

# SecureLiving<sup>®</sup> Index 10 Plus With Optional Income Protection Rider

A Hypothetical Illustration

Fixed Index Annuity  
Policy Form ICC11GA3002, ICC11GA300R et. al.

**Prepared for:**

Valued Client

**Prepared by:**



---

**Individual Single Premium Deferred Annuity  
Issued by Genworth Life and Annuity Insurance Company**

## Summary Information

Prepared For	<b>Valued Client</b>
Gender, Age, Birth Month	<b>Male, 62, January</b>
Premium Amount	<b>\$100,000.00</b>
Bailout Annual Cap for Annual Cap Strategy	<b>2.10%</b>
Premium Enhancement (subject to vesting)	<b>\$1,000.00</b>
State	<b>Washington</b>
Premium Tax	<b>0.00%</b>
Tax Status	<b>Non-Qualified</b>
Rider Roll-up Rate	<b>8% Simple Annual Interest</b>
Rider Charge	<b>0.80% Annually on Benefit Base</b>
Initial Benefit Base	<b>\$101,000.00</b>
Age at First Income Withdrawal	<b>74</b>
Years Until First Income Withdrawal	<b>12 years</b>
Annual Withdrawal Limit (Guaranteed)	<b>\$9,999</b>
Annual Withdrawal Limit (Non-Guaranteed)	<b>\$10,303</b>

## Illustrated allocations, interest rates and caps

Strategy	Allocation	Rate	Cap	Specified Rate
1 Year Fixed	<b>0%</b>	<b>1.25%</b>		
10 Year Fixed	<b>0%</b>	<b>1.30%</b>		
Annual Cap	<b>100%</b>		<b>2.60%</b>	
Monthly Cap	<b>0%</b>		<b>1.30%</b>	
Performance Trigger	<b>0%</b>			<b>2.40%</b>

This illustration assumes the index will repeat historical performance and that the annuity's current non-guaranteed elements, such as interest rates and index caps will not change. It is likely that the index **will not** repeat historical performance, the non-guaranteed elements **will** change, and actual values will be higher or lower than those in the illustration but will not be less than the guaranteed value.

The values in this illustration are **not** guarantees or even estimates of the amounts you can expect from your annuity. Please review the entire disclosure document and buyers guide provided and the annuity contract for more detailed information.

The illustration is run with the specified period as well as a period of favorable and a period of unfavorable S&P 500® Index performance. The illustration assumes withdrawals are deducted at the beginning of the modal period selected. Index crediting strategies credit interest on the last day of the contract year. There is no partial index credit for any withdrawal taken during the contract year. All other values are shown as of the end of the period.

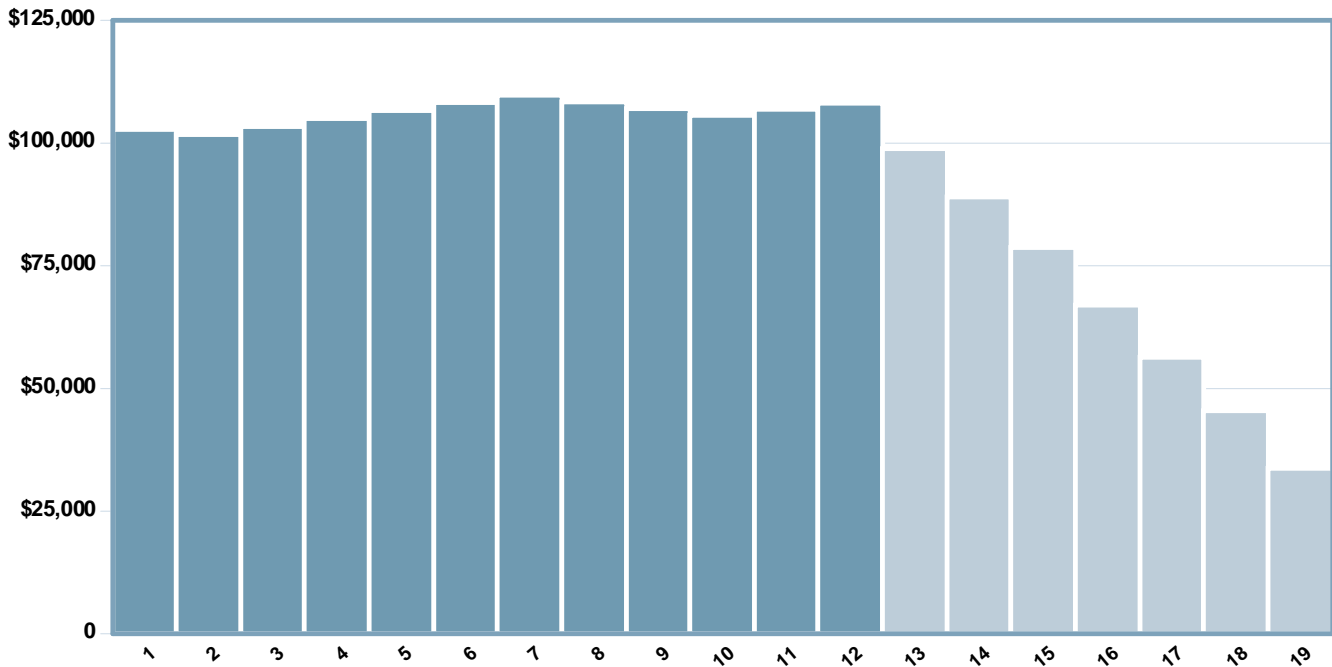
For a detailed description for each of the values shown in the illustrations and related definitions, please see the Important Information section of the illustration.

