



Annuity New Business Transmittal Sheet

Firm Name: _____

Annuitant Information:

Annuitant Name:	Annuitant Date of Birth:
• _____	• _____
Owner Name: (if different than Annuitant)	
• _____	
Product / Plan:	Expected Premium Amount:
• _____	• _____
Date:	
• _____	

Requirements included:

- | | | | |
|-----------------------------------|--|---|-----------------------------|
| <input type="radio"/> Application | <input type="radio"/> Replacement | <input type="radio"/> Transfer Request Form | <input type="radio"/> Other |
| <input type="radio"/> Money | <input type="radio"/> Suitability Form | <input type="radio"/> Annuity Disclosure Form | <input type="radio"/> Other |

Notes:

• _____

• _____

• _____

• _____

• _____

• _____

• _____

• _____

Producer/Agency Information:

Producer Name:	Producer NPN or CRD #:
• _____	• _____
Agency/Firm Name:	Agency/Firm #:
• _____	• _____

If there are any questions regarding this paperwork, please contact:

Name:

• _____

Telephone:	Fax:
• _____	• _____

Email:

• _____



Genworth Life
Tel: 800 221.9501
Fax: 804 281.6201
genworth.com

SecureLiving® Independence fixed deferred annuity application

from Genworth Life Insurance Company

Page 1 of 6

- You must return all pages

1. Product and contract information

Product name

• SecureLiving Independence

 Name of state where contract will be **delivered**

•

Initial Interest Guarantee Term

● 1 year

2. Owner information

Owner type *Select one*

- Individual
- Trust *Certification of trustee powers form required*
- Corporation *Corporate resolution required*
- Partnership *Partnership agreement required*
- IRA Custodian

Owner/Trust name *First, M.I., Last*

Birth/trust date

- Male
- Female
- Entity

•

•

The owner(s) address must be a physical U.S. address, and not a P.O. box.

Address

•

City

State

Zip

•

•

•

Social Security/Tax ID Number

Telephone number

•

•

If any owner is not a U.S. citizen, attach IRS Form W-9; if non-resident alien, attach Form W-8 BEN instead.

Country of citizenship *If other than U.S.*

If non-U.S. citizen *Select one*

- Non-resident alien
- Resident alien

•

Joint owners are allowed on non-qualified contracts only.

Joint owner name *First, M.I., Last*

Birth date

- Male
- Female

•

•

Address

•

City

State

Zip

•

•

•

Social Security/Tax ID Number

Telephone number

•

•

Country of citizenship *If other than U.S.*

If non-U.S. citizen *Select one*

- Non-resident alien
- Resident alien


•

Relationship to owner

- Spouse *Includes same sex relationships officially recognized under law of the state where the contract will be delivered.*
- Non-spouse



3. Annuitant information

 If you do not complete this section, the owner above will be the annuitant, and any joint owner will be the joint annuitant.

Annuitant *If same as owner, you do not need to enter information below*

Annuitant name *First, M.I., Last* Birth date Male
 Female
 Social Security/Tax ID Number
 Address
 City State Zip
 Country of citizenship *If other than U.S.* Relationship to owner Relationship to joint owner


For non-qualified contracts only, you may name a joint annuitant.

Joint annuitant *For non-qualified contracts only*

Same as joint owner shown on page 1
 Yes No
 Joint annuitant name *First, M.I., Last* Birth date Male
 Female
 Social Security/Tax ID Number Relationship to annuitant
 Spouse* Non-spouse
 Address
 City State Zip
 Country of citizenship *If other than U.S.* Relationship to owner Relationship to joint owner

* Includes same sex relationships officially recognized under law of the state where the contract will be delivered.

4. Beneficiary information

 Surviving or existing owners have rights to death benefits prior to any beneficiary.

If there are no surviving or existing owners and you do not name a beneficiary, your estate will be the beneficiary by default.

For each beneficiary type selected, allocated percentages must total 100%. Enter whole percentages only. Unless otherwise noted, beneficiaries will be paid in equal shares.

If you do not indicate a beneficiary type, the beneficiary type will be primary.

Additional beneficiaries can be named on the Beneficiary Overflow Form.

Do you want to make the below beneficiary election(s) irrevocable?

Yes *If marked, beneficiaries cannot be changed in the future*

Beneficiary type *Select one*

Primary Contingent Male
 Female
 Entity
 Beneficiary/trust name *First, M.I., Last* Birth/trust date
 Social Security/Tax ID Number Relationship to owner Allocated percent
 %

Beneficiary type *Select one*

Primary Contingent Male
 Female
 Entity
 Beneficiary/trust name *First, M.I., Last* Birth/trust date
 Social Security/Tax ID Number Relationship to owner Allocated percent
 %

Beneficiary type *Select one*

Primary Contingent Male
 Female
 Entity
 Beneficiary/trust name *First, M.I., Last* Birth/trust date
 Social Security/Tax ID Number Relationship to owner Allocated percent
 %

5. Contract type and source of funds

5a. Purchase payment information

The minimum purchase payment accepted is \$15,000. Please make checks payable to Genworth Life Insurance Company.

