



Genworth[®]
Financial

BUILDING YOUR RETIREMENT

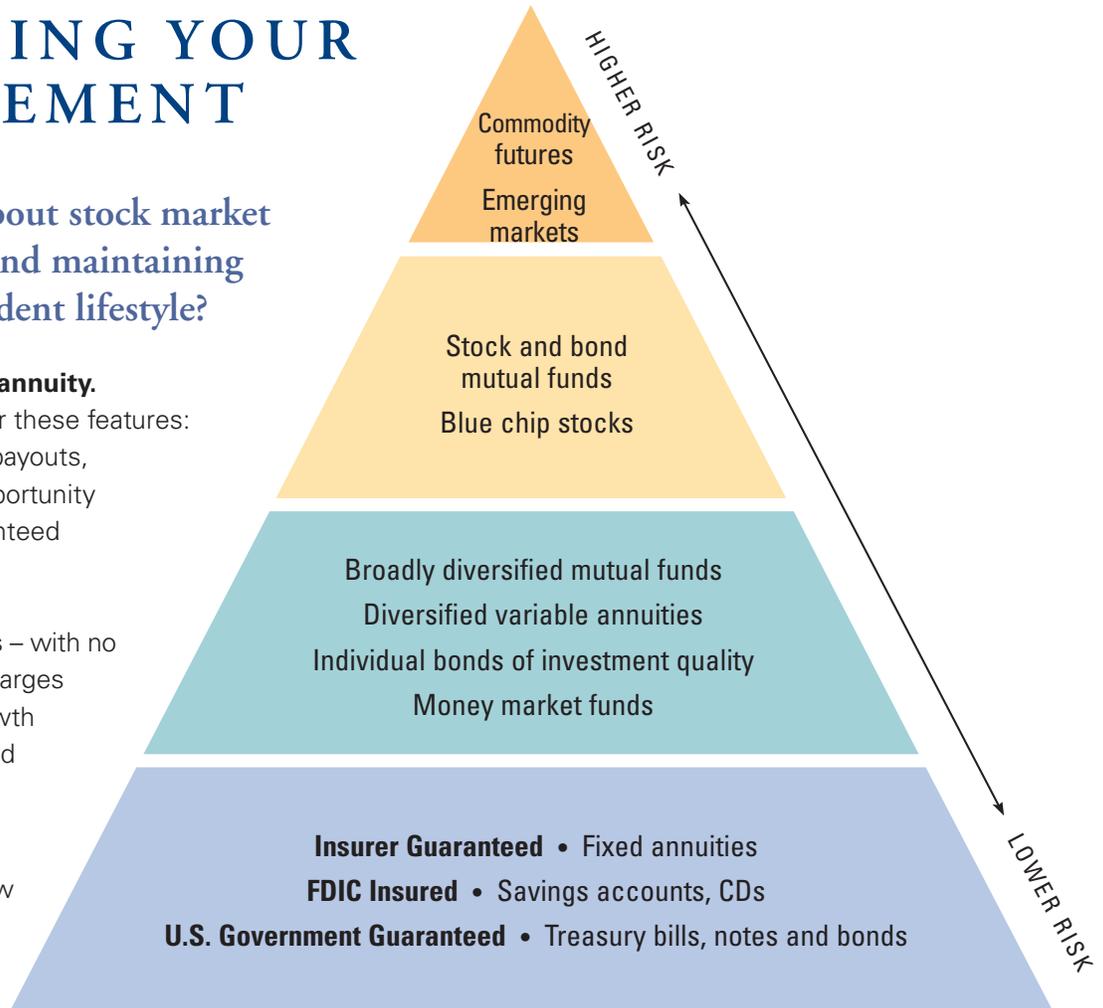
Concerned about stock market fluctuations and maintaining your independent lifestyle?

Consider a fixed annuity.

Annuities can offer these features:

- flexible income payouts, including the opportunity to receive guaranteed income for life
- avoids probate
- competitive rates – with no up-front sales charges
- tax-deferred growth
- safety-guaranteed principle

Ask your financial representative how you can start your annuity today.



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.

Fixed annuities Issued by

Genworth Life Insurance Company

Lynchburg, VA; and in New York by

Genworth Life Insurance Company of New York

666 Third Avenue-9th floor, New York, NY 10017

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 may apply.

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.

The discussion of tax treatments is Genworth Life's interpretation of current tax law and is not intended as tax advice. Consult your tax professional regarding all tax matters.

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