SecureLiving® Index 10 Plus with Income Protection - Hypothetical Illustration

Hypothetical Illustration for Specified Period - S&P 500® from 1/1/1993 to 12/31/2011

Completed Contract Year	Age	Income Withdrawals	S&P 500® Index Annual Change (%)	Annual Credited Rate (%)	Contract Value	Surrender Value	Minimum Guaranteed Surrender Value	Benefit Base	Withdrawal Limit	Guaranteed Withdrawal Limit
1	63	\$0	7.06%	2.60%	\$102,753	\$92,687	\$88,375	\$109,080	\$5,454	\$5,454
2	64	\$0	-1.54%	0.00%	\$101,816	\$93,757	\$89,259	\$117,160	\$5,858	\$5,858
3	65	\$0	34.11%	2.60%	\$103,461	\$96,281	\$90,151	\$125,240	\$6,575	\$6,575
4	66	\$0	20.26%	2.60%	\$105,085	\$98,836	\$91,053	\$133,320	\$6,999	\$6,999
5	67	\$0	31.01%	2.60%	\$106,686	\$101,402	\$91,963	\$141,400	\$7,424	\$7,424
6	68	\$0	16.36%	2.60%	\$108,264	\$103,976	\$92,883	\$149,480	\$7,848	\$7,848
7	69	\$0	30.11%	2.60%	\$109,818	\$106,557	\$93,812	\$157,560	\$8,272	\$8,272
8	70	\$0	-10.14%	0.00%	\$108,493	\$106,347	\$94,750	\$165,640	\$9,110	\$9,110
9	71	\$0	-13.04%	0.00%	\$107,103	\$106,042	\$95,697	\$173,720	\$9,555	\$9,555
10	72	\$0	-23.37%	0.00%	\$105,649	\$105,649	\$96,654	\$181,800	\$9,999	\$9,999
11	73	\$0	26.38%	2.60%	\$106,919	\$106,919	\$97,621	\$184,547	\$10,150	\$9,999
12	74	\$0	8.99%	2.60%	\$108,201	\$108,201	\$98,597	\$187,327	\$10,303	\$9,999
13	75	\$10,303	3.00%	2.60%	\$98,944	\$98,944	\$89,177	\$187,327	\$10,303	\$9,999
14	76	\$10,303	13.62%	2.10%	\$89,004	\$89,004	\$79,663	\$187,327	\$10,303	\$9,999
15	77	\$10,303	3.53%	2.10%	\$78,855	\$78,855	\$70,054	\$187,327	\$10,303	\$9,999
16	78	\$10,303	-38.49%	0.00%	\$67,054	\$67,054	\$60,348	\$187,327	\$10,303	\$9,999
17	79	\$10,303	23.45%	2.10%	\$56,444	\$56,444	\$50,546	\$187,327	\$10,303	\$9,999
18	80	\$10,303	12.78%	2.10%	\$45,611	\$45,611	\$40,645	\$187,327	\$10,303	\$9,999
19	81	\$10,303	0.00%	0.00%	\$33,810	\$33,810	\$30,645	\$187,327	\$10,303	\$9,999

Contract Values: Hypothetical Illustration for Specified Period - S&P 500® from 1/1/1993 to 12/31/2011



Contract Value At End of Year  
 Contract Value At End of Year - Reflecting Income Withdrawals

SecureLiving® Index 10 Plus with Income Protection - Hypothetical Illustration

Hypothetical Illustration for a FAVORABLE Period - S&P 500® from 1/1/1991 to 12/31/2000

