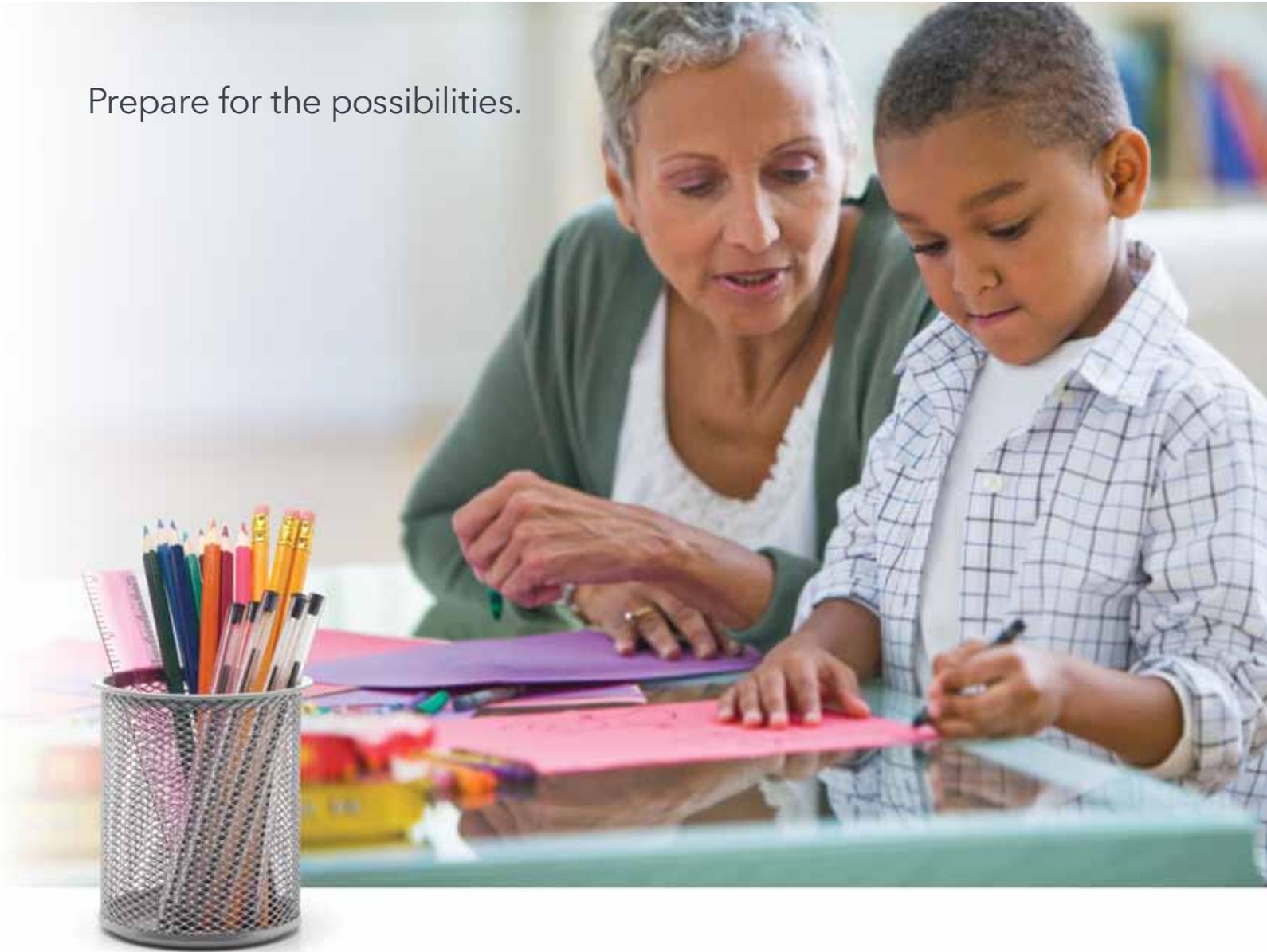


SecureLiving® SmartRate & SmartRate NY

Prepare for the possibilities.



Individual Single Premium Deferred Annuity
issued by Genworth Life Insurance Company &
Genworth Life Insurance Company of New York
35368 04/30/12

Genworth 

Planning a New Chapter

Retirement should be a time when you can do what you enjoy most – 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® SmartRate or SmartRate 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
- Protect your principal with Return of Premium Guarantee

Meet Patricia

As a teacher, Patricia has dedicated herself to changing lives, one student at a time. After more than thirty years of teaching, Patricia is planning another chapter in her life – retirement.

Now age 60, Patricia wants to work five more years before she retires. She's looking forward to her retirement, when she'll have plenty of time for volunteering, gardening, enjoying her grandchildren, and more. Right now, Patricia is preparing for the possibilities.

Understanding Patricia's Situation

Financial safety and security have always been important to Patricia. She made smart choices over the years to build up her retirement savings and she wants to make sure the money is there for her when she needs it. By participating in her school system's retirement plan since the very beginning of her teaching career, her retirement account has grown to over \$500,000.



Creating her Strategy

Patricia meets with her financial professional to talk about what is important to her: Preservation of the funds she has accumulated, growth, and predictable retirement income when she needs it. Her financial professional recommends the purchase of a SecureLiving SmartRate annuity as a way to protect her principal and provide a guaranteed rate of return – at the same time. And the SecureLiving SmartRate annuity gives Patricia the flexibility to select a guaranteed interest rate term of either 1, 3 or 5 years. Her choice can be based on when she plans to retire.

Further, the SecureLiving SmartRate Return of Premium Guarantee provides added security for her retirement money, so if she needs her money sooner, her SecureLiving SmartRate annuity surrender value will not be less than her original premium, less any prior withdrawals.

