



Genworth®  
Financial

*Insurance for living.  
Solutions for life.™*

# SECURELIVING<sup>SM</sup> INCOME PROVIDER FIXED IMMEDIATE ANNUITY

Issued by Genworth Life and Annuity Insurance Company

## QUICK REFERENCE GUIDE

### For people who want guaranteed income that...

- Can last a lifetime or for a specified period of time
- Can be fixed or can increase over time
- Can be tax-advantaged
- Can provide a level of flexibility and control in the event of unforeseen financial needs
- Can be used to pay living or other expenses, be left to beneficiaries, or even given as a financial gift

### Key features...

#### *Choice of income payouts*

Enjoy the benefit only an annuity can provide – the opportunity to receive guaranteed income – even for life.

**Lifetime Income** - You can choose the lifetime payout that is most appropriate for you: Lifetime Income, Lifetime Income with Refund, Lifetime Income with Certain Period. Lifetime Income may be selected for one or two lives (joint and survivor).

**Certain Period** - The certain period may range from 5 to 50 years. If your annuity is funded by non-qualified monies, the certain period plus the annuitant's age cannot exceed 100 years. If your annuity is funded by qualified monies, the certain period cannot exceed the annuitant's Uniform Life Expectancy as defined by appropriate IRS tables.

#### *Annual increase*

Optional. Provides you an income that will increase by a set percentage (up to 6%) annually. The increase may be simple or compound. May be elected for all payout types. Must be selected at time of application.

#### *Tax advantages*

Income payments are generally considered part return of principal and part interest and only the interest portion is taxable. If your annuity is funded by qualified monies, income payments are generally taxable. You should consult your tax professional regarding all tax matters.

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

## Key features (continued)...

<i>Impaired Risk feature</i>	Optional. If you have a serious medical condition you may qualify for a larger income payment for a given premium, or a lower premium for a given income payment. Available only on payouts that include lifetime income.
<i>Commutation feature</i>	Optional. Provides you a level of flexibility and control over the money in your contract by allowing you to convert the value of your future guaranteed income payments (based on certain period or installment refund only) into a lump sum paid to you immediately. Commutation will reduce or eliminate future income payments. You must elect commutation on your application for it to apply. Not available in CT or OR. Surrender charges, restrictions and limitations apply.
<i>Maximum deferral of payments</i>	The maximum deferral period is one year and one payment mode (subject to restrictions for any required minimum distributions). State variations may apply.
<i>Payment methods</i>	You may receive your payments via Electronic Funds Transfer (EFT) or by check.
<i>Maximum age</i>	Over age 100 may require home office approval. If you are younger than 59½, monies from a 1035 exchange and all qualified monies may be subject to a 10% federal penalty tax. If you are 70½ or older, required minimum distributions for qualified monies must be met before you apply. State restrictions may apply.
<i>Premium amounts</i>	Minimum single premium - \$5,000; premium amounts over \$2,500,000 require home office approval. Some states may impose a premium tax.
<i>State exceptions</i>	Available in all states except: Mississippi and New York. Certain period income payouts not available in Maryland.



Insurance and annuity products:

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

SecureLiving Income Provider single premium fixed immediate annuity is issued by Genworth Life and Annuity Insurance Company, Richmond, VA, subject to policy form series 39847 et al. and GNWLA6012 et al. Not available in all states. Features and benefits may vary by state. Ask your representative for details.

The discussion of tax treatments in this brochure is Genworth Life & Annuity's interpretation of current tax law and is not intended as tax advice. You should consult your tax professional regarding your specific situation.

This is a brief product summary. Consult your contract for a detailed description of benefits, limitations, and restrictions.

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