Total amount submitted with application
\$

Estimated amount from 1035 tax-free exchange(s) or transfer(s)
\$

 Complete Section 5b or 5c below

5b. Non-qualified contract

Source of funds *Indicate all that apply*

- New purchase *Cash with application*
- 1035 Tax-free exchange
- Liquidation of money market account/certificate of deposit/mutual fund

5c. Qualified contract

Source of funds *Indicate all that apply*

- New contribution *For traditional or Roth IRA only*
Tax year \$
- Conversion *From traditional IRA to Roth IRA only*
- Direct transfer *Transfer from prior plan payable directly to Genworth Life to fund the same type of plan. For example, IRA to IRA. Includes 403(b) In-Plan exchanges.*
- Transfer from inherited IRA *You must select "Transfer from Inherited IRA" below. Do not use for spousal IRAs.*
- Customer rollover *Distribution from prior plan generally payable to owner that owner reinvests with Genworth Life to fund a plan within 60 days*
- Direct rollover from: *Distribution from prior plan payable directly to Genworth Life to fund a plan. For example: 401(k) to IRA.*
 - 401(a) 401(k) TSA/403(b)
 - Gov't 457(b) plan Other:

Type of qualified contract *Select one*

- Traditional IRA *Includes custodial ownership, if marked in section 2, and spousal IRAs*
 - Transfer from Inherited IRA *Known as a beneficiary IRA. Do not use for spousal IRAs.*
 - SEP IRA *Select only if your employer intends to make contributions to this contract. Otherwise, select "Traditional IRA."*
 - Roth IRA *Includes custodial ownership, if marked in section 2*
 - 401(k)/profit sharing/pension*
 - Gov't 457(b) plan*
 - Other qualified plan
- *Investment only

6. State notices and disclosures

ARKANSAS, KENTUCKY, LOUISIANA, NEW MEXICO, OHIO, AND PENNSYLVANIA, PLEASE

NOTE: Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

COLORADO, PLEASE NOTE: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

DISTRICT OF COLUMBIA, WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits, if false information materially related to a claim was provided by the applicant.

FLORIDA, PLEASE NOTE: Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, files a statement of claim or an application containing any false, incomplete or misleading information is guilty of a felony of the third degree.

MAINE, TENNESSEE, VIRGINIA, WASHINGTON, PLEASE NOTE: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

MARYLAND, PLEASE NOTE: Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

NEW JERSEY, PLEASE NOTE: Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.

OKLAHOMA, WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

ALL OTHER STATES, PLEASE NOTE: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.



THIS PAGE MUST BE RETURNED WITH THE COMPLETED APPLICATION.

7. Owner signature



You must answer the two questions to the right.

- 1. Do you have any existing life insurance policy(ies) or annuity contract(s)?** Yes No
- 2. Will the proposed annuity replace and/or change any existing annuity or insurance contract(s)?** Yes No

All statements made in this application are true to the best of my knowledge and belief, and the answers to these questions, together with this agreement, are the basis for issuing the contract. I agree to all terms and conditions as shown.

I believe this contract will meet my insurance needs and financial objectives. The undersigned has read and understands the appropriate fraud and disclosure statements in Section 6.

If you are a Trustee, Attorney-in-Fact, Guardian or other fiduciary, indicate the capacity you are acting in and attach relevant legal documentation.

Owner signature

X

- Trustee Attorney-in-fact *POA*
- Guardian Title/office:
- Other

Date of signature

.....

Name of state where signed

.....

Joint owner signature

X

- Trustee Attorney-in-fact *POA*
- Guardian Title/office:
- Other

Date of signature

.....

Name of state where signed

.....

Send completed form to:

Regular mail


P.O. Box 40011
Lynchburg, VA 24506
Fax: 804.281.6201

Overnight delivery

3100 Albert Lankford Drive
Lynchburg, VA 24501-4996


8. Producer signature

8a. Primary producer

 You must answer the two questions to the right.

1. Does the applicant have any existing life insurance policy or annuity contract(s)? Yes No

2. Do you have reason to believe that the proposed annuity will replace and/or change any existing annuity or insurance contract(s)? Yes No

 If the answer to either question above is yes, replacement forms and/or additional forms may be required. Check for specific state requirements.

California producers please note: By signing below, I hereby attest that I have reviewed with, and to the extent applicable, provided to the owner, if age 65 or older, the disclosures required by the following sections of the California Insurance Code:

- Advisement of consequences in the sale or liquidation of assets (§ 789.8(b))
- Medi-Cal Notice (§ 789.8(d))
- 24-hour at home pre-solicitation notice (§ 789.10)

By signing, I certify that the above signature(s) are genuine and that all information contained in this application is true to the best of my knowledge and belief. I have verified the owner(s) identification information below.

I believe this contract will meet my client's insurance needs and financial objectives.

Licensed representative/producer/agent name <i>Printed</i>	License number <i>Required in FL</i>
Social Security or Producer Number	Producer telephone number
Firm name	Back office telephone number
Email address	Commission split percentage %
Licensed representative/producer/agent signature X	Date of signature

8b. Additional producer

For split commissions for more than one producer, the primary producer must complete section 8a. Submit the Additional Producer Information form to provide required information for more than two producers.

Commission split percentage allocations must total 100%. Enter whole percentages only.

Licensed representative/producer/agent name <i>Printed</i>	License number <i>Required in FL</i>
Social Security or Producer Number	Producer telephone number
Email address	Commission split percentage %
Licensed representative/producer/agent signature X	Date of signature



Genworth®
Financial

Genworth Life & Annuity
Genworth Life
genworth.com

Important notice for New Jersey residents

from Genworth Life and Annuity Insurance Company and
Genworth Life Insurance Company

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Acknowledgement

I acknowledge that the solicitation, negotiation and sale of this annuity and its suitability are subject to the regulatory oversight of the New Jersey Department of Banking & Insurance.