Completed Contract Year	Age	Income Withdrawals	S&P 500® Index Annual Change (%)	Annual Credited Rate (%)	Contract Value	Surrender Value	Minimum Guaranteed Surrender Value	Benefit Base	Withdrawal Limit	Guaranteed Withdrawal Limit
1	63	\$0	26.31%	2.60%	\$102,753	\$92,687	\$88,375	\$109,080	\$5,454	\$5,454
2	64	\$0	4.46%	2.60%	\$104,488	\$96,215	\$89,259	\$117,160	\$5,858	\$5,858
3	65	\$0	7.06%	2.60%	\$106,202	\$98,849	\$90,151	\$125,240	\$6,575	\$6,575
4	66	\$0	-1.54%	0.00%	\$105,136	\$98,901	\$91,053	\$133,320	\$6,999	\$6,999
5	67	\$0	34.11%	2.60%	\$106,738	\$101,452	\$91,963	\$141,400	\$7,424	\$7,424
6	68	\$0	20.26%	2.60%	\$108,318	\$104,028	\$92,883	\$149,480	\$7,848	\$7,848
7	69	\$0	31.01%	2.60%	\$109,873	\$106,611	\$93,812	\$157,560	\$8,272	\$8,272
8	70	\$0	16.36%	2.60%	\$111,405	\$109,201	\$94,750	\$165,640	\$9,110	\$9,110
9	71	\$0	30.11%	2.60%	\$112,912	\$111,795	\$95,697	\$173,720	\$9,555	\$9,555
10	72	\$0	-10.14%	0.00%	\$111,457	\$111,457	\$96,654	\$181,800	\$9,999	\$9,999

Hypothetical Illustration for an UNFAVORABLE Period - S&P 500® from 1/1/2000 to 12/31/2009

Completed Contract Year	Age	Income Withdrawals	S&P 500® Index Annual Change (%)	Annual Credited Rate (%)	Contract Value	Surrender Value	Minimum Guaranteed Surrender Value	Benefit Base	Withdrawal Limit	Guaranteed Withdrawal Limit
1	63	\$0	-10.14%	0.00%	\$100,127	\$90,297	\$88,375	\$109,080	\$5,454	\$5,454
2	64	\$0	-13.04%	0.00%	\$99,190	\$91,320	\$89,259	\$117,160	\$5,858	\$5,858
3	65	\$0	-23.37%	0.00%	\$98,188	\$91,358	\$90,151	\$125,240	\$6,575	\$6,575
4	66	\$0	26.38%	2.60%	\$99,674	\$93,719	\$91,053	\$133,320	\$6,999	\$6,999
5	67	\$0	8.99%	2.60%	\$101,135	\$96,101	\$91,963	\$141,400	\$7,424	\$7,424
6	68	\$0	3.00%	2.60%	\$102,568	\$98,486	\$92,883	\$149,480	\$7,848	\$7,848
7	69	\$0	13.62%	2.60%	\$103,975	\$100,872	\$93,812	\$157,560	\$8,272	\$8,272
8	70	\$0	3.53%	2.60%	\$105,353	\$103,258	\$94,750	\$165,640	\$9,110	\$9,110
9	71	\$0	-38.49%	0.00%	\$103,963	\$102,930	\$95,697	\$173,720	\$9,555	\$9,555
10	72	\$0	23.45%	2.60%	\$105,212	\$105,212	\$96,654	\$181,800	\$9,999	\$9,999

The Favorable Period is the ten calendar year period with the highest index change out of the twenty year period beginning on 1/1/1992 and ending on 12/31/2011. The Unfavorable Period is the ten calendar year period with the lowest index change from the same twenty year period. The index change is measured by comparing the index values at the start and the end of the consecutive ten year period.

SecureLiving® Index 10 Plus with Income Protection - Hypothetical Illustration

Hypothetical Illustration for Specified Period - S&P 500® from 1/1/1993 to 12/31/2011  
 Detail for interest crediting and accumulation value for each interest crediting strategy allocated

