



Genworth®  
Financial

*Insurance for living.  
Solutions for life.™*

## SECURELIVING<sup>SM</sup> INDEPENDENCE

Single premium fixed deferred annuity  
issued by Genworth Life Insurance Company

### QUICK REFERENCE GUIDE

#### For people who want...

- A secure way to save for retirement
- Protection of principal
- Tax-deferred growth
- Fixed rate of return
- Predictable income during retirement

#### Key features...

##### *Protection of principal*

You'll receive no less than your single premium, minus previous withdrawals and any applicable surrender charges.

##### *Initial interest rate*

Your initial interest rate is guaranteed for one year and may include an additional interest rate credit.

##### *Renewal interest rates*

Your interest rates renew annually after the initial interest rate guarantee period ends.

##### *Guaranteed minimum interest rate*

Your guaranteed minimum interest rate is declared at issue so even if interest rates decline, your annual interest rate is guaranteed not to fall below specified levels.

##### *Tax-deferred growth*

You don't pay income taxes on earnings until you choose to receive them, usually at retirement when you may be in a lower income-tax bracket.

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.

##### *Flexible income payouts*

Enjoy the benefit only an annuity can provide — the opportunity to receive guaranteed income for life. When you are ready to receive income, you may select from a variety of available payouts.

You should consult your tax professional for details applicable to your particular situation before selecting a payout choice.

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

## Key features (continued)...

### Access to your money

You may choose to access up to 10% of your contract value during a contract year, free of surrender charge. Maximum of 12 withdrawals per contract year. Alternatively, you may systematically take up to 10% of your contract value or your credited interest (minimum installment is \$100). Available monthly, quarterly, semi-annually, or annually.

If you make a withdrawal or surrender your contract prior to age 59½, a 10% federal penalty tax may apply. Withdrawals/surrenders also have the effect of reducing the death benefit and contract value. You should consult your tax professional regarding your specific situation.

### Surrender charge

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

CONTRACT YEAR						
1	2	3	4	5	6	7+
9%	9%	8%	7%	6%	5%	0%
IN and MN only:						
9%	8%	7%	6%	5%	4%	0%
SURRENDER CHARGE						

### Medical care / nursing home waiver

You pay no surrender charges when funds are needed for extended hospital or nursing home stays of at least 30 days. Not available in Massachusetts. Restrictions do apply so ask your representative for details.

### Death benefit

Leave your annuity to a designated beneficiary. This may simplify probate and avoid surrender charges.

### Maximum age

85 (Age last birthday for Owner and Annuitant)

### Premium amounts

Minimum single premium—\$5,000 (non-qualified), \$2,000 (qualified). Premium amounts over \$500,000 require home office approval.



Insurance and annuity products:

- Are not deposits.
- Are not guaranteed by any bank or its affiliates.



- Are not insured by the FDIC or any other federal government agency.
- May decrease in value.

SecureLiving Independence single premium fixed deferred annuity is Genworth Life Insurance Company's policy form series GEC6008 2-03 et al., Product ID: SP6. Not available in all states and markets. Features and benefits may vary by state. Ask your representative for details.

This is a brief product summary. Please refer to the contract for a complete and detailed explanation of benefits, limitations and restrictions.

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

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