The Department's consumer assistance services can be contacted at 609 292.7272 or at their Consumer Hotline at 800 446.7467. The Department can also be contacted at:

New Jersey Department of Banking & Insurance
P.O. Box 471
Trenton, NJ 08625-0471

Fax: 609 777.0508

By signing below I acknowledge receipt of this notice.

Owner name *Please print*

.

If you are a Trustee, Attorney-in-Fact, Guardian or other fiduciary, indicate the capacity you are acting in and attach relevant legal documentation.

Owner signature

Date of signature

X

.

Trustee

Attorney-in-fact *POA*

Guardian

Title/office:.....

Other

Additional owner name *If applicable*

.

Additional owner signature

Date of signature

X

.

Trustee

Attorney-in-fact *POA*

Guardian

Title/office:.....

Other

Delivery instructions

Mail: Annuity New Business
P.O. Box 40011
Lynchburg, VA 24506

Fax: 804 281.6201





Genworth®
Financial

Genworth Life & Annuity
Genworth Life
genworth.com

Important notice for New Jersey residents

from Genworth Life and Annuity Insurance Company and
Genworth Life Insurance Company

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By signing below I acknowledge receipt of this notice.

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.

If you are a Trustee, Attorney-in-Fact, Guardian or other fiduciary, indicate the capacity you are acting in and attach relevant legal documentation.

Owner signature

Date of signature

X

.

Trustee

Attorney-in-fact *POA*

Guardian

Title/office:.....

Other

Additional owner name *If applicable*

.

Additional owner signature

Date of signature

X

.

Trustee

Attorney-in-fact *POA*

Guardian

Title/office:.....

Other

Delivery instructions

Mail: Annuity New Business
P.O. Box 40011
Lynchburg, VA 24506

Fax: 804 281.6201





Annuity suitability profile

from Genworth Life and Annuity Insurance Company, Genworth Life Insurance Company and Genworth Life Insurance Company of New York†

Genworth Life & Annuity
Genworth Life
Genworth Life of New York
P.O. Box 40011
Lynchburg, VA 24501-4996
Fax: 804.281.6201
genworth.com

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†Only Genworth Life Insurance Company of New York is admitted in and conducts business in New York.

Important instructions for completing this form

- In order to prevent delays in processing your application, this form must be completed in its entirety, unless otherwise noted.
- This form must be submitted to Genworth as part of the application process. Please print clearly using blue or black ink, respond to all applicable questions, and sign on page 4.
- If alterations are made to this form, the owner(s) must initial and date at the spot of each alteration.
- All information on this form should be based on the owner applying for the annuity being purchased. If the annuity being purchased will have joint owners, please include information for both owners.

Owner information

Owner name *First, M.I., Last* _____ Age _____

▪ _____

Marital status *Select one* Single Married Widowed

Joint owner name *First, M.I., Last* _____ Age _____

▪ _____

Marital status *Select one* Single Married Widowed

Financial information and situation

Household annual gross income _____

▪ _____

Federal tax bracket _____ %

▪ _____

Sources of income:

- Current wages Social Security Investments
- Qualified Retirement Plans Other: _____

1. If your annual income is less than 120% of your annual living expenses, explain how you cover these expenses (e.g., portfolio withdrawals, CDs, etc.)
▪ _____
2. Do you anticipate a significant change in your future income or expenses during the surrender charge period?
 Yes No If yes, please provide details: ▪ _____
3. Do you currently reside in a nursing home or assisted living facility?
 Yes No
4. Do you have a reverse mortgage?
 Yes No

Existing assets: include premium of annuity being purchased

A. Liquid assets	B. Other assets
\$ Checking/Savings/Money Market	\$ Retirement accounts (< age 59½)
\$ Annuities (out of surrender)	\$ Annuities (in surrender)
\$ Mutual Funds (out of surrender/CDSC)	\$ Mutual Funds (in surrender/CDSC)
\$ Stocks/Bonds	\$ Real estate*
\$ CDs	\$ Life Insurance (in surrender)
\$ Retirement accounts (> age 59½)	\$ Other <i>Explain:</i>
\$ Life Insurance (out of surrender)	\$ (B) Total other assets
\$ (A) Total liquid assets	*Excludes primary residence

Annuity being purchased:

\$ **(C) Amount of annuity purchase from liquid assets**

..... **% of client's liquid assets = (C) Amount of annuity purchase from liquid assets/(A) Total liquid assets**



Financial information and situation *Continued*

1. Is there sufficient cash or other liquid assets for living expenses and unexpected emergencies, such as medical expenses, in excess of the premium for this annuity?

- Yes No

If no, please explain how any emergency needs will be met:

2. If liquid assets are below \$25,000 after this purchase, please explain why this annuity is suitable in this case:

3. Is the cash surrender value of all annuities owned by applicant including the premium of the annuity being purchased greater than 75% of applicant's estimated liquid assets?

- Yes No

If yes, please explain why this annuity is suitable in this case:

Overall financial objectives *Select one*

- Income Income and growth Growth
 Aggressive growth Protection of Principal

Overall risk tolerance *Select one*

- Conservative Moderate Aggressive

Financial experience *Select all that apply*

- Mutual funds Fixed annuities Variable annuities
 Life insurance Bonds Stocks
 Other brokerage accounts No previous experience Other:

Annuity purchase considerations

Primary use of this annuity *Select all that apply*

- Income Asset accumulation Fund a long term care insurance policy
 Reduce estate tax liability Tax deferred growth Potential growth, followed by income
 Capital preservation Guaranteed interest rate Accumulate for beneficiaries/wealth transfer
 Avoid cost or delay of probate Other *Explain in detail:*

Did you discuss ways to access money in this annuity as well as any restrictions on that access?