Initial Strategy Allocation:			10 Year Fixed: 0%				Annual Cap: 100%		Monthly Cap: 0%		Perf. Trigger: 0%	
Completed Contract Year	Age	Income Withdrawals	S&P 500® Index Annual Change (%)	Contract Value	Interest Rate (%)	Acc* Value	Interest Rate (%)	Acc* Value	Index Credit (%)	Acc* Value	Index Credit (%)	Acc* Value
1	63	\$0	7.06%	\$102,753	NA	NA	2.60%	\$102,753	NA	NA	NA	NA
2	64	\$0	-1.54%	\$101,816	NA	NA	0.00%	\$101,816	NA	NA	NA	NA
3	65	\$0	34.11%	\$103,461	NA	NA	2.60%	\$103,461	NA	NA	NA	NA
4	66	\$0	20.26%	\$105,085	NA	NA	2.60%	\$105,085	NA	NA	NA	NA
5	67	\$0	31.01%	\$106,686	NA	NA	2.60%	\$106,686	NA	NA	NA	NA
6	68	\$0	16.36%	\$108,264	NA	NA	2.60%	\$108,264	NA	NA	NA	NA
7	69	\$0	30.11%	\$109,818	NA	NA	2.60%	\$109,818	NA	NA	NA	NA
8	70	\$0	-10.14%	\$108,493	NA	NA	0.00%	\$108,493	NA	NA	NA	NA
9	71	\$0	-13.04%	\$107,103	NA	NA	0.00%	\$107,103	NA	NA	NA	NA
10	72	\$0	-23.37%	\$105,649	NA	NA	0.00%	\$105,649	NA	NA	NA	NA
11	73	\$0	26.38%	\$106,919	NA	NA	2.60%	\$106,919	NA	NA	NA	NA
12	74	\$0	8.99%	\$108,201	NA	NA	2.60%	\$108,201	NA	NA	NA	NA
13	75	\$10,303	3.00%	\$98,944	NA	NA	2.60%	\$98,944	NA	NA	NA	NA
14	76	\$10,303	13.62%	\$89,004	NA	NA	2.10%	\$89,004	NA	NA	NA	NA
15	77	\$10,303	3.53%	\$78,855	NA	NA	2.10%	\$78,855	NA	NA	NA	NA
16	78	\$10,303	-38.49%	\$67,054	NA	NA	0.00%	\$67,054	NA	NA	NA	NA
17	79	\$10,303	23.45%	\$56,444	NA	NA	2.10%	\$56,444	NA	NA	NA	NA
18	80	\$10,303	12.78%	\$45,611	NA	NA	2.10%	\$45,611	NA	NA	NA	NA
19	81	\$10,303	0.00%	\$33,810	NA	NA	0.00%	\$33,810	NA	NA	NA	NA

\* Accumulation Value

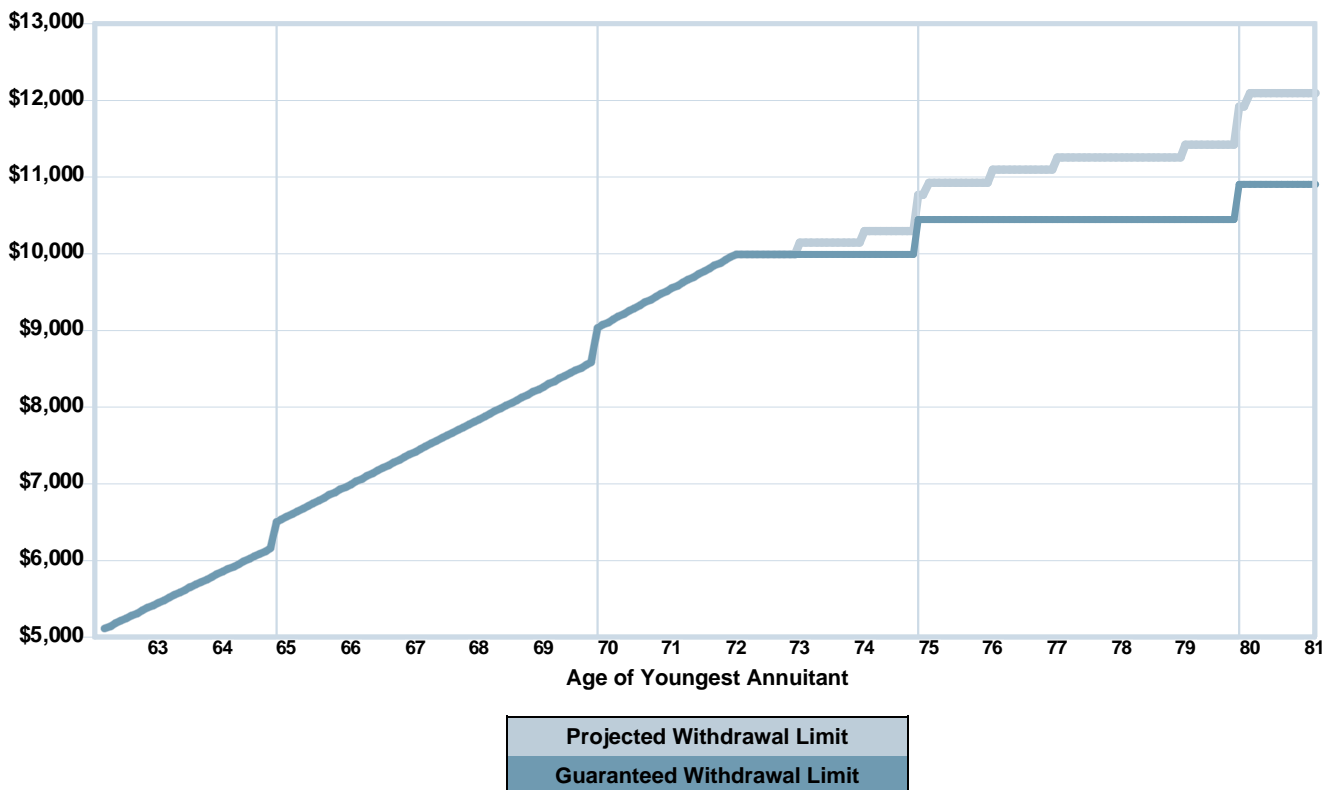
SecureLiving® Index 10 Plus with Income Protection - Hypothetical Illustration

