

# SECURELIVING® SERIES FIXED ANNUITY RATES

Rate Publication. See individual rate effective dates below.

SecureLiving® Liberty				Effective
Guarantee Period	ANNUAL EFFECTIVE YIELDS			
	<\$99,999	\$100,000- \$249,999	\$250,000 or more	
1-Year guarantee <sup>1</sup> Bailout Rate Effective yield <sup>2</sup>				<sup>1</sup> Base rate is . . . Year 1 includes an additional interest credit between . . . and . . . depending on premium amount. <sup>2</sup> Effective yield is calculated over a 6 year period, using the initial guaranteed rate and the bailout rate for the remaining years during the surrender period.
3-Year guarantee <sup>3</sup> Bailout Rate Effective yield <sup>2</sup>				<sup>3</sup> Base rate is . . . Years 1-3 include an additional interest credit between . . . and . . . depending on premium amount. <sup>4</sup> Base rate is . . . Years 1-5 include an additional interest credit between . . . and . . . depending on premium amount. Surrender Schedule: 6 years 9% 9% 8% 7% 6% 5% 0%
5-Year guarantee <sup>4</sup> Bailout Rate Effective yield <sup>2</sup>				Product available in all states except:
Minimum Guarantee Rates Years 1-13				
SecureLiving® Independence				Effective
Guarantee Period	ANNUAL EFFECTIVE YIELDS			
	<\$50,000	\$50,000- \$99,999	\$100,000 or more	
Year 1 Rate <sup>5</sup> Base Rate (Years 1 & 2) Minimum Guarantee Rates Years 1-6				<sup>5</sup> Year 1 rate includes an additional interest credit between . . . and . . . depending on premium amount. <u>WA Only:</u> Minimum guaranteed rate is . . . years 1-6 plus an additional interest rate credit of . . . in years 3-6. The minimum guaranteed rate will renew annually thereafter between . . . and . . . Minimum guarantee in years 7-19 is . . . Surrender Schedule: 6 years 9% 9% 8% 7% 6% 5% 0% Product available in all states except:
SecureLiving® SmartRate				Effective
Guarantee Period	ANNUAL EFFECTIVE YIELDS			
	<\$50,000	\$50,000- \$99,999	\$100,000 or more	
1-Year <sup>6</sup> (Year 1) 3-Year <sup>7</sup> (Year 1-3) 5-Year <sup>8</sup> (Year 1-5) Minimum Guarantee Rates Years 1-7				<sup>6</sup> Year 1 includes an additional interest credit between . . . and . . . depending on premium amount. <sup>7</sup> Years 1-3 include an additional interest credit between . . . and . . . depending on premium amount. <sup>8</sup> Years 1-5 include an additional interest credit between . . . and . . . depending on premium amount. Minimum guarantee in years 8-19 is . . . Surrender Schedule: 7 years 7% 7% 7% 6% 5% 4% 3% 0% Product available in all states except:
SecureLiving® Stable5				Effective
Guarantee Period	ANNUAL EFFECTIVE YIELDS			
	<\$50,000	\$50,000- \$99,999	\$100,000 or more	
3-Year guarantee <sup>9</sup> Bailout Rate Effective yield <sup>10</sup> 5-Year guarantee				<sup>9</sup> Base rate is . . . Years 1-3 include an additional interest credit between . . . and . . . depending on premium amount. <sup>10</sup> Effective yield is calculated over a 5 year period, using the initial guaranteed rate and the bailout rate for the remaining years during the surrender period. Minimum guarantee in years 1-13 is . . . Surrender Schedule: 5 years 6% 6% 6% 6% 3% 0% Product available in all states except: 3-Year Guarantee term available in all states except:

Minimum Premiums: \$2000 - Qualified; \$5000 - Non-Qualified. Minimum guaranteed interest rates will renew annually after specified period based on state guidelines and will be between 1% and 3%. *State variations may apply.*

Annuities issued by Genworth Life Insurance Company  
Lynchburg, Virginia

**Bailout Rate:** If the renewal rate after the initial guaranteed period is less than the Bailout Rate, surrender charges will not apply to amounts withdrawn during the first 45 days of the contract year. The Bailout Rate is not a guaranteed renewal rate. Renewal rates after the initial guaranteed period could be higher or lower than the Bailout Rate.

**Genworth Annuity Sales Desk: 866 498.7151**

SecureLiving® Liberty single premium fixed deferred annuity is issued by Genworth Life Insurance Company, subject to policy form series GEC 6008 2-03 et al., Product ID: SP16.

SecureLiving® Independence single premium fixed deferred annuity is issued by Genworth Life Insurance Company, subject to policy form series GEC6008 2-03 et al., Product ID: SP6.

SecureLiving® SmartRate single premium fixed deferred annuity is issued by Genworth Life Insurance Company subject to policy form series GEC6008 2-03 et al., Product ID: SP2.

SecureLiving® Stable5 single premium fixed deferred annuity is issued by Genworth Life Insurance Company, subject to policy form series GEC6008 2-03 et al., Product ID: SP3.

SecureLiving Fixed Annuities are not available in all states and markets. Features and benefits may vary by state. Ask your representative for details.

Fixed annuities are long-term contracts designed for retirement purposes. 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.

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

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