- Yes No

Source of the funds to purchase this annuity

1. What is the source of the funds for purchasing this annuity? *Select all that apply*

- Annuity Life insurance Certificates of deposit
 Checking/savings Mutual funds Reverse mortgage/home equity loan
 Other:

2. Is this a replacement of an annuity or life insurance contract?

- Yes No

If yes, complete Replacement Section.

If this is a replacement of an annuity contract or life insurance policy, answer each of the following:

1. What type is being replaced?
 Fixed Index Variable Life Insurance policy
2. Have you exchanged or replaced another annuity in the last 60 months?
 Yes No If yes, please provide details:
3. Will a surrender charge, negative market value adjustment, interest penalty or tax penalty be incurred?
 Yes No
 If yes, amount incurred: \$..... and.....% of the premium
4. Provide the following for the contract/policy being replaced. Include all income/living and death benefit values. If not applicable, list \$0
 Current contract value \$.....
 Current death benefit value \$.....
 Current income benefit value \$.....
5. Did the agent explain how the existing contract compares to the new contract in regards to surrender charges, interest rates, riders, benefits and other features?
 Yes No
6. Provide an explanation on how the replacement will better assist the Owner in meeting his or her insurance needs and financial objectives.

Product specific questions Answer only the questions that apply for the annuity being purchased

! If purchasing a fixed deferred annuity, complete this section. A fixed deferred annuity includes a Single Premium Deferred Annuity, a Market Value Adjustment Annuity, and a Fixed Index Annuity.

1. Do you understand that withdrawals taken in excess of the penalty free withdrawal amount during the annuity's surrender charge period will incur a surrender charge and may include a market value adjustment or loss of any unvested premium enhancement, if applicable?
 Yes No
2. Do you understand that if this annuity does not have a return of premium feature, after the free look expires, you cannot return the annuity for a refund, without penalties?
 Yes No N/A
3. How do you anticipate taking distributions from this annuity? *Select all that apply*
 Interest or free partial withdrawals Leave to beneficiary
 Income rider/Enhanced withdrawal benefit Lump sum
 Required minimum distribution (Qualified only) Annuitization
4. When do you anticipate taking your first distribution from this annuity? *Select one*
 Less than 1 year Between 1 and 5 years Between 6 and 9 years
 10 or more years None anticipated Undecided at this time
5. Do you intend to withdraw more than the penalty free withdrawal amount in any year during the annuity's surrender charge period?
 Yes No
 If yes, please explain:

! If purchasing a fixed index annuity, you must also answer the first question below, and if applicable, the second.

1. Do you understand that allocations to index crediting strategies are not guaranteed to credit interest and that allocations can only be changed during the 21 day period after each contract anniversary?
 Yes No
2. **If purchasing the Income Protection rider:**
 - 2a. Do you understand that the rider may only be elected at issue and can only be cancelled on any contract anniversary after the surrender charge period has expired?
 Yes No N/A; not electing rider
 - 2b. Do you understand that rider charges are deducted from your contract value each year, and may be greater than the amount of interest credited (if any)?
 Yes No N/A; not electing rider

Product specific questions *Continued Answer only the questions that apply for the annuity being purchased*

! If purchasing a single premium immediate annuity (SPIA) only.

1. Have you been advised that after the free look period expires you cannot return the annuity for a refund?
 Yes No
2. Do you understand that the Genworth companies do not warrant or represent that this annuity will comply with Medicaid qualification rules in your state?
 Yes No N/A
3. If the restrictions endorsement is elected on your application, do you understand that your contract cannot be changed, including the owner and payee provisions, once the contract has been issued and the free look period has past?
 Yes No
4. If eligible and not elected on your application, do you understand that your contract will not be issued with the Income Withdrawal commutation feature and it cannot be added after issue?
 Yes No Not eligible for this feature

If you answered 'No' to any of the above questions, please provide an explanation:

-
.....
- 5. If SPIA is being purchased to replace an existing annuity, why is annuitization of the existing annuity not suitable? *Please explain including a comparison of annuitization benefits of the current and new contract.*
 ▪
.....
.....

Owner signature section

If you are signing as a fiduciary or representative, you must indicate capacity or title and provide documentation of authority. Other signatures that may be required include: spouse (if community property state), irrevocable beneficiary (must sign with title), and collateral assignee (if contract is collaterally assigned).

The issuing insurance company and my agent may rely on the information I have provided herein, and it is true and accurate to the best of my knowledge. By signing below, I acknowledge that this annuity product I am applying for is a long-term contract with substantial penalties for early withdrawal. I acknowledge my agent has fully explained the surrender charges and surrender charge period and I have reviewed any applicable disclosure statement with my agent in determining this annuity is suitable for my financial needs and objectives.

Applicant or Owner signature	Date signed
X	▪

Trustee Attorney-in-fact *POA* Guardian Title/office:

Joint Applicant or Joint Owner signature	Date signed
X	▪

Trustee Attorney-in-fact *POA* Guardian Title/office:

Agent signature section

I recommend the purchase of this proposed annuity. I have provided the Owner a copy of any applicable annuity product disclosure for which the Owner has applied. I have reviewed the Owner's financial information and believe the purchase of this annuity is suitable based on the information provided by the Owner regarding his/her financial needs and objectives.