Hypothetical Illustration for Income Protection - Specified Period - S&P 500® from 1/1/1993 to 12/31/2011  
Assumes that no income withdrawals have been taken.

Completed Contract Year	Age	S&P 500® Index Annual Change (%)	Annual Credited Rate (%)	Contract Value	Guaranteed Withdrawal Factor	Guaranteed Benefit Base	Guaranteed Withdrawal Limit	Benefit Base	Withdrawal Limit
1	63	7.06%	2.60%	\$102,753	5.00%	\$109,080	\$5,454	\$109,080	\$5,454
2	64	-1.54%	0.00%	\$101,816	5.00%	\$117,160	\$5,858	\$117,160	\$5,858
3	65	34.11%	2.60%	\$103,461	5.25%	\$125,240	\$6,575	\$125,240	\$6,575
4	66	20.26%	2.60%	\$105,085	5.25%	\$133,320	\$6,999	\$133,320	\$6,999
5	67	31.01%	2.60%	\$106,686	5.25%	\$141,400	\$7,424	\$141,400	\$7,424
6	68	16.36%	2.60%	\$108,264	5.25%	\$149,480	\$7,848	\$149,480	\$7,848
7	69	30.11%	2.60%	\$109,818	5.25%	\$157,560	\$8,272	\$157,560	\$8,272
8	70	-10.14%	0.00%	\$108,493	5.50%	\$165,640	\$9,110	\$165,640	\$9,110
9	71	-13.04%	0.00%	\$107,103	5.50%	\$173,720	\$9,555	\$173,720	\$9,555
10	72	-23.37%	0.00%	\$105,649	5.50%	\$181,800	\$9,999	\$181,800	\$9,999
11	73	26.38%	2.60%	\$106,919	5.50%	\$181,800	\$9,999	\$184,547	\$10,150
12	74	8.99%	2.60%	\$108,201	5.50%	\$181,800	\$9,999	\$187,327	\$10,303
13	75	3.00%	2.60%	\$109,493	5.75%	\$181,800	\$10,454	\$190,140	\$10,933
14	76	13.62%	2.60%	\$110,796	5.75%	\$181,800	\$10,454	\$192,987	\$11,097
15	77	3.53%	2.60%	\$112,109	5.75%	\$181,800	\$10,454	\$195,867	\$11,262
16	78	-38.49%	0.00%	\$110,543	5.75%	\$181,800	\$10,454	\$195,867	\$11,262
17	79	23.45%	2.60%	\$111,827	5.75%	\$181,800	\$10,454	\$198,742	\$11,428
18	80	12.78%	2.60%	\$113,121	6.00%	\$181,800	\$10,908	\$201,649	\$12,099
19	81	0.00%	0.00%	\$111,508	6.00%	\$181,800	\$10,908	\$201,649	\$12,099

The withdrawal limits shown are as of the end of the contract year using the withdrawal factor for the younger annuitant at the end of the contract year.

Withdrawal Limit: Hypothetical Illustration for Specified Period - S&P 500® from 1/1/1993 to 12/31/2011



## SecureLiving® Index 10 Plus with Income Protection - Hypothetical Illustration

### Important Information

This is for illustrative purposes only and is not a representation or guarantee of future performance. Below are descriptions of the terms used in this illustration. The S&P 500® Index performance is from historical periods and is not a guarantee of future performance. After the initial guarantee periods, we will declare new interest rates and caps annually which may be higher or lower than those illustrated.

Illustrated rates and caps - the illustration includes an additional rate or cap for single premiums of \$100,000 and greater as shown in the table below. The premium band is based on the single premium and the band does not adjust until the end of the surrender period. The premium band will then be based on the contract value each year. Upon renewal of rates and caps the additional rate or cap shown below is not guaranteed to be available at each contract anniversary and may be changed or discontinued at any time.

