



Genworth®
Financial

SECURELIVING® RATE SAVER

Get On The Road To Retirement Security

QUICK REFERENCE GUIDE – KEY FEATURES

<i>For People Who Are Looking For</i>	<ul style="list-style-type: none"> • Choice of initial interest rate Guarantee Term • Tax-deferred growth • A secure way to save for retirement • A retirement vehicle that helps satisfy long-term needs
<i>Maximum Issue Age</i>	85 (age at last birthday, for Owner and Annuitant)
<i>Premium Amounts</i>	Minimum single premium: \$25,000 (qualified and non-qualified); premium amounts over \$1,000,000 require home office approval.
<i>Predictable Accumulation</i>	The initial interest rate is guaranteed for the term you select (5 to 7 year terms are currently available). If you hold this annuity to the end of the Guarantee Term, the principal and interest are guaranteed.
<i>Renewal Interest Rate</i>	Prior to renewal, we will declare a Base Interest Rate for the renewal Guarantee Term. That rate will not be less than the Minimum Guarantee Interest Rate.
<i>Renewal</i>	<ul style="list-style-type: none"> • Prior to the end of the Guarantee Term we will notify you of the Guarantee Terms available upon renewal. You will have the last 30 days of the Guarantee Term to make a renewal selection or you can surrender the contract without surrender charges or Market Value Adjustment (MVA). • Unless you instruct us otherwise, your contract will automatically renew into another Guarantee Term. For owners age 86 and over at the time of renewal, the default renewal will be a 1 year term. • A new surrender schedule and MVA will apply to the renewal term.
<i>Tax-Deferred Accumulation</i>	<p>You will not pay income taxes on your earnings until you choose to receive payments or take a withdrawal. If you do so in retirement, you may be in a lower income tax bracket.</p> <p><i>There is no additional tax-deferred 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></p>

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

Fixed Single Premium Deferred Annuity with Market Value Adjustment Issued by:

Genworth Life and Annuity Insurance Company

QUICK REFERENCE GUIDE – KEY FEATURES (continued)

<i>Flexible Income Payments</i>	<p>You may annuitize your contract as early as 13 months after contract issue without surrender charge and MVA. You can select which lifetime payment option works best for you:</p> <ul style="list-style-type: none"> • Life Income with Period Certain (10, 15 or 20 Years) or • Joint Life and Survivor Income with 10-Year Period Certain. 				
<i>Access To Your Funds</i>	<p>Your free withdrawal amount is the greater of:</p> <ul style="list-style-type: none"> • 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. <p>Interest credited may be taken systematically in equal amounts of at least \$100 on a monthly, quarterly, semi-annual or annual basis. You may not take a withdrawal if it reduces the Contract Value to less than \$10,000. Any withdrawals will reduce your Contract Value.</p> <p>Withdrawals in excess of the free withdrawal amount, prior to the end of the Guarantee Term, are subject to surrender charge and MVA.</p>				
<i>Surrender Charge</i>	<p>Surrender charges are based on the Guarantee Term selected when you purchase your annuity.</p> <p>The surrender charges are:</p> <table border="1" data-bbox="431 720 906 789"> <tr> <td>5 Years</td> <td>9%, 8%, 7%, 6%, 5%*</td> </tr> <tr> <td>7 Years</td> <td>9%, 8%, 7%, 6%, 5%, 4%, 3%*</td> </tr> </table> <p>*A different surrender schedule will apply upon renewal. There is no surrender charge during the last 30 days of any Guarantee Term. See contract for further details.</p>	5 Years	9%, 8%, 7%, 6%, 5%*	7 Years	9%, 8%, 7%, 6%, 5%, 4%, 3%*
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7 Years	9%, 8%, 7%, 6%, 5%, 4%, 3%*				
<i>Market Value Adjustment</i>	<p>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 that compares the index rate* 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.</p> <p>*The index rate is based on the Constant Maturity Treasury Rates calculated by the U.S. Department of Treasury.</p>				
<i>Medical Care Facility Waiver</i>	<p>After the first contract year, under certain circumstances, you can make one withdrawal, up to 50% of your Contract Value on the date of withdrawal, without surrender charges or MVA. Ask your financial professional about restrictions. May not be available in all states.</p>				
<i>Death Benefit</i>	<p>Your Contract Value without surrender charges and MVA.</p>				



Issued by Genworth Life and Annuity Insurance Company, Richmond VA

SecureLiving® Rate Saver is Genworth Life and Annuity Insurance Company's single premium deferred annuity with market value adjustment, policy form numbers/series: ICC09GA3000 and GA3000 1109 et. al.

Products and/or riders may not be available in all states and markets. Features and benefits may also vary by state or market.

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

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

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

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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.