



Genworth®
Financial

SECURELIVING® SERIES

LIBERTY & LIBERTY NY

Single Premium 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 Genworth Life Insurance Company or Genworth Life Insurance Company of New York could help you take control of your destiny and live the retirement you imagined.

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.

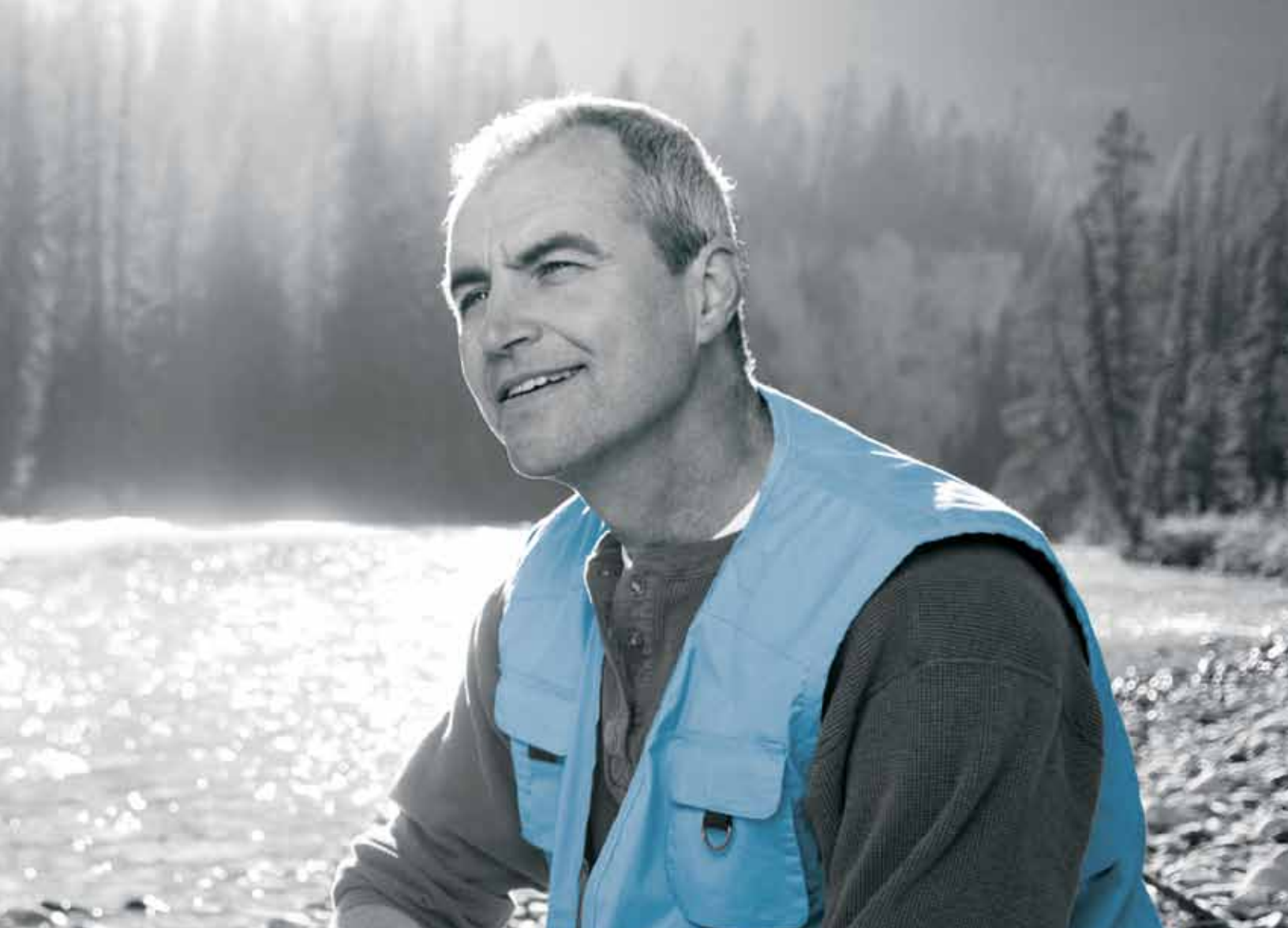
¹ *Withdrawals may be taxable and a 10% federal penalty may apply to withdrawals taken before age 59½.*

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



BENEFITS OF OUR FIXED ANNUITIES

SecureLiving® Liberty and Liberty NY Fixed Annuities

PROTECTION OF 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. 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 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 renewal interest rate is guaranteed not to fall below the specified rate stated in your contract.

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 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.

BAILOUT FEATURE

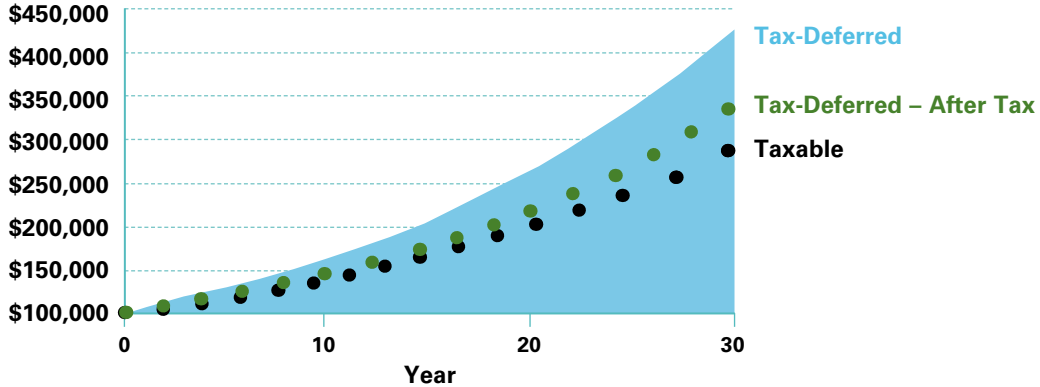
Liberty annuities also have a Bailout Feature, which may provide additional access to your funds if rates decline. Following the initial guarantee period, you can withdraw some or all of your contract value free of surrender charges if the renewal rate for the contract year is less than the Bailout Rate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

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.
Contact your representative for current rates.*

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.



This graph assumes \$100,000 premium, a hypothetical 5% interest rate for 30 years before tax, compounded annually with no distributions. A marginal 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

When you are 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.

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. He speaks with his financial advisor about withdrawing a small amount from his SecureLiving® Liberty fixed annuity to make the repairs. 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

If your contract 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 you surrender your contract during the first 6 years, there are surrender charges. Surrender charges are based on the contract issue date.

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

<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%

Discuss your specific situation with a tax professional.

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.

³ May not cover all expenses and taxes. Benefits are taxable to the beneficiary.

MINIMUM PREMIUMS

Minimum single premium - \$15,000 (non-qualified or qualified). Premium amounts over \$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.

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!

QUICK REFERENCE GUIDE —
SecureLiving® Liberty & Liberty NY Key Features

<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>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 renewal 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>	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. <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 10% annual free withdrawal amount, or cancel your contract during the first six years, there are surrender charges. <table border="1" data-bbox="386 1339 1036 1486"> <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. This waiver is not available in Massachusetts. 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 Issue Age</i>	85 (Age at 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.																								

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

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® Liberty &
Liberty NY
Fixed Deferred Annuities*

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

*Genworth Life Insurance
Company of New York,
666 Third Avenue, 9th Floor
New York, NY 10017*

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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.

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

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 Financial family of companies' interpretation of current tax law and is not intended as tax advice. Consult your tax professional regarding all tax matters.

The Jack example is used for illustrative purposes only.

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