the opportunity to receive guaranteed income for life. When you are ready to receive income, you may select from a variety of available payout options.																								
<i>Access to Your Money</i>	You may choose to access up to 10% of your contract value during a contract year free of surrender charges, subject to a maximum of 12 withdrawals per contract year. Alternatively, you may systematically take up to 10% of your contract value or your credited interest (minimum installment is \$100). Available monthly, quarterly, semi-annually, or annually. <i>If you make a withdrawal or surrender your contract prior to age 59½, a 10% federal tax penalty may apply. Withdrawals/surrenders also have the effect of reducing the death benefit and contract value. You should consult your tax professional regarding your specific situation.</i>																								
<i>Surrender Charge</i>	If you need more than the free withdrawal amount, or cancel your contract during the first six years, there are surrender charges. <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Contract Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7+</th> </tr> </thead> <tbody> <tr> <td></td> <td>9%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>0%</td> </tr> <tr> <td>IN & OR Only</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>0%</td> </tr> </tbody> </table>	Contract Year	1	2	3	4	5	6	7+		9%	9%	8%	7%	6%	5%	0%	IN & OR Only	9%	8%	7%	6%	5%	4%	0%
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<i>Medical Care/ Nursing Home Waiver</i>	You pay no surrender charges when funds are needed for extended hospital or nursing home stays of at least 30 days. This waiver is not available in all states or markets. Restrictions do apply so ask your representative for details.																								
<i>Death Benefit</i>	The death benefit is the contract value without surrender charges.																								
<i>Maximum Age</i>	85 (Age at last birthday for Owner and Annuitant)																								
<i>Premium Amounts</i>	Minimum single premium – \$5,000 (non-qualified), \$2,000 (qualified). Premium amounts over \$500,000 require home office approval.																								

Your retirement dreams are waiting; are you ready? Ask your financial representative about a SecureLiving® Liberty or Liberty NY fixed annuity.



building a better tomorrow

ABOUT GENWORTH FINANCIAL

A Leading Insurance Holding Company in the United States

Genworth Financial has a strong and expanding global presence, with more than 7,000 employees and operations in 25 countries. We serve the life and lifestyle protection, retirement income, investment and mortgage insurance needs of more than 15 million customers.

We are committed to helping protect our customers' lifestyles, helping them during difficult times and helping make their dreams come true. We strive to present information in a straightforward, understandable way that lets you make smart decisions.

STRENGTH AND STABILITY

Genworth Life Insurance Company (Genworth Life) and Genworth Life Insurance Company of New York (Genworth Life of New York) have a history of strong financial performance and sound investment practices. Our top quality financial products include competitive life insurance and annuities designed to help you build, protect and transfer wealth.

You can turn to the Genworth Financial family of companies for a wide range of products to help meet your financial needs. We have enjoyed success because we are bound to certain principles. We consistently respond to the needs of our customers and offer products that reflect honest value.

PLANNING FOR RETIREMENT INCOME

We understand that planning for your retirement requires more than just saving and investing your money. Increasing life expectancies, concerns related to Social Security and a declining number of corporate pensions may mean you'll personally have to shoulder more responsibility to make sure your income lasts your entire lifetime.

We are dedicated to helping you build a clear, understandable plan for retirement income. Our products are designed to help you and your representative determine an income planning strategy for:

- How to invest your nest egg for growth potential throughout retirement
- When to begin tapping it for income
- How much income you should receive annually, and
- How to help protect your income from market risk and ensure it lasts as long as you live

WHAT WE BELIEVE

Genworth Life, Genworth Life of New York and Genworth Financial share a commitment to being there for our customers throughout their lives. Whether your goal is to buy your first home, secure your current lifestyle or ensure reliable retirement income, our goal is to support your dreams, every step of the way.

Our business philosophy is driven by our company's values, which we honor daily:

- **Ingenuity:** We constantly search for a better way, embracing a spirit of inventiveness.
- **Clarity:** We strive to make things easier, delivering our products and services in a simple, fast and reliable manner.
- **Performance:** We follow through on our promises, using discipline, teamwork and integrity to respond to our customers' needs.
- **Heart:** We embrace a spirit of caring and respect for our customers, employees, communities and the environment.
- **Initiative:** We show courage to do the right thing at the right time and actively seek to learn from others.

In today's world, our reputation for honest and reliable business conduct is more important than ever. Our entire team strives to achieve excellence in all of our business practices.

*SecureLiving®
Liberty & Liberty NY
Fixed Deferred Annuities*

*Issued by
Genworth Life Insurance
Company, Lynchburg, VA*

*Genworth Life Insurance
Company of New York,
666 Third Avenue, 9th Floor
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SecureLiving® Liberty single premium fixed deferred is Genworth Life Insurance Company's policy form series GEC6008 2/03 et al., Product ID: SP16. SecureLiving® Liberty NY single premium fixed deferred annuity is Genworth Life Insurance Company of New York's policy form series GENY6020 10/05 et al., Product ID: SP16. Not available in all states and markets. Features and benefits vary by state. Ask your representative for more details.



**INSURANCE
MARKETPLACE
STANDARDS
ASSOCIATION**

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

There is no additional tax deferral benefit for annuities purchased in an IRA, or 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. The discussion of tax treatments in this brochure is Genworth Life's interpretation of current tax law and is not intended as tax advice. Consult your tax professional regarding all tax matters.