

SecureLiving[®] SmartRate

with Optional Return of Premium Guarantee

Single Premium Deferred Annuity

Quick Reference Guide

For People Who Want	<ul style="list-style-type: none"> • Choice of initial interest rate guarantee term • An optional return of premium guarantee • Protection of principal • Tax-deferred growth • Annual free withdrawal amount • A secure way to save for retirement • Predictable income during retirement
Not For People Who	<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
Optional Return of Premium Guarantee	<p>If you select the Return of Premium Guarantee at the time of purchase, your surrender value is guaranteed to not be less than your original premium payment, less any prior withdrawals. If you choose not to select the optional Return of Premium Guarantee, you will earn an additional interest rate credit during the initial guarantee period. Ask your representative for current rates.</p>
Initial Interest Rate Guarantee	<p>The initial interest rate is guaranteed for the term you select (1, 3, or 5 year term). It may include an additional interest rate credit. Ask your representative for current rates.</p>
Guaranteed Minimum Interest Rate	<p>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.</p>
Renewal Interest Rate	<p>Your interest rate renews annually after the initial interest rate guarantee period ends.</p>
Tax-Deferred Growth	<p>You will not pay income taxes on your earnings until you choose to receive payments or take a withdrawal. If you do so in retirement, you may be in a lower income tax bracket.</p>
Flexible Income Payments	<p>You may annuitize your contract as early as 13 months after contract issue without surrender charges. When you are ready to receive income, you may select from a variety of available payouts. The guaranteed payout options are:</p> <ul style="list-style-type: none"> • Life Income with Period Certain (10, 15 or 20 Years) or • Joint Life and Survivor Income with 10-Year Period Certain
Free Access To Funds	<p>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). Free withdrawals can be taken systematically in monthly, quarterly, semi-annual or annual installments of \$100 or more.</p>

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Surrender Charge	If you need more than the 10% annual free withdrawal amount, or cancel your contract during the first seven years, there are surrender charges. Contract Year 1 2 3 4 5 6 7 8+ Surrender Charge 8% 8% 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. All guarantees are based on the claims-paying ability of the issuing insurance company.
Maximum Issue Age	85 (age at last birthday, for Owner and Annuitant)
Date of Annuity Commencement	Age 95 (youngest annuitant) in all states. The date guaranteed payouts are scheduled to begin if your contract is still in force.
Premium Amounts	Minimum single premium: \$15,000 (qualified and non-qualified); premium amounts over \$1,000,000 require home office approval.

SecureLiving® SmartRate individual single premium deferred annuity contract is 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.

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

Refer to the policy for definitions and more details regarding coverage and its features. This brochure is only a summary of coverage. Policy terms and provisions will prevail.

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.

All annuity contract or rider guarantees, or annuity payout rates, are backed by the claims paying ability of the issuing insurance company. They are not backed by the insurance agency from which this annuity is purchased or any affiliates of that agency, including without limitation its affiliate broker/dealer, and none of these entities makes any representations or guarantees regarding 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.	