

Conservative Retirement Savings Alternative

Scores of people saving for retirement have traditionally relied on more conservative financial products to save for their retirement goals. With interest rates approaching all time lows, those nearing or in retirement may no longer be confident in some traditional financial products to help them meet their financial objectives.

Americans are beginning to explore their options for retirement savings. They are seeking the security and predictability of guaranteed interest and also desire to maximize their rate of return, at the same time.

If you, like most people nearing or in retirement, are looking for an alternative which has the opportunity to earn more than certificates of deposit (CDs) and money market accounts, consider a fixed index annuity.

The Design of a Fixed Index Annuity

While sharing many of the same features as a traditional fixed annuity, the fixed index annuity includes options to have interest credited based on the performance of a market index, such as the S&P 500®.

In years where the market is up, interest is credited up to a "cap" specified by the insurance company. In years where the market is down, no interest is credited and the accumulated value remains the same. However, over the term of the fixed index annuity, the opportunity for gain may be substantially greater than many other types of interest bearing products.

Conservative Financial Product Alternative

But, how do fixed index annuities really stack up to other conservative, safe financial products with which you may be familiar? Let's take a look

Product Alternatives	Current Average Yield or "Cap"	Guaranteed Principal	Can Create Guaranteed Income for Life?	Access to Funds	Tax-Deferred Accumulation
Fixed Index Annuity, 7 Year Surrender Charge Period	2.85%, Annual Point to Point ¹	Yes, all contract guarantees are backed by the issuing insurance company	Yes	Yes, many offer 10% of contract value per year without fees. ²	Yes ³
Bank Money Market	0.24% ⁴	Yes, FDIC/NCUSIF insured up to \$250,000 ⁵	No	Yes, may be limited to number of transactions per month	Qualified: Yes Non-Qualified: No
Bank Certificate of Deposit, 1 Year	0.75% ⁶	Yes, FDIC/NCUSIF insured up to \$250,000 ⁵	No	Yes; penalties may apply	Qualified: Yes Non-Qualified: No
Bank Certificate of Deposit, 5 Year	1.51% ⁷	Yes, FDIC/NCUSIF insured up to \$250,000 ⁵	No	Yes; penalties may apply	Qualified: Yes Non-Qualified: No

See notes on reverse side.

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

Consider a Fixed Index Annuity as Part of Your Retirement Plan

Fixed index annuities protect against market downturns, offer the opportunity for growth potential better than many fixed alternatives, allow for tax-deferred growth, and offer options for a retirement income stream you cannot outlive. When compared to other conservative financial products, a fixed index annuity can be a great fit for your retirement plan. Work with your financial professional to learn more.

Consider the purchase of a Genworth SecureLiving® Index Annuity as part of our overall retirement plan.

The purchase of an annuity, like any financial product, is an important decision. You should carefully consider your own personal situation and goals. You should not expect fixed index annuities to mirror the exact performance of any stock market indices. Consult with your financial professional to determine if the purchase of an annuity could be complementary to your retirement goals.

Learn more. Contact

SecureLiving® Index Annuities - Individual Single Premium Fixed Deferred Annuities with Market Value Adjustment and Optional Indexed Interest Crediting subject to policy forms GA 3003-0711, GA 3004-0711 and GA 300R-0511 et. al. In AK, MN, MO, OR, PA, and WA called Individual Single Premium Deferred Annuity Contract with Premium Enhancement and Optional Indexed Interest Crediting, policy form series ICC 11GA3002, ICC 11GA3003, and ICC 11GA300R et. al. In Illinois called Individual Modified Guaranteed Single Premium Deferred Annuity Contract with Market Value Adjustment, policy form series GA 3003-0711 IL, GA 3004-0711 IL and GA 300R-0511. Features and benefits may vary by state or market and may not be available in all states.

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

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

Withdrawals / surrenders have the effect of reducing the contract value and death benefit. Withdrawals/surrenders of taxable amounts are subject to ordinary income tax and if taken prior to age 59 ½ an additional 10% federal penalty tax.

Notes from previous page:

¹ AnnuitySpecs.com, 6/12/12

² Excess annual withdrawals within the surrender charge period will incur penalties, surrender charges and may incur a Market Value Adjustment. Because annuities provide tax-deferral benefits, withdrawals prior to age 59 ½ may be subject to a tax penalty. Contact your tax advisor.

³ When purchased to fund a tax-qualified retirement plan, there is no additional tax deferral benefit 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.

⁴ iMoneyNet.com, 8/1/12, \$50,000 Minimum balance

⁵ 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.

⁶ Bankrate.com, 8/1/12

⁷ Bankrate.com, 8/1/12, Minimum deposit \$100,000

Be sure to consult the annuity contract for a detailed description of benefits, limitations, and restrictions.

There is no additional tax deferral benefit for annuities purchased in an IRA, or any other 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.

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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.	