



Genworth
Financial

SECURELIVING® FIXED ANNUITY RATES

Rate Publication. See individual rate effective dates below.

SecureLiving® Liberty				Effective
	ANNUAL EFFECTIVE YIELDS			
Guarantee Period	<\$99,999	\$100,000- \$249,999	\$250,000 or more	<p>¹ Base rate is . Year 1 includes an additional interest credit between and depending on premium amount.</p> <p>² 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.</p> <p>³ Base rate is . Years 1-3 include an additional interest credit between and depending on premium amount.</p> <p>⁴ Base rate is . Years 1-5 include an additional interest credit between and depending on premium amount.</p> <p>Surrender Schedule: 6 years 9% 9% 8% 7% 6% 5% 0%</p> <p>Product available in all states except:</p>
1-Year guarantee ¹				
Bailout Rate				
Effective yield ²				
3-Year guarantee ³				
Bailout Rate				
Effective yield ²				
5-Year guarantee ⁴				
Bailout Rate				
Effective yield ²				
Minimum Guarantee Rates				
Years				
SecureLiving® Independence				Effective
	ANNUAL EFFECTIVE YIELDS			
	<\$50,000	\$50,000- \$99,999	\$100,000 or more	<p>⁵ Year 1 rate includes an additional interest credit between and depending on premium amount.</p> <p>WA Only: 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</p> <p>Minimum guarantee in years is .</p> <p>Surrender Schedule: 6 years 9% 9% 8% 7% 6% 5% 0%</p> <p>Product available in all states except:</p>
Year 1 Rate ⁵				
Base Rate (Years 1 & 2)				
Minimum Guarantee Rates				
Years 1-6				
SecureLiving® SmartRate				Effective
	ANNUAL EFFECTIVE YIELDS			
Guarantee Period	<\$50,000	\$50,000- \$99,999	\$100,000 or more	<p>⁶ Year 1 includes an additional interest credit between and depending on premium amount.</p> <p>⁷ Years 1-3 include an additional interest credit between and depending on premium amount.</p> <p>⁸ Years 1-5 include an additional interest credit between and depending on premium amount.</p> <p>Minimum guarantee in years is .</p> <p>Surrender Schedule: 7 years 7% 7% 7% 6% 5% 4% 3% 0%</p> <p>Product available in all states except:</p>
1-Year ⁶ (Year 1)				
3-Year ⁷ (Year 1-3)				
5-Year ⁸ (Year 1-5)				
Minimum Guarantee Rates				
Years				
SecureLiving® Stable5				Effective
	ANNUAL EFFECTIVE YIELDS			
Guarantee Period	<\$50,000	\$50,000- \$99,999	\$100,000 or more	<p>⁹ Base rate is . Years 1-3 include an additional interest credit between and depending on premium amount.</p> <p>¹⁰ 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.</p> <p>Minimum guarantee in years 1-13 is .</p> <p>Surrender Schedule: 5 years 6% 6% 6% 6% 3% 0%</p> <p>Product available in all states except: 3-Year Guarantee term available in all states except:</p>
3-Year guarantee ⁹				
Bailout Rate				
Effective yield ¹⁰				
5-Year guarantee				

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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