Agent name *Please print*

▪
.....

Agent signature	Date signed
X	▪



Genworth[®]
Financial

Genworth Life
Fixed Annuities New Business
6610 West Broad Street
Richmond, VA 23230-1702
800 221.9501

SecureLivingSM Independence single premium fixed deferred annuity disclosure and acknowledgement

from Genworth Life Insurance Company

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Disclosure

The annuity is issued by Genworth Life Insurance Company (Genworth Life), a life insurance company. Genworth Life and the financial institution at which this annuity was purchased are **not** affiliated. All guarantees are based on the claims-paying ability of Genworth Life.

The annuity is not a bank product and is not FDIC insured. All non-deposit products involve investment risks including the possible loss of the principal amount invested. The annuity is not a deposit with or obligation of any financial institution, is not guaranteed or endorsed by any financial institution or its affiliates, and is not insured by the FDIC, the Federal Reserve Board or any other government agency.

The annuity is a long-term investment. The annuity does not mature like a bond or certificate of deposit and may be subject to early surrender charges (refer to the Withdrawal section of the contract).

Annuity interest rates

The initial interest rate on the annuity will be the rate established by Genworth Life and in effect on the date the premium is received. It may include an interest rate bonus. Following the initial interest rate guarantee period, the renewal rate is set annually and is guaranteed for one year. The initial rate on a new contract may be higher than renewal rates. Renewal rates will not be less than the minimum rate guaranteed by Genworth Life as specified in the contract.

Access to funds each contract year

- You may choose to receive up to 10% of the contract value free of surrender charges; access these funds at anytime up to 12 times a contract year, OR
- You may choose to systematically take your credited interest or up to 10% of the contract value.

Withdrawals may be subject to a surrender charge

If the contract is cancelled during the first six years, or if a withdrawal is made in excess of the penalty-free amount, a surrender charge will apply. The surrender charge schedule is based upon contract year. Refer to the Withdrawal section of the contract for additional information. There are no additional fees. For tax information, see below. Due to surrender charges, you may receive less than the premium paid.

Contract Year	1	2	3	4	5	6	Thereafter
Surrender Charge	9%	9%	8%	7%	6%	5%	0%
	9%	8%	7%	6%	5%	4%	0% (IN, MN, and OR only)

Guaranteed payouts

Contact a tax professional before selecting a payment choice.

This annuity offers the following guaranteed payout options:

- Lifetime with a 10, 15, or 20-year guarantee period.
- Joint life and Survivor with a 10-year guarantee period.

Taxation, beneficiary and additional information

- Distributions of taxable amounts are subject to ordinary income tax and, if taken prior to age 59 1/2, an additional 10% federal penalty tax may apply.
- If more than one tax-deferred annuity is purchased during the same calendar year by the same owner, the interest will be combined for the purpose of reporting the taxable portion of certain distributions.
- Some non-natural owners (e.g., corporations) are not entitled to tax-deferral of interest accumulations.
- Probate may be avoided when beneficiaries other than the estate are named.
- The death benefit is the contract value at date of death plus any interest required by the state.
- Surrender charges are waived in the event of nursing home confinement. Certain restrictions apply. Refer to contract for details. Not available in Massachusetts.

Signatures

By signing this form I acknowledge that I have read and understand the above disclosures.

Signature of Owner

X

Social Security Number

Date

.

Signature of Joint Owner

Date

X

Signature of Licensed Producer

Producer Number

Date

X

.

.





Important notice: replacement of life insurance or annuities

from Genworth Life and Annuity Insurance Company
and Genworth Life Insurance Company

Genworth Life Insurance Company Genworth Life and Annuity Insurance Company

Replacement information

The Genworth Financial insurance companies listed above are referred to as “we” in this document.

The owner is referred to as “you” and “your.”

Both questions to the right must be answered.

If either of the answers is “yes,” provide the information noted below and complete the producer replacement sales certification on page 2.

This document must be signed by you and the producer, if there is one, and a copy left with you.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interest. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the following page.

Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?

Yes No

Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract?

Yes No

The existing policy or contract is being replaced because:

.....

If you answered “Yes” to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

Insurer name Contract/policy number

.....

Insured/annuitant name *Select one*

..... Replaced Financing

Insurer name Contract/policy number

.....

Insured/annuitant name *Select one*

..... Replaced Financing

Insurer name Contract/policy number

.....

Insured/annuitant name *Select one*

..... Replaced Financing

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in-force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.



Free Look Period

Upon issuance of your new policy or contract, the policy may be returned within 30 days from the date of delivery. **This return period may be different from what is reflected in your policy or contract; if so, the longer period will be applicable.**

If you return the policy, you will be entitled to receive:

- In New Jersey: an unconditional full refund of all premiums or considerations paid on the policy or contract, including any policy fees or charges or, in the case of a variable or market value adjustment policy or contract, a payment of the cash surrender value provided under the policy or contract plus the fees and other charges deducted from gross premiums or considerations or imposed under the policy or contract.

Signature

I certify that the responses herein are, to the best of my knowledge, accurate:

Owner signature	Owner printed name	Date
X	.	.
Joint Owner signature	Joint Owner printed name	Date
X	.	.
Producer signature	Producer printed name	Date
X	.	.

I do not want this notice read aloud to me. *Applicants must initial only if they do not want the notice read aloud.*

Important notice

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts.

