

SecureLiving® Growth+ IncomeChoice Rider

Single Premium Fixed Index Annuity



All rates are subject to change and effective 01/28/15

| | Single Premium Amount | | | Minimum Renewal ¹ | |
|--|-----------------------|-----------------------|-------------------|------------------------------|-----------|
| | \$25,000 - \$99,999 | \$100,000 - \$249,999 | \$250,000 or more | Years 1-10 | Years 11+ |

INDEX STRATEGIES - ANNUAL CAPS AND SPECIFIED RATES

| | \$25,000 - \$99,999 | \$100,000 - \$249,999 | \$250,000 or more | Years 1-10 | Years 11+ |
|---------------------------------|---------------------|-----------------------|-------------------|--------------|--------------|
| Credit Enhancement | 50% | 50% | 50% | | |
| Annual Cap (Year 1) | 2.50% | 3.00% | 3.20% | 0.25% | 0.25% |
| Bailout Cap | 1.50% | 2.00% | 2.20% | 0.25% | 0.25% |
| 2-Year Trigger | 6.80% | 8.80% | 9.30% | 0.25% | 0.25% |
| Double Credit Rate | | | | | |
| Single Credit Rate ² | 1.00% | 1.00% | 1.00% | | |
| Monthly Cap | 1.25% | 1.45% | 1.55% | 0.25% | 0.25% |
| Performance Trigger | 2.05% | 2.55% | 2.75% | 0.25% | 0.25% |

FIXED RATE STRATEGIES - ANNUAL EFFECTIVE YIELD

| | \$25,000 - \$99,999 | \$100,000 - \$249,999 | \$250,000 or more | Years 1-10 | Years 11+ |
|---------------------|---------------------|-----------------------|-------------------|--------------|--------------|
| 1 Year Fixed | 1.00% | 1.25% | 1.35% | 0.25% | 0.25% |

SURRENDER CHARGES

| | Contract Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
|---|------------------|-----|-----|-----|-----|----|----|----|----|----|----|-----|
| | Surrender Charge | 10% | 10% | 10% | 10% | 9% | 8% | 7% | 6% | 5% | 4% | 0% |
| in AK, CA, CT, MN, MO, NV, OH, OK, PA, SC, UT, WA | Contract Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
| | Surrender Charge | 9% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% |

Credit Enhancement The credit enhancement is added to your contract value each contract anniversary and will continue each year until you begin income withdrawals, cancel the IncomeChoice rider, fully surrender your contract for a lump sum, or begin annuity payments.

Bailout Cap Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is less than the above bailout cap then surrender charges and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window and the annual rider charge will be prorated.

Market Value Adjustment (MVA) In addition to surrender charges, an MVA will apply if you withdraw more than the free withdrawal amount or surrender your contract before the end of your Surrender Charge Period. The MVA is an adjustment to your withdrawal that compares the index rate³ at the time of withdrawal with the index rate on the day prior to your effective date. The MVA may increase or decrease the amount you receive. There is no MVA after the surrender charge period. 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.

IncomeChoice rider Automatically included for an annual charge of 1.10% deducted at the end of each contract year. Charge is based on the greater of your contract value or your single premiums less withdrawals. When income withdrawals start, the rider charge is determined as of the income withdrawal start date and will remain the same each contract year, unless there are excess Income Withdrawals.

| | |
|--|-------------------------------|
| Insurance and annuity products: | |
| Are not deposits. | May decrease in value. |
| Are not guaranteed by a bank or its affiliates. | |
| Are not insured by the FDIC or any other federal government agency. | |

¹ State variations apply, but will not be lower than the caps and rates listed.

² May not be declared at renewal.

³ The index rate used is the 10-Year Treasury Constant Maturity Series (10 year CMT) rates calculated by the U.S. Department of Treasury.

SecureLiving® Growth+ IncomeChoice rider subject to policy forms GA3005-1113, ICC14GA3007, GA304R-0714, ICC14GA304R et al. Not available in all states and markets. All guarantees are based on the claims-paying ability of Genworth Life & Annuity. Withdrawals have the effect of reducing the contract value. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59½ an additional 10% federal penalty tax.

