



Genworth[®]
Financial

SECURELIVING[®] LIBERTY & LIBERTY 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 • Choice of a 1, 3, or 5 year initial interest rate guarantee period • Tax-deferred growth • Access to funds • Protection of principal • The option to receive predictable income during retirement
<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>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>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>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 Growth</i>	<p>You do not pay income taxes on earnings until you choose to receive payments or take a withdrawal. If you choose to receive them at retirement, you may be in a lower 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>

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

SINGLE PREMIUM FIXED DEFERRED ANNUITIES ISSUED BY

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

KEY FEATURES (continued)

Flexible Income Payments

Enjoy 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.

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 to discuss your specific 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 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.

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 Only	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. This waiver is not available in all states or markets. Restrictions do apply so ask your representative for details. Not available in MA.

Death Benefit

The death benefit is the contract value without surrender charges.

Maximum Issue Age

85 (Age at 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.



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SecureLiving® Liberty NY is Genworth Life Insurance Company of New York's single premium fixed deferred annuity, policy form series GENY6020 10/05, Product ID SP16.

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 brochure is the Genworth Financial companies' interpretation of current tax law and is not intended as tax advice. You should consult your tax professional regarding your specific situation.

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

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