



Genworth®
Financial

SECURELIVING® SERIES

INDEPENDENCE & INDEPENDENCE NY

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

SOUND RETIREMENT PLANNING HELPS BUILD CONFIDENCE

Concerned About Stock Market Fluctuations and Maintaining Your Independent Lifestyle?

With a SecureLiving® Independence or Independence NY annuity, you'll benefit from a fixed rate of return. And when you choose, you can receive flexible income alternatives – all from Genworth Life Insurance Company and Genworth Life Insurance Company of New York.

WHAT IS A FIXED ANNUITY?

A fixed deferred annuity offers a guaranteed interest rate for a specific period of time and provides the ability to receive guaranteed income for life. Your money also accumulates on a tax-deferred basis - so you do not pay taxes¹ on any earnings until you withdraw them from the contract. Most contracts offer a free withdrawal amount each year without surrender charges. 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 select. There are no markets to worry about and no portfolios to manage. You don't have to do anything except enjoy your retirement.

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

² *Surrender charges may apply.*

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

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.



FOR PEOPLE WHO WANT:

- A Secure Way to Save for Retirement
- Protection of Principal
- Tax-Deferred Growth
- Access to Funds
- Predictable Income During Retirement



BENEFITS OF OUR FIXED ANNUITIES

SecureLiving® Independence and Independence NY Fixed Annuities

*Pay no up-front
sales charges or
administrative fees.*

PROTECTION OF PRINCIPAL

When you purchase a SecureLiving® Independence or Independence NY annuity, your money is 100% guaranteed by the claims-paying ability of the issuing insurance company. Your surrender value is guaranteed to not be less than your original premium plus credited interest, less any prior withdrawals and any applicable surrender charges.

INTEREST RATE GUARANTEES

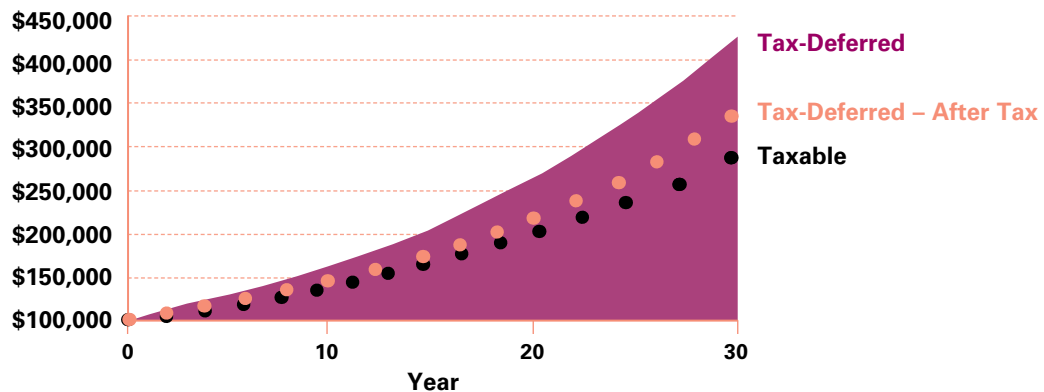
When you purchase an Independence or Independence NY annuity, the initial interest rate is guaranteed for one year. The first year rate may include an additional interest rate credit. The second year base rate is also guaranteed at issue.

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 renewal interest rate is guaranteed not to fall below the specified rate stated in your contract. Ask your representative for details.

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.

Tax-Deferred vs. Taxable Interest Earnings



This graph assumes \$100,000 premium, a hypothetical 5% interest rate for 30 years before tax, compounded annually with no distributions. Federal income tax rate at 28% is applied to currently taxable income. State taxes may also apply and are not illustrated. Interest earnings on the annuity grow tax deferred and are taxed in the year they are distributed. This graph does not reflect a 10% federal penalty tax that may apply for distributions before age 59½. (Consult your tax advisor.) This graph is for illustrative purposes only and is not meant to predict the performance of any particular product.

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.

DEPENDABLE INCOME

Enjoy the benefit that only an annuity can provide — an opportunity to receive guaranteed income for life. When you're ready to receive income, select one of the following payout options:

- **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.

HYPOTHETICAL EXAMPLE

Guaranteed Income Payments – Elect lifetime income with a 10-year guarantee; here's what you could receive from a \$50,000 annuity:

•••• INCOME PAYMENT ••••		
		10-Year Lifetime
<i>Monthly Income Payment</i>	<i>Sex & Age</i> <i>Male - 65</i>	\$285.61
	<i>Female - 65</i>	\$272.53
<i>Annual Income Payment</i>	<i>Male - 65</i>	\$3,348.64
	<i>Female - 65</i>	\$3,196.65

These values are for illustrative purposes only. They are based on interest rates and other assumptions as of 10/11/10. The monthly and annual income will vary depending on the actual amount you paid and the interest rate credited to your contract.

ACCESS TO YOUR FUNDS

With Independence, if your contract value remains at least \$2,000 following the withdrawal, you may:

- 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).
- Systematically take withdrawals monthly, quarterly, semi-annually or annually, in installments of \$100 or more.

If you need more than this amount, or cancel your contract during the first six years, there are surrender charges.

Surrender charges are based upon the date your contract is issued.