Premium Bands	1 Year Fixed	10 Year Fixed	Annual Cap	Monthly Cap	Perf. Trigger
\$100,000 to \$249,999	0.25%	0.25%	0.50%	0.20%	0.50%
\$250,000 and up	0.35%	0.35%	0.70%	0.30%	0.70%

Age - age(s) shown in the table is the assumed age at the end of each contract year.

Income withdrawals – income withdrawals shown in the illustration are no greater than the withdrawal limits. Income withdrawals in excess of the withdrawal limit reduce the benefit base and withdrawal limit for future contract years. Income withdrawals in excess of the free withdrawal amount may result in applicable surrender charges and loss of unvested portion of premium enhancement.

Annual credited rate (%) - is the weighted average of each strategy's crediting rate for the contract year. The weighting is based on the amount of the contract value in each strategy at the beginning of the contract year, and is not adjusted for withdrawals and any optional rider charges.

Contract value - is the sum of the accumulation values for each interest crediting strategy. At the start of the illustration, the contract value is equal to the single premium plus the premium enhancement. Each year the contract value will be increased by any interest credited and reduced by withdrawals and any optional rider charges. Rider charges are deducted on the last day of the year after the crediting of any interest. The Income Protection rider charge is 0.80% of the benefit base as of the last day of the contract year.

Surrender value - The surrender value is reduced by applicable surrender charges and loss of unvested portion of the premium enhancement. The surrender value will never be less than the minimum guaranteed surrender value.

Minimum guaranteed surrender value - is the sum of the minimum guaranteed values for each interest crediting strategy. The minimum guaranteed value for each strategy is equal to 87.5% times the portion of the premium allocated to the strategy plus interest credited at the strategy non-forfeiture interest rate, less premium taxes. The non-forfeiture interest rate for any index crediting strategy is 1.00% and any fixed rate strategy is 1.00%. Minimum guaranteed values will be reduced for withdrawals and adjusted for reallocations.

S&P 500® Index annual change - is the percentage change in the index as measured by comparing the index value on the last day of the contract year to the index value on the last day of the prior contract year. For purpose of this illustration the starting value (day before contract issue) is the day before the applicable period listed.

Guaranteed withdrawal factor - the income withdrawal factor based on younger annuitant's age at the end of the contract year.

Benefit base - the benefit base includes any step-up to contract value or interest credited after the roll-up period prior to starting income withdrawals. The benefit base shown is not guaranteed to be greater than the guaranteed benefit base.

Withdrawal limit - the withdrawal limit based on the non-guaranteed benefit base. The withdrawal limit shown is not guaranteed to be greater than the guaranteed withdrawal limit.

Guaranteed benefit base - the guaranteed benefit base is determined only by the 8% simple annual interest roll-credit during the roll-up period.

Guaranteed withdrawal limit - the guaranteed withdrawal limit is based on the guaranteed benefit base.



## SecureLiving® Index 10 Plus with Income Protection - Summary

<b>Maximum issue age</b>	80 (age at last birthday for any owner and annuitant).											
<b>Premium amounts</b>	Minimum single premium is \$25,000 for all contracts. Premium amounts over \$1,000,000 require home office approval.											
<b>Premium enhancement</b>	1% of the single premium is added to the contract value at contract issue. The premium enhancement is subject to vesting.											
<b>Premium enhancement vesting</b>	Year	1	2	3	4	5	6	7	8	9	10	11+
	Vested %	5%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
	If any withdrawal exceeds the free withdrawal amount, the portion of unvested premium enhancement associated with the withdrawal is lost.											
<b>Interest crediting strategies</b>	You may elect to allocate your premium to fixed rate crediting strategies or index crediting strategies at contract issue and at each contract anniversary. You may only allocate into the 10 Year fixed rate strategy at contract issue, however amounts may be allocated out. <b>Allocations can only be changed in the 21 calendar day period following each contract anniversary.</b>											
<b>Fixed rate crediting strategies</b>	Interest is credited at a fixed rate for the initial guarantee term. Interest is credited daily. After the initial guarantee term, the interest rate renews each contract year but will never be less than 1%. <b>1 Year fixed rate strategy-</b> the interest rate is guaranteed for 1 year and renews annually thereafter. <b>10 year fixed rate strategy-</b> the interest rate is guaranteed for 10 years and renews annually thereafter.											
<b>Index crediting strategies</b>	Each strategy has its own formula that is used to calculate the amount of interest credited known as the index credit. The index credit is limited for each strategy and will never be less than zero. The amount of index credit depends on which index strategy(ies) you choose, how the Index (S&P 500® Index) performs and the limit for that strategy. The index credit is based on the accumulation value for that strategy at the end of the contract year, with no partial index credit for amounts withdrawn or surrendered. <b>Annual cap strategy-</b> index credit is based on the annual percentage change in the index, but will never be more than the annual cap. The annual cap is guaranteed for 1 year and renews each contract year. The renewal cap will never be less than 1.0% for the first 10 years and 1.0% thereafter. <b>Monthly cap strategy -</b> index credit is based on the sum of the 12 monthly percentage changes of the index value for the contract year. Each positive monthly percentage change is limited to the monthly cap. However, negative monthly changes are not limited and are fully reflected in the calculation of the annual index credit. The monthly cap is guaranteed for one contract year and renews each contract year. The renewal cap will never be less than 0.50% for the first 10 years and 0.25% thereafter. <b>Performance triggered strategy -</b> credits interest if the index value at the end of the contract year is greater than or equal to the index value at the beginning of the contract year. If interest is credited the index credit will be equal to the specified rate. The specified rate is guaranteed for one contract year. The renewal specified rate will never be less than 1.0% for the first 10 years and 1.0% thereafter.											
<b>Tax-deferred accumulation</b>	You do not pay income taxes on earnings until you choose to receive payments or take a withdrawal. If you do so in retirement, you may be in a lower income tax bracket. <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>											
<b>Flexible income payments</b>	13 months after contract issue, the contract value may be applied to an optional payment plan without surrender charge. You can select which lifetime payment option works best for you: <ul style="list-style-type: none"><li>• Life Income with period certain (10, 15 or 20 Years) or</li><li>• Joint Life and Survivor Income with 10-Year period certain.</li></ul>											



