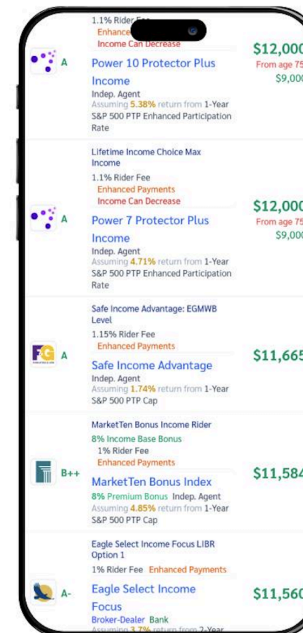




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Individual Single Premium Deferred Annuity
issued by Genworth Life Insurance Company &
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Genworth 

Navigating the Road Ahead

Retirement should be a time when you can do what you enjoy – travel, pursue hobbies, volunteer at your favorite charity, and spend time with loved ones.

To retire on your terms, and with your timing, it is imperative that you create a plan.

Thanks to healthier lifestyles and advances in medicine, we're living longer. On average, those of us who retire at age 65 may spend at least 20 years in retirement – sometimes even longer. Our increasing longevity in combination with changes in the American economy are impacting the way we save for retirement.

As you plan, you may want to position a portion of your retirement money to create tax-deferred guaranteed accumulation. The guaranteed growth of this money can help you reach your savings goals and contribute to the income you'll need when you retire.

One strategy you and your financial professional can consider is adding a SecureLiving® Liberty or Liberty NY single premium deferred annuity (SPDA) to your portfolio mix giving you the ability to:

- Create tax-deferred guaranteed accumulation
- Generate a guaranteed lifelong income
- Choose from guaranteed interest rate terms of 1, 3, or 5 years



Meet Jerry and Debra

Both Jerry and Debra have always enjoyed the freedom of lacing up their running shoes and hitting the road to see where it takes them. They love adventure and as avid runners have always dreamed of exploring their favorite travel destinations on foot. The road ahead of them is one they are looking forward to – retirement.

Now at ages 62 and 55, Jerry and Debra still have a few more years before they can officially retire, and they recognize the importance of proper retirement planning. It is important the plan also provide for their upcoming travel adventures.

Jerry and Debra now look forward to spending more time together in retirement, traveling to new places and enjoying their free time exploring. They are ready to throw their running gear in the suitcase and go. They are preparing for the possibilities.

Understanding Jerry and Debra's Situation

Jerry and Debra have kept informed about today's financial environment and are concerned about the uncertainty of the stock market and the economy. They worry about how it might impact their 401(k) plans and future Social Security checks. Today, their retirement accounts have grown to almost \$750,000, but they know this may not be enough to last throughout their retirement.

Jerry and Debra Devise a Strategy

Jerry wants to retire within the next 3 years, and Debra plans to retire in 5 years. Their financial professional recommends they use a portion of their funds to purchase a SecureLiving Liberty annuity with a 5-year initial interest rate so that the rate will be guaranteed until Debra retires. After Jerry retires, he will have access to funds from his 401(k) and Social Security, and won't need income from the annuity right away. After the initial 5-year guarantee term expires and Debra retires, they can allow the annuity to renew annually at a rate guaranteed to be no less than the guaranteed minimum rate stated in her contract. And, when they are ready, they can begin receiving steady, predictable income.



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.

Jerry and Debra Create a Solution

A SecureLiving Liberty annuity allows Jerry and Debra's money to grow tax-deferred while also protecting their principal from market fluctuations. It also helps alleviate their concern over the unpredictable nature of financial markets in two ways, by offering them:

- A Guaranteed Minimum Interest Rate – Their annual interest rate is guaranteed for 5 years, protecting their return for that time period, even if rates decline.
- A Bailout Feature – If the 5-year renewal rate drops below their pre-established bailout rate, they have access to their full contract value without surrender charge.

After talking to his financial professional, Jerry learns that his retirement plan allows for in-service withdrawals.¹ An in-service withdrawal, also called a "pre-retirement cash withdrawal," of his employee contributions will be penalty-free and non-taxable since he's over 59½ and won't prevent him or Debra from continuing to participate in their employer retirement plans.² To fund the purchase of a SecureLiving Liberty IRA annuity, Jerry's financial professional recommends he initiate a direct rollover.

Jerry and Debra know that navigating the road of retirement might not always be easy and a SecureLiving Liberty annuity allows them to prepare for the possibilities.

¹ Not all qualified employer retirement plans allow for in-service withdrawals.

² In-service withdrawals are subject to possible 10% penalty if under age 59½. An in-service withdrawal directly rolled over to an IRA would not result in income taxation.

Understanding Fixed Deferred Annuities

Why an Annuity May be Right for You

A fixed deferred annuity offers you a guaranteed interest rate for a specific period of time and provides the ability to receive guaranteed income for life – which may be used however you need it in retirement. Many retirees use the income to help fund their retirement goals or even to pay for long term care.

Your money also accumulates on a tax-deferred basis – so you do not pay taxes 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 access to your funds,* you will have the ability to do so. Withdrawals may be subject to income tax and, if taken prior to age 59½, may be subject to an additional 10% federal tax penalty.

Predictable Interest Rate Guarantees

When you purchase a SecureLiving Liberty or Liberty NY annuity, the initial interest rate is guaranteed for 1, 3, or 5 years, whichever you select.

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. Ask your financial professional for details.