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

Annuities offer the advantage of tax deferral, so they are generally used for long-term accumulation purposes such as retirement. If you make a withdrawal or surrender your contract prior to age 59½, a 10% federal penalty tax may apply. Withdrawals/surrenders also have the effect of reducing the death benefit and contract value. Consult your tax professional regarding your specific situation.

MEDICAL CARE FACILITY/ NURSING HOME WAIVER

This annuity also includes a surrender charge waiver for confinement to a medical care facility, such as a nursing home. 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 PREMIUM

Purchase Independence or Independence NY with a minimum premium of \$15,000 (non-qualified and qualified). Premium amounts greater than \$500,000 require home office approval.

MORE BENEFITS OF A FIXED ANNUITY YOU CAN COUNT ON

- Fixed annuities have no up-front sales charges or administrative charges. One hundred percent of your money goes to work right away.
- Leave your annuity to a designated beneficiary.
- Surrender charges are waived at the death of the owner. Your primary beneficiary(ies) receives the guaranteed full contract value upon death of the owner.
- Avoid probate and all of its costs and delays. The death benefit proceeds pass directly to your named beneficiary. May not cover all expenses and taxes. Benefits are taxable to the beneficiary.

QUICK REFERENCE GUIDE

SecureLiving® Independence and Independence NY Fixed Annuities

<i>Protection of Principal</i>	Your surrender value is guaranteed to not be less than your original premium plus credited interest, less any prior withdrawals and any applicable surrender charges.																								
<i>Initial Interest Rate</i>	Your initial interest rate is guaranteed for one year and may include an additional interest rate credit. The second year base rate is also guaranteed at issue.																								
<i>Renewal Interest Rates</i>	Your interest rates renew annually after the initial interest rate guarantee period ends.																								
<i>Guaranteed Minimum Interest Rate</i>	Your guaranteed minimum interest rate is declared at issue so even if interest rates decline, your annual renewal interest rate is guaranteed not to fall below specified levels.																								
<i>Tax-Deferred Growth</i>	<p>You don't pay income taxes on earnings until you choose to receive them, usually at retirement when you may be in a lower income-tax bracket.</p> <p><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></p>																								
<i>Flexible Income Payouts</i>	<p>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.</p> <p>You should consult your tax professional for details applicable to your particular situation before selecting a payout choice.</p>																								
<i>Access to Your Money</i>	<p>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 systematically take these withdrawals monthly, quarterly, semi-annually or annually, in installments of \$100 or more.</p> <p><i>If you make a withdrawal or surrender your contract prior to age 59½, a 10% federal penalty tax 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></p>																								
<i>Surrender Charge</i>	<p>If you need more than the 10% annual free withdrawal amount, or cancel your contract during the first six years, there are surrender charges.</p> <table border="1"> <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, MN & 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, MN & OR Only	9%	8%	7%	6%	5%	4%	0%
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<i>Medical Care Facility/ 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. Not available in Massachusetts. Restrictions do apply so ask your representative for details.																								
<i>Death Benefits</i>	The death benefit is the contract value without surrender charges.																								
<i>Maximum Issue Age</i>	85 (age last birthday for Owner and Annuitant)																								
<i>Premium Amounts</i>	Minimum single premium - \$15,000 (non-qualified or qualified). Premium amounts over \$500,000 require home office approval.																								

You've worked hard over the years. Now's the time to protect your retirement nest egg with SecureLiving® Independence or Independence NY from Genworth Life and Genworth Life of New York. Contact your representative today and plan your retirement with confidence.



{ enjoy the fruits of your labor }

ABOUT GENWORTH FINANCIAL

Genworth Financial has a strong global presence, with 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've been there for our policyholders for more than 137 years, and we look forward to continuing to serve their needs well into the future.

STRENGTH AND STABILITY

Genworth Life Insurance Company and Genworth Life Insurance Company of New York, have a history of strong financial performance and sound investment practices. At Genworth, we take our obligations to policyholders very seriously. In order to ensure we continue to meet those obligations, we maintain a level of capital well in excess of regulatory requirements.

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 will 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 financial professional determine an income planning strategy for:

- Protecting your nest egg for growth potential throughout retirement
- Tapping your nest egg for income
- Determining how much income to receive annually
- Helping protect your income from market risk and ensure it lasts as long as you live

*SecureLiving®
Independence & Independence NY
Fixed Deferred Annuities*

*Issued by
Genworth Life Insurance
Company, Richmond, VA
and in New York
Genworth Life Insurance
Company of New York,
666 Third Avenue, 9th Floor
New York, NY 10017*

*Genworth Life Insurance
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SecureLiving® Independence single premium fixed deferred annuity is Genworth Life Insurance Company's policy form series GEC6008 2-03, Product ID: SP6. Not available in all states and markets. Features and benefits may vary by state. Ask your representative for details.

SecureLiving® Independence NY single premium fixed deferred annuity is Genworth Life Insurance Company of New York's policy form series GENY6016 10/05 et al., and GENY6020 10/05 et al., Product ID: SP6. Available only in New York.

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.

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

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.

The discussion of tax treatments in this brochure is the Genworth Financial family of companies' interpretation of current tax law and is not intended as tax advice. Consult your contract and your tax professional.

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