## SecureLiving® Index 10 Plus with Income Protection - Summary

**Access to your funds** Your free withdrawal amount is calculated on each contract anniversary and is the greater of:

- After the first Contract Year, 10% of the contract value as measured on the contract anniversary
- For qualified contracts, the required minimum distribution (RMD) amount attributable to the contract value, calculated for that calendar year. In the first contract year, it is the RMD amount attributable to the single premium used to purchase the annuity.

All withdrawals are deducted pro rata from each interest crediting strategy. The free withdrawal amount credited may be taken systematically in equal amounts of at least \$100, on a monthly, quarterly, semiannual or annual basis. You may not take a withdrawal if it reduces the contract value to less than \$10,000. Withdrawals in excess of the free withdrawal amount, prior to the end of the surrender period, are subject to surrender charges and loss of the unvested portion of the premium enhancement. Your contract value will be reduced by the full amount of your withdrawal request; however, the amount payable for the withdrawal may be less due to surrender charges and loss of the unvested portion of the premium enhancement.

**Optional income rider** A guaranteed lifetime withdrawal benefit rider may be available at contract issue for an additional charge (see rider brochure or contract disclosure form for more information).

**Bailout Provision** There is no surrender charge or loss of the unvested portion of the premium enhancement during the bailout window if the renewal annual cap **is below** the bailout annual cap for the annual cap strategy. This provision applies to your entire contract value and you do not have to have any portion of the contract value allocated to the annual cap strategy.

**Surrender charge** If you need more than the free withdrawal amount or cancel your contract prior to the end of 10 years, there are surrender charges.

<b>CONTRACT YEAR</b>	1	2	3	4	5	6	7	8	9	10	11+
<b>SURRENDER CHARGE</b>	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

**Surrender value** Your surrender value will be no less than your single premium, plus premium enhancement, plus interest earned, minus any previous withdrawals, surrender charges and loss of the unvested portion of premium enhancement.

**Minimum guaranteed surrender value** Equals the sum of the minimum guaranteed value for each interest crediting strategy. The minimum guaranteed value for each strategy is equal to 87.5% times the portion of the premium allocated to the strategy plus interest credited at the strategy non-forfeiture interest rate, less premium taxes. The non-forfeiture interest rate for any index crediting strategy is 1.00% and any fixed rate strategy is 1.00%. The minimum guaranteed value will be reduced for withdrawals and adjusted for reallocations.

**Medical care facility waiver** After the first contract year, under certain circumstances, we will increase your free withdrawal amount each contract year to 20% of your contract value. Ask your financial professional about restrictions.

**Death Benefit** The death benefit is the greater of:

- Your contract value less unvested portion of the premium enhancement in the first contract year only
- The minimum guaranteed surrender value.

There is no surrender charge on the death benefit.

## SecureLiving® Index 10 Plus with Income Protection - Rider Summary

**Issue ages** 55-80. Rider is only available at contract issue.

**Benefit description** Offers guaranteed annual income withdrawals starting at any time after the first contract year and continuing for the rest of your life. The annual withdrawal limit is determined by multiplying the benefit base by the withdrawal factor at the time you take your first income withdrawal.