Patricia and her financial professional learn her employer’s retirement plan allows for an in-service withdrawal.¹ An in-service withdrawal, also called a “pre-retirement cash withdrawal,” of her employee contributions will be penalty-free and non-taxable since she’s over 59½ and won’t prevent her from continuing to participate in her employer retirement plan.² To fund the purchase of a SecureLiving SmartRate IRA annuity, Patricia’s financial professional recommends she initiate a direct rollover.

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.

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.



Implementing Patricia’s Solution

Patricia decides to do a direct rollover of \$100,000 currently in her employer’s retirement plan to fund the purchase of a SecureLiving SmartRate IRA annuity. Since the SecureLiving SmartRate annuity gives her the flexibility to select an interest rate guarantee term of 1, 3 or 5 years, Patricia chooses a five-year term since her desired retirement age is at least five years away. In addition, a SecureLiving SmartRate annuity provides her with greater flexibility and control: If she needs money from her annuity contract value she has access to free withdrawals. After her initial five-year guarantee term she 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 she is ready, she can begin receiving steady, predictable income.

As Patricia well knows, life has its twists and turns. But now, Patricia feels she is better prepared for the possibilities.

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.

Premium Amounts

Your initial premium must be at least \$15,000 (non-qualified and qualified). Premium amounts greater than \$500,000 required home office approval. Ask your representative for more information.

Security with Protection of Principal

You can be sure your retirement assets are secure. When you purchase a SecureLiving SmartRate or SmartRate NY annuity, your money is 100% guaranteed by the claims-paying ability of the issuing insurance company. With the **Return of Premium Guarantee**, even after surrender charges are applied your surrender value (the money you get back) will not be less than your original premium, less any prior withdrawals.

Predictable Interest Rate Guarantees

When you purchase a SecureLiving SmartRate or SmartRate 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 interest rate is guaranteed not to fall below the specified rate stated in your contract. Ask your financial professional for details.

Steady 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.

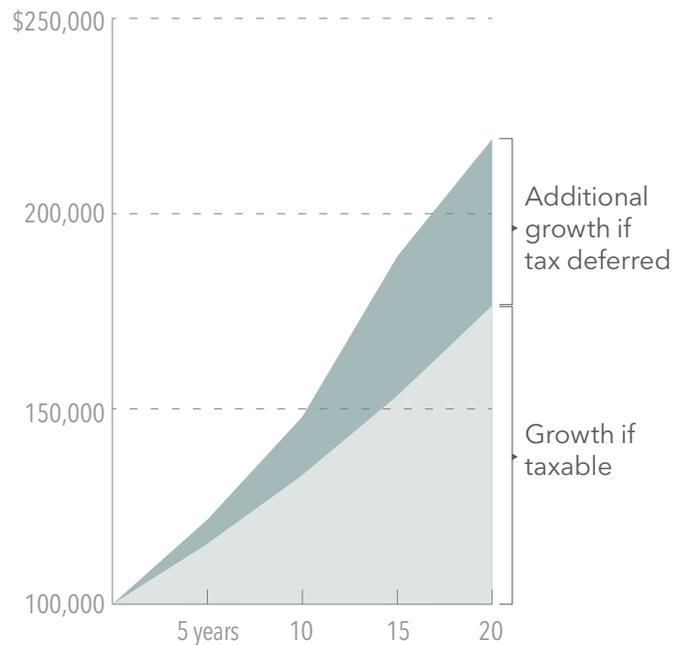
* Surrender charges may apply.

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



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



Access to Your Money with Free Withdrawals

With SecureLiving SmartRate and SmartRate 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.

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

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	8+
Surrender Charge	7%	7%	7%	6%	5%	4%	3%	0%

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.

About Genworth Financial

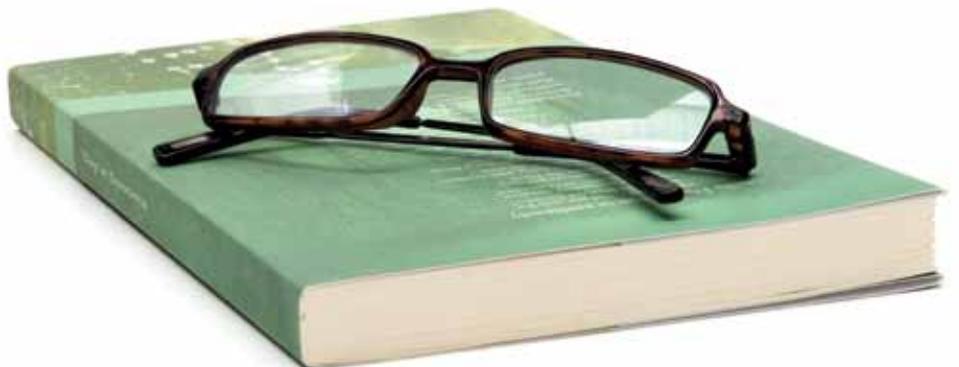
Genworth Financial, Inc. has a strong global presence, with operations in 25 countries. We serve the life and lifestyle protection, retirement income, investment and wealth management needs of more than 15 million customers. We are committed to helping protect our customers' lifestyles, helping them 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.

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.

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.)



Issued by

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

SecureLiving® SmartRate single premium deferred annuity contract issued by Genworth Life Insurance Company's policy form series GEC6008 2-03 et al., Product ID: SP2. Not available in all states and markets. Genworth Life Insurance Company is licensed in all states except New York.

SecureLiving® SmartRate NY single premium deferred annuity contract issued by Genworth Life Insurance Company of New York's policy form series GENY6018 05/11 et al., Product ID: SP2. 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.	