

The power of annuities, clarified.SM

Protect your contract growth

How the market impacts your retirement

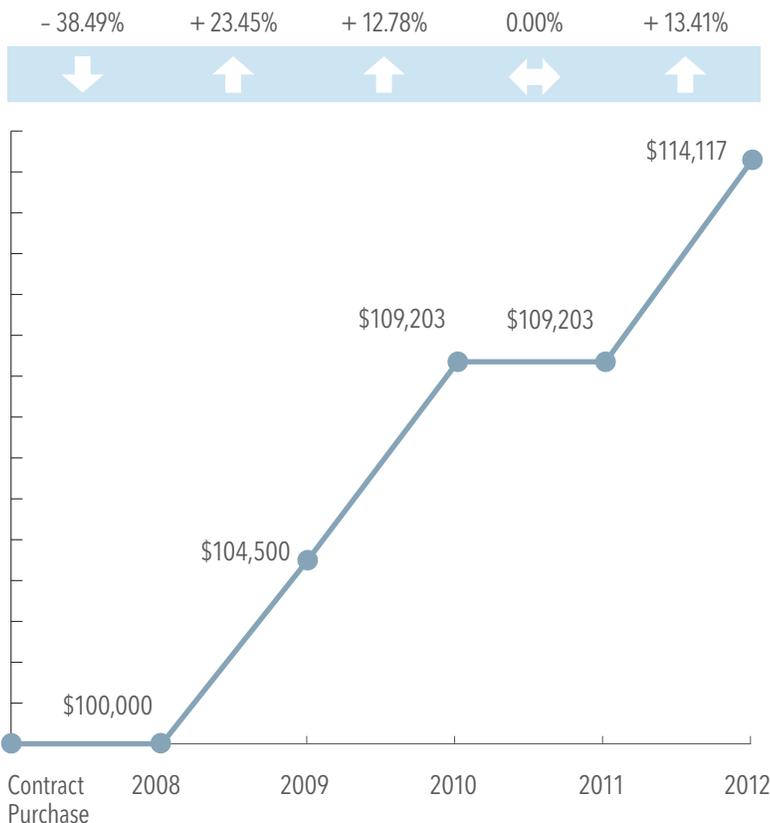
As you get closer to retirement, you begin to consider the impact wide swings in the market may have on your ability to retire.

As you get closer to retirement, you may:

- Want to take less risk with the money you have saved
- Seek guarantees so your money will be there when you need it
- Have less time to recover if the market declines in the 5-10 years before you retire

Over the last five years, how could a SecureLiving® Index 5 annuity have helped **protect your money from market declines**, while giving you **greater upside growth potential**?

S&P 500® Index performance



Genworth.com/Annuities

Learn how annuities can **Protect, Grow and Provide** as part of your Retirement Income Planning Strategy.

SecureLiving® Index 5 Prepare for the Unpredictable

Ask me about Genworth Annuity Strategies

Hypothetical example assuming \$100,000 initial contract purchase, annual point-to-point caps of 4.5%; shows what could have happened if SecureLiving Index 5 had been available during the time period shown. S&P 500® Index annual returns 01/01/08-12/31/12. Historical index performance is not indicative of future index performance.

Fixed Index Annuities are issued by
Genworth Life & Annuity
Insurance Company, Richmond, VA

Growth potential with SecureLiving® Index 5

Using the last five years of Index performance as a guide, your SecureLiving® Index 5 annuity's contract value would have grown to \$114,117. In addition, even when the annual Index return was flat or negative, you would be assured your contract value remained protected.

Choosing to include a SecureLiving Index 5 annuity as part of your overall retirement plan can play a big part in the comfort you'll feel about how prepared you are for life's unpredictability.

SecureLiving® Index 5

- **Opportunity** for greater growth potential than conservative retirement savings alternatives
- **Protection** from market declines
- **Guaranteed** minimum accumulation benefit of 104%*
- **Tax-deferred interest**
- **Flexibility** for your retirement income planning

Protect your retirement savings.

* Your contract value is guaranteed to be at least 104% of your premium less adjustments for withdrawals at the end of the surrender charge period. (This guaranteed minimum accumulation benefit is not available in Ohio.)

Issued by
Genworth Life and Annuity Insurance Company, Richmond, VA

SecureLiving® Index 5 individual single premium deferred annuity with market value adjustment and optional index interest crediting is issued by Genworth Life and Annuity Insurance Company, policy form series GA3005-1113 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.

The discussion of tax treatments in this material is Genworth's interpretation of current tax law and is not intended as tax advice. You should consult your tax professional regarding your specific situation. Withdrawals may be taxable and a 10% federal penalty may apply to withdrawals taken before age 59½.

The S&P 500® Index is a price index and does not reflect dividends paid on the underlying stocks.

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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.

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.

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.	