

The power of annuities, clarified.<sup>SM</sup>

# Help your money work harder

## Limitations of Traditional Financial Products

When it comes to your retirement savings, you may have relied on traditional, conservative financial products such as bank certificates of deposit (CDs) or money market accounts. These types of accounts give you a level of predictable growth.

Let's talk about that growth for a moment—the average national 5-year CD rate is 0.80%<sup>1</sup>. At that rate, if you deposited \$100,000, your money would grow to just over \$104,000 guaranteed after five years. This assumes you would pay any applicable taxes out of pocket each year. That's one option, but can you do better?

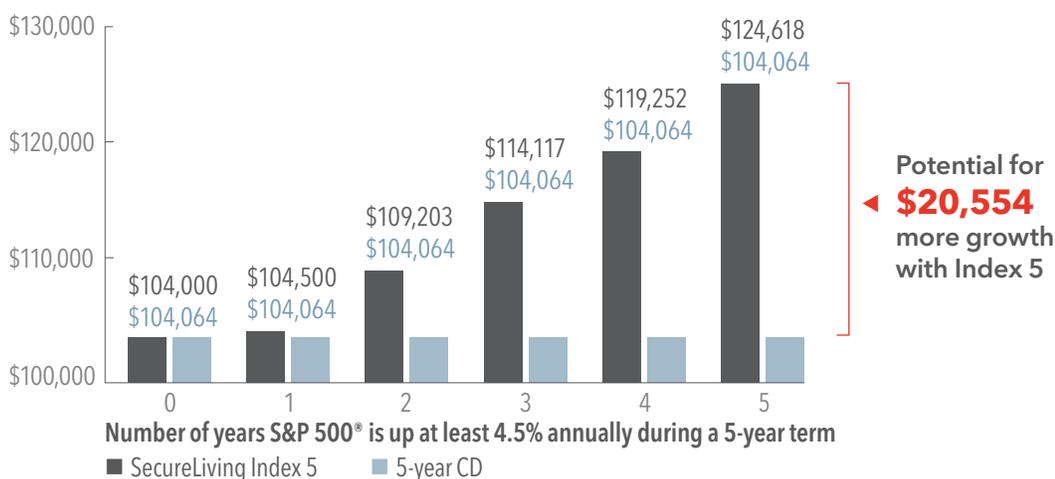
## Guarantees of a Fixed Index Annuity

With a SecureLiving® Index 5 that same \$100,000 would grow to at least \$104,000<sup>2</sup> guaranteed, with opportunity for even greater growth over the same five years. Plus, interest earnings within the Index 5 annuity are not taxed until withdrawn.

## Greater Opportunities for Growth

What could happen to that same \$100,000 if the S&P 500® Index is up just two years at the end of a five-year period? Or three—even four or five? Let's take a look:

### Value of \$100,000 at the end of a five-year term



Hypothetical example assumes SecureLiving Index 5 annual point to point caps of 4.5% throughout 5-year period and assumes no withdrawals or surrenders are taken from either product during the five-year term.

<sup>1</sup> Bankrate.com, 05/30/13

<sup>2</sup> Less any adjustments for withdrawals, at the end of the surrender charge period (This Guaranteed Minimum Accumulation Benefit is Not Available in Ohio).

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

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## [Genworth.com/Annuities](http://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



## Additional Possibilities with a Fixed Index Annuity

If the S&P 500® is up at least 4.5% annually for all five years during a five year period, a SecureLiving Index 5 annuity has the potential to give your contract **\$20,554<sup>3</sup> more growth**—that's over **500% more**. Plus, when you are ready, an annuity can create a guaranteed stream of income payments for a specific period of time or a lifetime—a CD or money market simply cannot do that.

### SecureLiving® Index 5

- **Protection** from market downturns with upside potential
- A **Guaranteed** Minimum Accumulation Benefit (GMAB) of **104%** at no additional cost (Not available in Ohio)
- Access to your funds through **free withdrawals** of up to 10% of contract value each contract year<sup>4</sup>

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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 and ICC14GA3005 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.

The guaranteed minimum accumulation value is current as of 06/30/15 and is subject to change. Any change will only impact contracts issued after the effective date of the change. Please consult your financial professional for current information and to request an illustration with the current value.

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.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJ") and has been licensed for use by Genworth Life and Annuity Insurance Company hereinafter referred to as "Licensee". Standard & Poor's®,

<sup>3</sup> Hypothetical example assumes SecureLiving Index 5 annual point to point caps of 4.5% annually throughout 5-year period.

<sup>4</sup> Beginning in year 2; for qualified contracts, Required Minimum Distribution (RMD) for contract are permitted in all years

Fixed index annuities are subject to a surrender charge if excess withdrawals or contract surrenders occur during the surrender charge period, in addition for some annuities, during the surrender charge period a Market Value adjustment (MVA) may also apply. Generally, in an increasing interest rate environment, the MVA could further reduce the remaining contract value. Conversely, a decreasing interest rate environment could have a positive impact to the contract value paid back to the owner.

CDs are subject to early withdrawal penalties if money is withdrawn before the stated term of the CD is up. These penalties result in loss of some or all interest earned, but generally do not result in loss of principal.

Bank or Credit Union issued CDs are guaranteed as follows: Federal Deposit Insurance Corporation (FDIC) insures up to \$250,000 per depositor, per insured bank, for each account ownership category (FDIC.gov); National Credit Union Share Insurance Fund (NCUSIF) insures deposits up to \$250,000 per depositor, per insured credit union, for each account ownership.

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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. Any examples are hypothetical and are used only to help you understand the material. They may not reflect your particular circumstances. 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.	