You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

Premiums

Are they affordable? Could they change? You're older—are premiums higher for the proposed new policy? How long will you have to pay premiums on the new policy? On the old policy?

Policy values

New policies usually take longer to build cash values and to pay dividends. Acquisition costs for the old policy may have been paid, you will incur costs for the new one. What surrender charges do the policies have? What expense and sales charges will you pay on the new policy? Does the new policy provide more insurance coverage?

Insurability

If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down. You may need a medical exam for a new policy. Claims on most new policies for up to the first two years can be denied based on inaccurate statements. Suicide limitations may begin anew on the new coverage.

If you are keeping the old policy as well as the new policy

How are premiums for both policies being paid? How will the premiums on your existing policy be affected? Will a loan be deducted from death benefits? What values from the old policy are being used to pay premiums?

If you are surrendering an annuity or interest sensitive life product

Will you pay surrender charges on your old contract? What are the interest rate guarantees for the new contract? Have you compared the contract charges or other policy expenses?

Other issues to consider for all transactions

What are the tax consequences of buying the new policy? Is this a tax free exchange? (See your tax advisor.) Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code? Will the existing insurer be willing to modify the old policy? How does the quality and financial stability of the new company compare with your existing company?

Replacement of life insurance or annuities

Producer replacement sales certification *Must be completed and signed by the producer*

Complete this section if the answer to either question on page 1 is yes.

Please list all company-approved sales materials used, including any electronically presented materials, in the sale of this policy or contract including, but not limited to, sales material kit names, form numbers and brochure titles. If any individualized company-approved sales materials were used, such as illustrations or ledgers, identify them below and attach copies to this form. Please note that electronically presented sales materials must be given to the policy owner in printed form no later than the time of policy delivery.

-
-
-
-

I, the producer, certify that: (a) only company-approved sales materials listed above were used in this transaction and they are appropriate for the policy or contract applied for; (b) if used, any company-approved electronic sales materials will be printed and provided to the policy or contract owner prior to or at policy or contract delivery; (c) this sale conforms with the company's replacement policy (set forth below).

Producer must sign at right.

Producer signature

Date

X

Replacement statement

We believe that replacement of an existing insurance or annuity policy must be appropriate for the customer and meet his or her needs or financial objectives. From a customer's perspective, an appropriate replacement is also one that is justified from either an economic or personal standpoint. The provisions, features and benefits of both the current and proposed product should be considered in relation to the client's needs, circumstances and goals. Some examples of the types of provisions that should be considered are: premium rate differences, differences in suicide and incontestability provisions for individual life insurance and pre-existing conditions, waiting periods, elimination periods, and probationary periods for health insurance policies. In addition, factors such as the age and health of the customer must be considered. Agents are expected to provide all material information that the customer needs in order to ascertain whether replacement of an existing policy or contract is appropriate.

All replacements must be in compliance with applicable regulations and company rules. Many states require accurate written comparisons of existing and proposed contracts to be provided to the customer when proposing a replacement. Agents are expected to know and comply with these requirements.

Mailing instructions

Mail this form with the application.

Annuity New Business:

P.O. Box 40011, Lynchburg, VA 24506

Fixed Life New Business for Genworth Life and Annuity Insurance Company:

P.O. Box 320, Lynchburg, VA 24505-0320

Fixed Life New Business for Genworth Life Insurance Company:

P.O. Box 461, Lynchburg, VA 24505-0461

For questions call:

Variable Annuities: 800 352.9910

Fixed Annuities: 800 221.3576

Single Premium Immediate Annuities: 888 322.4629

Fixed Life: 888 325.5433



Genworth®
Financial

Genworth Life & Annuity
Genworth Life
genworth.com

Important notice: replacement of life insurance or annuities

from Genworth Life and Annuity Insurance Company
and Genworth Life Insurance Company

Page 1 of 3

Copy to Applicant

Genworth Life Insurance Company Genworth Life and Annuity Insurance Company

Replacement information

The Genworth Financial insurance companies listed above are referred to as “we” in this document.

The owner is referred to as “you” and “your.”

Both questions to the right must be answered.

If either of the answers is “yes,” provide the information noted below and complete the producer replacement sales certification on page 2.

This document must be signed by you and the producer, if there is one, and a copy left with you.

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financed purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interest. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on the following page.

Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer, or otherwise terminating your existing policy or contract?

Yes No

Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract?

Yes No

The existing policy or contract is being replaced because:

.....
If you answered “Yes” to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number if available) and whether each policy or contract will be replaced or used as a source of financing:

Insurer name Contract/policy number

.....
Insured/annuitant name *Select one*
..... Replaced Financing

Insurer name Contract/policy number

.....
Insured/annuitant name *Select one*
..... Replaced Financing

Insurer name Contract/policy number

.....
Insured/annuitant name *Select one*
..... Replaced Financing

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request one, an in-force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.



Free Look Period

Upon issuance of your new policy or contract, the policy may be returned within 30 days from the date of delivery. **This return period may be different from what is reflected in your policy or contract; if so, the longer period will be applicable.**

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- In New Jersey: an unconditional full refund of all premiums or considerations paid on the policy or contract, including any policy fees or charges or, in the case of a variable or market value adjustment policy or contract, a payment of the cash surrender value provided under the policy or contract plus the fees and other charges deducted from gross premiums or considerations or imposed under the policy or contract.

