

Prepare your clients with certainty... and flexibility

Real growth potential

SecureLiving® Index 5, Index 7 and Index 10 Plus offer real growth potential with a bailout cap rate above the minimums of many other contracts. The average fixed indexed annuity minimum guaranteed rate for the annual point-to-point option in the market today is 1.43%.² SecureLiving Index 5, Index 7 and Index 10 Plus offer currently declared bailout rates of 3.20%, 3.20% and 2.20%, respectively.¹

Bailout... What's that?

Simply put, annuity contract holders with a bailout provision typically have an option to withdraw a portion of their contract value without a surrender charge if the renewal cap rate for their contract is lower than the bailout rate declared at contract issue.

With SecureLiving® Index 5, Index 7 and Index 10 Plus, your clients have an even better opportunity. If the declared renewal cap rate of the annual cap strategy is below the bailout cap rate, they can walk away with their entire contract value.³

Bailout... What does it mean to your clients?

SecureLiving® Index Annuities provide your client with an innovative bailout provision:

- The ability to prepare for the unpredictable with flexibility for their money in a low interest rate and renewal cap environment.
- The power to protect their options if faced with a lower-than-expected cap rate renewal.
- Our promise that if the renewal cap rate falls below the bailout cap rate, they have access to their full contract value.³

¹ Rates as of 02/19/15 for SecureLiving Index 5, Index 7 and Index 10 Plus. Premiums of \$250,000 or more. Rates may vary by state.

² Wink's Sales & Market Report, 10/21/14

³ Without surrender charge or Market Value Adjustment



Safe and secure,
no matter the market,
with bailout cap rates
as high as 3.20%¹

Learn how SecureLiving® Index 5, Index 7 and Index 10 Plus can complement your clients' retirement plans.

Contact your general agency
or visit Genworth at
genworth.com/indexannuities

SecureLiving® Index 5 and Index 7 Individual Single Premium Fixed Deferred Annuity with Market Value Adjustment and Optional Indexed Interest Crediting, policy form series GA3005-1113, ICC14GA3005, GA303R-1113, ICC14GA303R, ICC14GA3005 and ICC14GA303R et al.

SecureLiving® Index 10 Plus Individual Single Premium Fixed Deferred Annuity with Market Value Adjustment and Optional Indexed Interest Crediting, policy form series GA3006-1113, ICC14GA3006, GA303R-1113, ICC14GA303R and ICC14GA303R et al.

Products and/or riders may not be available in all states or markets. Features and benefits may also vary by state or market.

All guarantees are based on the claims-paying ability of Genworth Life & Annuity. Withdrawals may be taxable, and a 10% federal penalty may

apply to withdrawals taken before age 59½.

This is a brief product description. Consult the annuity contract for a detailed description of benefits, limitations and restrictions. The contract terms and provisions will prevail.

Although the contract value may be affected by the performance of an index, the contract is not a security and does not directly or indirectly participate in any stock or equity investment, including, but not limited to, any dividend payment attributable to any such stock or equity investment.

Insurance and annuity products:	Are not deposits.
Are not guaranteed by a bank or its affiliates.	May decrease in value.
Are not insured by the FDIC or any other federal government agency.	

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Page 2 of 2

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