Bailout Feature

SecureLiving Liberty annuities 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 Genworth Life within 45 days of the contract anniversary. The bailout feature may not be available in all states.



*Surrender charges may apply.



Quicker Accumulation with Tax-Deferred Growth

The money in your annuity can grow tax deferred. With an annuity, you don't have to pay taxes on the growth in your contract until you start to take money out of it. This means you have the opportunity to grow your money faster than if you had to pay the taxes on the earnings. There is no additional tax deferral benefit for annuities purchased in an IRA, or any 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.

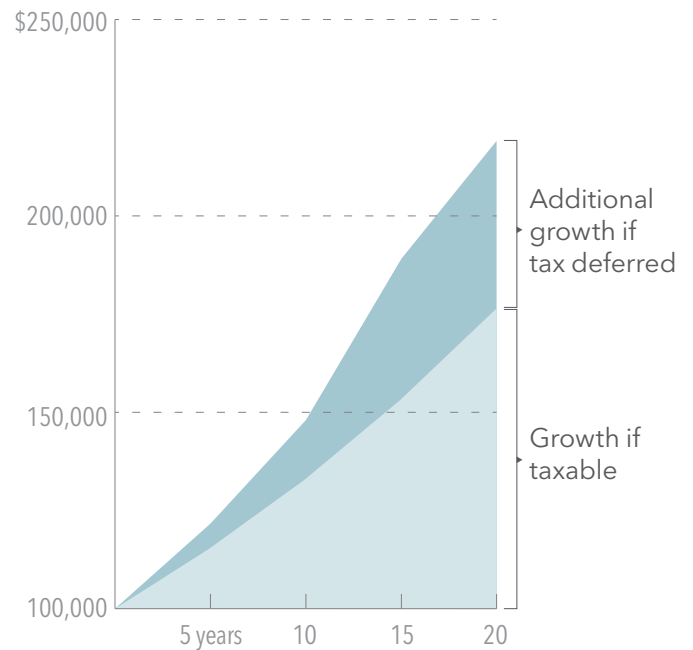
Deferring Taxes Allows You to Earn More Interest on:

- Your contract value
- Your credited interest
- And the taxes you defer

Security with Guaranteed Principal

You can be sure that your retirement assets are secure. 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.

All guarantees are based on the claims-paying ability of Genworth Life Insurance Company and Genworth Life Insurance Company of New York.



Assumptions:

- \$100,000 at 4% interest
- 28% marginal tax bracket

Control with Dependable Income

When you are ready to begin receiving income payments, you control the payout option that works best for you:

- 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 discuss with your tax professional your particular tax situation before selecting a payout option. If you do not select a specific payout option by the Annuity Commencement Date, the default payout option will be Life with 10-Year Period Certain.

Access to Your Money with Free Withdrawals

With SecureLiving Liberty and Liberty NY, you can withdrawal money from your annuity's contract value. 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 totalling no more than 10% of the contract value each contract year.

If you need more than this amount or you surrender your contract during the first six years, there are surrender charges.

Premium Amounts

The minimum premium for all SecureLiving Liberty contracts is \$15,000 (qualified or non qualified). Premiums greater than \$500,000 require home office approval.

Medical Care Facility Waiver

This annuity also includes a surrender charge waiver for confinement to a medical care facility, such as a nursing home. After the first 90 days of your contract, if you enter a medical care facility and are confined for 30 consecutive days, you may access your funds without surrender charge. Additional restrictions apply; refer to the contract for details. Not available in Massachusetts.

Surrender Charges

The surrender charge is a percent of the amount withdrawn in excess of the free withdrawal amount. The surrender charge is based on the contract year in which you request a surrender or make a withdrawal.

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

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.
- Surrender charges are waived at the death of the owner. Primary beneficiary(ies) receives the guaranteed full contract value upon death of the owner.
- You can leave your annuity to a designated beneficiary.
- An annuity generally avoids probate and all of its costs and delays if the designated beneficiary is other than the owner's estate. The death benefit proceeds pass directly to the contract's designated beneficiary. (May not cover all expenses and taxes. Death proceeds are taxable to the beneficiary when withdrawals are taken or as income is received.)

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.

About Genworth Financial

Genworth Financial, Inc. has a strong global presence, with operations in 25 countries. We serve the life and lifestyle protection, retirement income, investment and wealth management 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 customers for more than 137 years, and we look forward to continuing to serve their needs well into the future.



Issued by

Genworth Life Insurance Company, Richmond, VA,
& Genworth Life Insurance Company of New York, 666 Third Ave., 9th Floor, New York, NY

SecureLiving® Liberty single premium deferred annuity contract issued by Genworth Life Insurance Company's policy form series GEC6008 2/03 et al., Product ID: SP16 Not available in all states and markets. Genworth Life Insurance Company is licensed in all states except New York.

SecureLiving® Liberty NY single premium deferred annuity contract issued by Genworth Life Insurance Company of New York's policy form series GENY6020 05/11 et al., Product ID: SP16. Available only in New York. Only Genworth Life Insurance Company of New York is admitted and conducts business in New York.

Features and benefits may vary by state. Ask your representative for details.

Distributions of taxable amounts are subject to ordinary income tax, and if taken prior to age 59½, an additional 10% federal penalty tax may apply. Additional tax implications may apply to advanced and withdrawn income payments. Consult your tax professional regarding your specific situation.

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.

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

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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 a bank or its affiliates.	May decrease in value.
Are not insured by the FDIC or any other federal government agency.	