Signature

I certify that the responses herein are, to the best of my knowledge, accurate:

Owner signature	Owner printed name	Date
X	.	.
Joint Owner signature	Joint Owner printed name	Date
X	.	.
Producer signature	Producer printed name	Date
X	.	.

I do not want this notice read aloud to me. *Applicants must initial only if they do not want the notice read aloud.*

Important notice

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts.

You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense:

Premiums

Are they affordable? Could they change? You're older—are premiums higher for the proposed new policy? How long will you have to pay premiums on the new policy? On the old policy?

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New policies usually take longer to build cash values and to pay dividends. Acquisition costs for the old policy may have been paid, you will incur costs for the new one. What surrender charges do the policies have? What expense and sales charges will you pay on the new policy? Does the new policy provide more insurance coverage?

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Will you pay surrender charges on your old contract? What are the interest rate guarantees for the new contract? Have you compared the contract charges or other policy expenses?

Other issues to consider for all transactions

What are the tax consequences of buying the new policy? Is this a tax free exchange? (See your tax advisor.) Is there a benefit from favorable "grandfathered" treatment of the old policy under the federal tax code? Will the existing insurer be willing to modify the old policy? How does the quality and financial stability of the new company compare with your existing company?

Replacement of life insurance or annuities

Producer replacement sales certification *Must be completed and signed by the producer*

Complete this section if the answer to either question on page 1 is yes.

Please list all company-approved sales materials used, including any electronically presented materials, in the sale of this policy or contract including, but not limited to, sales material kit names, form numbers and brochure titles. If any individualized company-approved sales materials were used, such as illustrations or ledgers, identify them below and attach copies to this form. Please note that electronically presented sales materials must be given to the policy owner in printed form no later than the time of policy delivery.

-
-
-
-

I, the producer, certify that: (a) only company-approved sales materials listed above were used in this transaction and they are appropriate for the policy or contract applied for; (b) if used, any company-approved electronic sales materials will be printed and provided to the policy or contract owner prior to or at policy or contract delivery; (c) this sale conforms with the company's replacement policy (set forth below).

Producer must sign at right.

Producer signature

Date

X

Replacement statement

We believe that replacement of an existing insurance or annuity policy must be appropriate for the customer and meet his or her needs or financial objectives. From a customer's perspective, an appropriate replacement is also one that is justified from either an economic or personal standpoint. The provisions, features and benefits of both the current and proposed product should be considered in relation to the client's needs, circumstances and goals. Some examples of the types of provisions that should be considered are: premium rate differences, differences in suicide and incontestability provisions for individual life insurance and pre-existing conditions, waiting periods, elimination periods, and probationary periods for health insurance policies. In addition, factors such as the age and health of the customer must be considered. Agents are expected to provide all material information that the customer needs in order to ascertain whether replacement of an existing policy or contract is appropriate.

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Mailing instructions

Mail this form with the application.

Annuity New Business:

P.O. Box 40011 Lynchburg, VA 24506

Fixed Life New Business for Genworth Life and Annuity Insurance Company:

P.O. Box 320, Lynchburg, VA 24505-0320

Fixed Life New Business for Genworth Life Insurance Company:

P.O. Box 461, Lynchburg, VA 24505-0461

For questions call:

Variable Annuities: 800 352.9910

Fixed Annuities: 800 221.3576

Single Premium Immediate Annuities: 888 322.4629

Fixed Life: 888 325.5433



Genworth®
Financial

Genworth Life
Genworth Life & Annuity
Genworth Life of New York

Transfer and exchange authorization

Genworth Life Insurance Company,
Genworth Life and Annuity Insurance Company and
Genworth Life Insurance Company of New York*

*Only Genworth Life Insurance Company of New York is licensed in the state of New York

Page 1 of 3

- For use with all annuity products.
- Use this form to authorize an exchange or transfer to a new or existing annuity contract.
- In this form, Genworth Life Insurance Company, Genworth Life and Annuity Insurance Company and Genworth Life Insurance Company of New York are referred to individually as the Insurer.

Existing contract or account information

Current institution information

Additional forms may be required if the transaction is a replacement or a change to an existing life insurance policy or annuity contract.

Institution name

•
Street address	.....	Telephone number
•	•
City, state, zip	.....	.....
•
Plan/account type <i>Annuity, life account, other</i>	.....	Policy/contract number
•	•
.....

Owner information

Owner name

•	.....	Social Security/Tax ID number
Joint owner name <i>if any</i>	.....	Social Security/Tax ID number
•	•
Annuitant name	.....	.....
•
Joint annuitant name <i>if any</i>	.....	.....
•
.....

Conservation

- I request that no efforts be made by the current institution to keep my current contract, policy or account.

Existing policy statement

Does not apply to a mutual fund or certificate of deposit.

Select one:

- I certify that the existing policy/contract to be exchanged/transferred has been lost or destroyed, and to the best of my knowledge and belief, is not in anyone's possession.
- The original policy/contract is attached.

Transaction detail

Processing date for releasing institution

Any date you specify must be within 30 days of our receipt of this form.

Please process the transaction specified herein *select one*

- Immediately
- Before date of:
- After date of:

Transfer to an existing contract

Confirm your existing contract allows additional purchase payments before marking "Yes."

Is the transfer or exchange to an existing annuity contract?

- Yes
- No

If yes, enter existing contract number:

Transfer and exchange authorization

Transfer options Select one of the three options on the left and complete the corresponding information

Non-qualified funds, 1035 tax-free exchange

The surrendering company must provide the cost basis in accordance with the Tax Equity and Fiscal Responsibility Act of 1982.

