



Genworth®
Financial

Insurance for living.
Solutions for life.™



SECURELIVINGSM SMARTRATE

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...

Guaranteed return of premium

You'll receive no less than your single premium, minus previous withdrawals.

Initial interest rate

Your initial interest rate is guaranteed for a period of time that you select – one, three, or five years (availability may vary by state). It may include an additional interest rate credit.

Renewal interest rate

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. Ask your representative for details.

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 seven years, there are surrender charges.


CONTRACT YEAR							
1	2	3	4	5	6	7	8+
7%	7%	7%	6%	5%	4%	3%	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:	
	<ul style="list-style-type: none"> • Are not deposits. • Are not guaranteed by any bank or its affiliates. 	<ul style="list-style-type: none"> • Are not insured by the FDIC or any other federal government agency. • May decrease in value.

SecureLiving SmartRate single premium fixed deferred annuity is Genworth Life Insurance Company's policy form series GEC6008 2-03 et al., Product ID: SP2. 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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