**Withdrawal factors** Based on the age of the younger annuitant at time of first income withdrawal.

Attained Age	For a Single Ann. Contract	For a Spousal Joint Ann. Contract
55-59	4.75%	4.25%
60-64	5.00%	4.50%
65-69	5.25%	4.75%
70-74	5.50%	5.00%
75-79	5.75%	5.25%
80 +	6.00%	5.50%

**Benefit base** Equals your single premium at contract issue plus premium enhancement. During the roll-up period it will be increased by the roll-up credit and may be stepped up. The benefit base is used only to calculate the guaranteed minimum withdrawal benefit for life, and is not a representation of the contract value or surrender value.

**Roll-up base** Equals your initial premium plus premium enhancement. Used to calculate the roll-up credit.

**Roll-up Credit** 8% simple annual interest on the roll-up base during the roll-up period. Partial year credit is given when an income withdrawal is started during the contract year.

**Benefit base step-up** On any day that the contract value is higher than the benefit base, the benefit base will increase to the contract value.

**Roll-up period** 10 years or until the first Income Withdrawal is taken, whichever comes first.

**Benefit base crediting after the roll-up period** If income withdrawals have not started after the roll-up period, the benefit base will continue to increase by the same amount of interest credited to the contract.

**Benefit reductions** Prior to taking income withdrawals, any withdrawal will reduce your benefit base and roll-up base proportionally by the percentage that the withdrawal decreases the contract value. After starting income withdrawals, any excess income withdrawal will decrease the benefit base by the same proportion that the excess amount reduces the contract value.

**Deferred withdrawal limit** After income withdrawals have begun, if you do not take the full withdrawal limit, you may accumulate a total of one year's worth of income withdrawals based on the most recently calculated withdrawal limit. This amount may be taken at a later date without causing an excess income withdrawal.

**Spousal continuation** Yes, a spouse who is also a joint annuitant and beneficiary may continue to take income withdrawals under the rider for the rest of their life.

**Cancellation policy** You may elect to terminate the rider and its charges at any time following the surrender charge period.

**Annual charge** 0.80% of the benefit base, deducted annually in arrears from the contract value.

## SecureLiving® Index 10 Plus with Income Protection - Disclosures

This is a product summary. Please refer to the contract and product disclosure material for a more complete and detailed explanation of benefits, limitations, and restrictions.

Annuity contracts are long-term financial products and are not appropriate for funds necessary to meet short-term obligations.

All guarantees are based on the claims-paying ability of Genworth Life and Annuity Insurance Company.

The discussion of tax treatments in this material is the Genworth Financial companies' interpretation of current tax law and is not intended as tax advice. Consult your contract and your tax professional.

As a result of the premium enhancement, interest rates and index credits may be lower than if this contract did not have a premium enhancement.

The S&P 500® Index is a price index and does not reflect dividends paid on the underlying stocks. S&P 500® is a trademark of Standard & Poor's Financial Services LLC ("Standard & Poor's") and has been licensed for use by Genworth Life and Annuity Insurance Company. This Product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.

Although the contract value may be affected by the performance of an index, the contract 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.

SecureLiving Index 10 Plus Individual Single Premium Deferred Annuity Contract With Premium Enhancement And Optional Indexed Interest Crediting is issued by Genworth Life and Annuity Insurance Company, Richmond, VA, policy form series ICC11GA3002, ICC11GA300R 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. Check with your representative for state availability and limitations.

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

# Client Input Summary

Company: GLAIC Fixed Life (formerly FCL)  
Product: SecureLiving Index 10 Plus

March 19, 2012  
6.113.0, 6.53.090

## Quote Information

### Annuitant

Name	Valued Client
Date of Birth	01/01/1950
Issue Age	62
Sex	Male
State	Washington

### Joint Annuitant

Joint Annuitant	No
Name	
Date of Birth	
Issue Age	
Sex	

Spouse/Non-Spouse

Income Protection Rider	Yes
Solve For	Income Payment
Premium	100000.00
Desired Income Payment	
Frequency	Annual
Start Income Withdrawals during Illustration Period?	Yes
Start Income in year:	12
Month:	On Policy Anniversary
Premium	100000.00

### Base Contract Free Withdrawal Type

Frequency	Annual
Annual Withdrawal Amount	

Qualified	No
IRA	
Years to Print	19
Print Contract Values Graph	Yes
Print Withdrawal Limits Graph	Yes

## Interest Crediting Strategy

<b>Total allocated to Interest Crediting Strategies</b>	<b>100</b>
Annual Cap	100

# Client Input Summary

Company: GLAIC Fixed Life (formerly FCL)  
Product: SecureLiving Index 10 Plus

March 19, 2012  
6.113.0, 6.53.090

## Agent Info

Agent Name  
Office Name  
Address Line 1  
Address Line 2  
City  
State  
Zip Code

Alabama