Full transfer

I am assigning all rights, title and interest in my contract to the Insurer to whom I have submitted an application.

I hereby assign and transfer without exception, limitation, or reservation to the Insurer, all assignable benefits, interest, property and rights in the policy/contract referenced herein. I understand that by executing this assignment, I irrevocably waive all rights, claims and demands under the assigned policy/contract.

I understand that if the Insurer approves the application, it will surrender the assigned policy/contract and request the proceeds. If and when received, the proceeds will be applied as all or part of the premium/purchase payment for the new policy or contract. I understand that the Insurer will not treat this assignment as the equivalent of a cash payment. I further understand that no part of the value of the assigned policy/contract will be treated as a premium/purchase payment until it is received by the Insurer.

With this assignment, I revoke any existing beneficiary designations under the assigned policy/contract. I designate the Insurer, its successors or assigns as beneficiary of any death benefits that may become payable under the assigned policy/contract.

Partial transfer

Liquidation amount select one

- Partial transfer of \$
Maximum amount without surrender charge

I wish to execute a partial withdrawal from the policy/contract listed on page 1 of this form for the amount specified above. I understand that surrender charges may apply. I expressly represent that the sole purpose of this transaction is to effect a partial exchange of a life insurance policy or annuity contract under section 1035(a) of the Internal Revenue Code.

The Insurer has made no representation concerning the tax treatment of this transaction. I understand that the Insurer has no responsibility or liability for the validity of this transaction or for my tax treatment related to this transaction.

Other than the owner(s) mentioned herein, no person, firm or corporation, other than myself and the issuing insurer, has an interest in said policy/contract. No proceedings in insolvency or bankruptcy have been instituted by or against me.

Non-qualified funds, transfer from mutual fund or certificate of deposit

If liquidating a mutual fund, a signature guarantee is required on page 3.

Liquidation amount select one

- Full liquidation Partial liquidation of \$
Maximum amount without surrender charge

I authorize the liquidation specified above and the transfer of the net proceeds to the Insurer. I am aware that surrender or withdrawal penalties may apply to this liquidation, and that income tax consequences may result. I have been advised to contact my tax advisor.

Qualified Funds

Type of plan being surrendered select one

- IRA SEP-IRA Simple IRA Roth IRA TSA/403(b)
401(a) 401(k) Keogh 457(b) governmental

Liquidation type select one

- Direct transfer Eligible rollover distribution

Liquidation amount select one

- Full liquidation Partial liquidation of \$
Maximum amount without surrender charge

I hereby direct you to liquidate the qualified funds I have indicated and to remit the proceeds to the Insurer. This liquidation constitutes either a direct transfer or an eligible rollover distribution as noted above. Subject to minimum premium and all other in good order requirements, the Insurer will accept the funds as premium for the qualified contract that I have applied for as referenced in the Insurer's Letter of Acceptance. I am aware that surrender or withdrawal penalties may apply to this liquidation, and that tax consequences may result. I have been advised to contact my tax advisor.

Transfer and exchange authorization

Signature

If you are a Trustee, Attorney-in-Fact, Guardian, Conservator or other Fiduciary, you must sign in your capacity (e.g. Jane Smith, Trustee) and attach relevant legal documentation.

Signature of joint owner, if any, is required.

I authorize the transaction described herein and affirm that the Insurer is participating in this transaction at my request. I confirm the elections made herein. All statements made in this form are true to the best of my knowledge and belief.

Owner signature *Sign in capacity*

Date

X

•

Joint owner signature *Sign in capacity*

Date

X

•

If liquidating a mutual fund, apply Signature Guarantee below.

Insurer representative authorized signature

The authorized signature below certifies the Insurer's acceptance of the requested funds as instructed by the owner of the contract or account referenced herein. The Insurer is a duly licensed insurance company and has received a favorable determination letter from the IRS.

Genworth Life/Genworth Life & Annuity/Genworth Life of New York signature

Date

X

•

Mailing instructions

Regular First Class Mail:

P.O. Box 40011
Lynchburg, VA 24506

Overnight delivery:

3100 Albert Lankford Dr.
Lynchburg, VA 24501-4996

For questions call:

Variable Annuities: 800 352.9910
Fixed Annuities: 800 221.9501
Single Premium Immediate Annuities: 888 325.5433



Genworth[®]
Financial

Genworth Life & Annuity
Genworth Life
3100 Albert Lankford Drive
Lynchburg, Virginia 24501

Statement regarding sales outside owner resident state

from Genworth Life and Annuity Insurance Company
and Genworth Life Insurance Company

Page 1 of 1

Use this form when the owner is not a resident of the state in which the contract/certificate/
policy is delivered.

Owner/policy holder information

Contract/certificate/policy number *If available*

.

Owner Name *First, Middle, Last*

Birth date

.

Annuitant Name *First, Middle, Last*

Birth date

.

Signature

Your signature indicates you have
read and understand this form.

I represent that the owner is a resident of the state of____and has applied for a life insurance
policy or annuity contract/certificate that was solicited in the state of____, and that I will deliver this
life insurance policy or annuity contract/certificate in the state of____.

Agent name *Please print*

.

Agent signature

Date

X

.

Delivery instructions

Fax completed form to:

Fixed Deferred Annuities

Fax: 866 712.1047

Single Premium Immediate Annuities

Fax: 866 712.1015