



Genworth®
Financial

SECURELIVING® INDEPENDENCE & INDEPENDENCE NY

Look Toward Retirement With Confidence

QUICK REFERENCE GUIDE – KEY FEATURES

<i>For People Who Want</i>	<ul style="list-style-type: none"> • A secure way to save for retirement • Protection of principal • Tax-deferred growth • Access to Funds • Predictable income during retirement
<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 Rate</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 the specified rate stated in your contract.
<i>Tax-deferred Growth</i>	<p>You don't pay income taxes on earnings until you choose to receive payments or take a withdrawal, 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>

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

SINGLE PREMIUM FIXED DEFERRED ANNUITIES ISSUED BY

Genworth Life Insurance Company &
Genworth Life Insurance Company of New York

KEY FEATURES (continued)

Flexible Income Payments

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 payouts. The guaranteed payout options are:

- Life Income with Period Certain (10, 15 or 20 Years) or
- Joint Life and Survivor Income with 10-Year Certain.

You should consult your tax professional for details applicable to your particular situation.

Access to Your Money

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.

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.

Surrender Charge

If you need more than the 10% annual free withdrawal amount, or cancel your contract during the first six years, there are surrender charges.

Contract Year	1	2	3	4	5	6	7+
	9%	9%	8%	7%	6%	5%	0%
IN, MN & OR	9%	8%	7%	6%	5%	4%	0%

Medical Care Facility/ Nursing Home Waiver

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.

Death Benefit

The death benefit is the contract value without surrender charges. Leave your annuity to a designated beneficiary. This may simplify probate and avoid surrender charges.

Maximum Issue Age

85 (age last birthday for Owner and Annuitant)

Premium Amounts

Minimum single premium - \$15,000 (non-qualified or qualified). Premium amounts over \$500,000 require home office approval.



SecureLiving® Independence single premium fixed deferred annuity is Genworth Life Insurance Company's policy form series GEC6008 2-03 et al., 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. Please refer to the contract for a complete and detailed explanation of benefits, limitations and restrictions.

The discussion of tax treatments is Genworth Life's interpretation of current tax law and is not intended as tax advice. Consult your contract and your tax professional.

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