



Genworth[®]
Financial

SECURELIVING[®] FIXED DEFERRED ANNUITY SERIES

LIBERTY AND LIBERTY NY

Look Toward Retirement With Confidence.

QUICK REFERENCE GUIDE – KEY FEATURES

<i>For people who want:</i>	<ul style="list-style-type: none"> • Choice of a 1, 3, or 5 year initial interest rate guarantee periods • Tax-deferred growth • Access to funds • No market value adjustment • The option to receive predictable income during retirement
<i>Predictable accumulation</i>	Your initial interest rate is guaranteed for 1, 3 or 5 years, based on the initial term you choose. The initial interest rate may include an additional interest rate credit.
<i>Guaranteed minimum interest rate</i>	Your guaranteed minimum interest rate is declared at issue so even if interest rates decline, your annual interest rate is guaranteed not to fall below specified levels.
<i>Renewal interest rate</i>	Your interest rate renews annually after the initial interest rate guarantee period ends.
<i>Bailout Rate</i>	The Bailout Rate is declared at contract issue and will not change.
<i>Bailout Feature</i>	The Bailout Feature may provide additional access to funds in a declining interest rate environment. If the actual renewal rate is lower than the bailout rate, you have the option to withdraw some or all of your contract value within 45 days of the contract anniversary without a surrender charge.
<i>Tax-deferred accumulation</i>	<p>You do not pay income taxes on earnings until you choose to receive them. If you choose to receive them at retirement, you may be in a lower tax bracket.</p> <p><i>There is no additional tax deferral benefit for annuities purchased in an IRA, or any 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.</i></p>

Continued on Back

All guarantees are based on the claims-paying ability of the issuing insurance company.

SINGLE PREMIUM FIXED DEFERRED ANNUITIES ISSUED BY

Genworth Life Insurance Company &
Genworth Life Insurance Company of New York

KEY FEATURES (continued)

<i>Flexible income payments</i>	Enjoy the benefit only an annuity can provide – the opportunity to receive guaranteed income for life. When you are ready to receive income, you may select from a variety of available payout options.																																																
<i>Access to your money</i>	You may choose to access up to 10% of your contract value during a contract year free of surrender charges, subject to a maximum of 12 withdrawals per contract year. Alternatively, you may systematically take up to 10% of your contract value or your credited interest (minimum installment is \$100). Available monthly, quarterly, semi-annually, or annually. <i>If you make a withdrawal or surrender your contract prior to age 59½, a 10% federal tax penalty may apply. Withdrawals/surrenders also have the effect of reducing the death benefit and contract value. You should consult your tax professional regarding your specific situation.</i>																																																
<i>Surrender charge</i>	<p>If you need more than the free withdrawal amount, or cancel your contract during the first six years, there are surrender charges.</p> <table border="1"> <thead> <tr> <th colspan="2">CONTRACT YEAR</th> <th colspan="6">_____</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7+</td> <td></td> </tr> <tr> <td>9%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>0%</td> <td></td> </tr> <tr> <td colspan="8">IN and OR only:</td> </tr> <tr> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>0%</td> <td></td> </tr> <tr> <td colspan="7">_____</td> <td>SURRENDER CHARGE</td> </tr> </tbody> </table>	CONTRACT YEAR		_____						1	2	3	4	5	6	7+		9%	9%	8%	7%	6%	5%	0%		IN and OR only:								9%	8%	7%	6%	5%	4%	0%		_____							SURRENDER CHARGE
CONTRACT YEAR		_____																																															
1	2	3	4	5	6	7+																																											
9%	9%	8%	7%	6%	5%	0%																																											
IN and OR only:																																																	
9%	8%	7%	6%	5%	4%	0%																																											
_____							SURRENDER CHARGE																																										
<i>Medical care/nursing home waiver</i>	You pay no surrender charges when funds are needed for extended hospital or nursing home stays of at least 30 days. This waiver is not available in all states or markets. Restrictions do apply so ask your representative for details.																																																
<i>Death benefit</i>	The death benefit is the contract value without surrender charges.																																																
<i>Maximum age</i>	85 (Age at last birthday for Owner and Annuitant)																																																
<i>Premium amounts</i>	Minimum single premium – \$5,000 (non-qualified), \$2,000 (qualified). Premium amounts over \$500,000 require home office approval.																																																

Issued by: Genworth Life Insurance Company and in New York by Genworth Life Insurance Company of New York, 666 Third Avenue, 9th Floor, New York, NY 10017

SecureLiving® Liberty is Genworth Life Insurance Company's single premium fixed deferred annuity, policy form series GEC6008 2/03, Product ID SP16.

SecureLiving® Liberty NY is Genworth Life Insurance Company of New York's single premium fixed deferred annuity, policy form series GENY6020 10/05, Product ID SP16.

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

The discussion of tax treatments in this brochure is the Genworth Financial companies' interpretation of current tax law and is not intended as tax advice. You should consult your tax professional regarding your specific situation.

This is a brief product summary. Consult your contract for a detailed description of benefits, limitations, and restrictions.

Genworth Life and Genworth Life of New York are Genworth Financial companies.

Genworth, Genworth Financial and the Genworth logo are registered service marks of Genworth Financial, Inc.

©2008 Genworth Financial, Inc. All rights reserved.

Insurance and annuity products:

- **Are not** deposits.
- **Are not** guaranteed by any bank or its affiliates.
- **Are not** insured by the FDIC or any other federal government agency.
- **May** decrease in value.

