



Genworth[®]
Financial

SECURELIVING[®] INDEPENDENCE & INDEPENDENCE NY

PRODUCT 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 <p><i>Annuity contracts are long-term financial products and are not appropriate for funds necessary to meet short-term obligations.</i></p>
<i>Not for People Who</i>	<ul style="list-style-type: none"> • Anticipate needing more than the 10% annual withdrawal amount in any given year during the surrender charge period • Seek market-based growth potential above the fixed rate of return
<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. Ask your representative for current rates.
<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. Ask your representative for current rates.
<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

PRODUCT 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 medical care or nursing home stays in a state-licensed facility for at least 30 consecutive days. Available for medically necessary confinements beginning 90 days after contract issue date. Not available in Massachusetts.

Death Benefit

The death benefit is the contract value without surrender charges.

Maximum Issue Age

85 (age last birthday for Owner and Annuitant)

Annuity Commencement Date

Age 95 (youngest annuitant) in all states except NY. Later of Age 90 or 10 years after issue in NY. The date guaranteed payouts are scheduled to begin if your contract is still in force.

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.

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.

Genworth Life Insurance Company, Richmond, VA and Genworth Life Insurance Company of New York, 666 Third Avenue, 9th Floor New York, NY 10017 are Genworth Financial companies.

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