

SecureLiving® Index 7 Fixed Index Annuity



All rates are as of 12/12/11
and are subject to change.

Annual Caps and Specified Rates

| Index Strategies | \$25,000- \$99,999 | \$100,000- \$249,999 | \$250,000 or more | Minimum Renewal | |
|---------------------------------------|-----------------------|-------------------------|----------------------|-----------------|----------|
| | | | | Years 1-7 | Years 8+ |
| Monthly Cap Strategy (Year 1) | 1.65% | 1.85% | 1.95% | 0.50% | 0.25% |
| Annual Cap Strategy (Year 1) | 3.50% | 4.00% | 4.20% | 1.00% | 1.00% |
| Performance Trigger Strategy (Year 1) | 3.00% | 3.50% | 3.70% | 1.00% | 1.00% |

Bailout Cap

| | | | |
|---------------------|-------|-------|-------|
| Annual Cap Strategy | 3.10% | 3.10% | 3.10% |
|---------------------|-------|-------|-------|

Following the initial guarantee period, if the renewal annual cap for the annual cap strategy **is less than** the above bailout cap then surrender charges and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.

Annual Effective Yield

| Fixed Rate Strategies | \$25,000- \$99,999 | \$100,000- \$249,999 | \$250,000 or more | Minimum Renewal | |
|---|-----------------------|-------------------------|----------------------|-----------------|----------|
| | | | | Years 1-7 | Years 8+ |
| 7 Year Fixed Strategy Available for new allocation at contract issue only. | 1.75% | 2.00% | 2.10% | 1.00% | 1.00% |
| 1 Year Fixed Strategy Not available for allocation in the first year. | 1.50% | 1.75% | 1.85% | 1.00% | 1.00% |

Surrender Charges: 7 Years

| | | | | | | | | |
|------|----|----|----|----|----|----|----|----|
| Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8+ |
| | 9% | 9% | 8% | 7% | 6% | 5% | 4% | 0% |

Market Value Adjustment (MVA)

In addition to surrender charges, an MVA will apply if you withdraw more than the free withdrawal amount or surrender your contract before the end of your Surrender Charge Period. The MVA is an adjustment to your withdrawal that compares the index rate¹ at the time of withdrawal with the index rate on the day prior to your effective date. The MVA may increase or decrease the amount you receive. There is no MVA after the surrender charge period.

¹ The index rate used is the 7-Year Treasury Constant Maturity Series (7 year CMT) rates calculated by the U.S. Department of Treasury.

SecureLiving® Index 7. Subject to policy forms GA3003-0711 and GA300R-0511 et. al. Genworth Life and Annuity Insurance Company is licensed in all states except New York. Features may not be available in all states.

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 59 1/2.

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

SecureLiving® Index 10 Plus Fixed Index Annuity



All rates are as of 12/12/11
and are subject to change.

Annual Caps and Specified Rates

| Index Strategies | \$25,000- \$99,999 | \$100,000- \$249,999 | \$250,000 or more | Minimum Renewal | |
|---------------------------------------|-----------------------|-------------------------|----------------------|-----------------|-----------|
| | | | | Years 1-10 | Years 11+ |
| Monthly Cap Strategy (Year 1) | 1.50% | 1.70% | 1.80% | 0.50% | 0.25% |
| Annual Cap Strategy (Year 1) | 2.50% | 3.00% | 3.20% | 1.00% | 1.00% |
| Performance Trigger Strategy (Year 1) | 2.00% | 2.50% | 2.70% | 1.00% | 1.00% |

Bailout Cap

| | | | |
|---------------------|-------|-------|-------|
| Annual Cap Strategy | 2.10% | 2.10% | 2.10% |
|---------------------|-------|-------|-------|

Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is **less than** the above bailout cap then surrender charges, loss of unvested premium enhancement and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.

Annual Effective Yield

| Fixed Rate Strategies | \$25,000- \$99,999 | \$100,000- \$249,999 | \$250,000 or more | Minimum Renewal | |
|--|-----------------------|-------------------------|----------------------|-----------------|-----------|
| | | | | Years 1-10 | Years 11+ |
| 10-Year Fixed Strategy Available for new allocation at contract issue only. | 1.25% | 1.50% | 1.60% | 1.00% | 1.00% |
| 1-Year Fixed Strategy Not available for allocation in the first year. | 1.00% | 1.25% | 1.35% | 1.00% | 1.00% |

Surrender Charge

| | | | | | | | | | | | |
|----------|----|----|----|----|----|----|----|----|----|----|-----|
| Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
| 10 years | 9% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% |

Market Value Adjustment (MVA)

In addition to surrender charges, an MVA will apply if you withdraw more than the free withdrawal amount or surrender your contract before the end of your Surrender Charge Period. The MVA is an adjustment to your withdrawal that compares the index rate¹ at the time of withdrawal with the index rate on the day prior to your effective date. The MVA may increase or decrease the amount you receive. There is no MVA after the surrender charge period.

¹ The index rate used is the 10-Year Treasury Constant Maturity Series (10 year CMT) rates calculated by the U.S. Department of Treasury.

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