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SecureLiving® Index 5

Single Premium Fixed Index Annuity



All rates are subject to change and effective 01/28/15

| INDEX STRATEGIES - ANNUAL CAPS AND SPECIFIED RATES | Single Premium Amount | | | | Minimum Renewal ¹ | |
|---|-----------------------|---------------------|-----------------------|-------------------|------------------------------|--------------|
| | \$25,000 - \$49,999 | \$50,000 - \$99,999 | \$100,000 - \$249,999 | \$250,000 or more | Years 1-5 | Years 5+ |
| Annual CapMaxSM (Year 1) | 2.75% | 3.50% | 4.00% | 4.20% | 0.50% | 0.50% |
| CapMax Multiplier² (Year 2) | 3.0 | 3.0 | 3.0 | 3.0 | 1.5 | |
| Monthly Cap (Year 1) | 1.05% | 1.45% | 1.65% | 1.75% | 0.50% | 0.25% |
| Annual Cap (Year 1) | 2.75% | 3.50% | 4.00% | 4.20% | 0.50% | 0.50% |
| Performance Trigger (Year 1) | 2.05% | 2.70% | 3.10% | 3.30% | 0.50% | 0.50% |
| Bailout Cap Annual Cap Strategy | 1.75% | 2.50% | 3.00% | 3.20% | | |
| FIXED RATE STRATEGIES - ANNUAL EFFECTIVE YIELD | | | | | | |
| 5 Year Fixed Available for new allocation at contract issue only. | 1.05% | 1.20% | 1.45% | 1.55% | 0.50% | 0.50% |
| 1 Year Fixed Not available for allocation in the first year. | 1.00% | 1.05% | 1.10% | 1.15% | 0.50% | 0.50% |

Bailout Cap

Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is less than the above bailout cap then surrender charges and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.

Surrender Charges

| Contract Year | 1 | 2 | 3 | 4 | 5 | 6 |
|------------------|----|----|----|----|----|----|
| Surrender Charge | 9% | 9% | 8% | 7% | 6% | 0% |

Market Value Adjustment (MVA)

In addition to surrender charges, an MVA will apply if you withdraw more than the free withdrawal amount or surrender your contract before the end of your Surrender Charge Period. The MVA is an adjustment to your withdrawal that compares the index rate³ at the time of withdrawal with the index rate on the day prior to your effective date. The MVA may increase or decrease the amount you receive. There is no MVA after the surrender charge period.

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.

¹ State variations apply, but will not be lower than the caps and rates listed.

² The maximum CapMax Multiplier that can be achieved each year is declared annually and will never be less than 3.0 during the surrender charge period.

³ The index rate used is the 5-Year Treasury Constant Maturity Series (5 year CMT) rates calculated by the U.S. Department of Treasury.

Insurance and annuity products:

Are not deposits. May decrease in value.

Are not guaranteed by a bank or its affiliates.

Are not insured by the FDIC or any other federal government agency.

SecureLiving® Index 5, subject to policy form series GA3005-1113, GA3003-0711 et al. Not available in all states and markets. Features and benefits may vary by state. All guarantees are based on the claims-paying ability of Genworth Life & Annuity.

Withdrawals have the effect of reducing the contract value. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59 1/2 an additional 10% federal penalty tax.

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Issued by Genworth Life & Annuity Insurance Company, Richmond, VA

SecureLiving® Index 5

Single Premium Fixed Index Annuity



All rates are subject to change and effective 01/28/15 For Use Only in AK, MN, MO, OR, PA, WA.

| INDEX STRATEGIES - ANNUAL CAPS AND SPECIFIED RATES | Single Premium Amount | | | | Minimum Renewal | |
|---|-----------------------|---------------------|-----------------------|-------------------|-----------------|----------|
| | \$25,000 - \$49,999 | \$50,000 - \$99,999 | \$100,000 - \$249,999 | \$250,000 or more | Years 1-5 | Years 5+ |
| Annual CapMaxSM (Year 1) | 2.25% | 3.00% | 3.50% | 3.70% | 0.50% | 0.50% |
| CapMax Multiplier¹ (Year 2) | 3.0 | 3.0 | 3.0 | 3.0 | 1.5 | |
| Monthly Cap (Year 1) | 0.75% | 1.20% | 1.45% | 1.50% | 0.50% | 0.25% |
| Annual Cap (Year 1) | 2.25% | 3.00% | 3.50% | 3.70% | 0.50% | 0.50% |
| Performance Trigger (Year 1) | 1.70% | 2.40% | 2.80% | 3.00% | 0.50% | 0.50% |
| Bailout Cap Annual Cap Strategy | 1.25% | 2.00% | 2.50% | 2.70% | | |
| FIXED RATE STRATEGIES - ANNUAL EFFECTIVE YIELD | | | | | | |
| 5 Year Fixed Available for new allocation at contract issue only. | 1.05% | 1.05% | 1.25% | 1.35% | 0.50% | 0.50% |
| 1 Year Fixed Not available for allocation in the first year. | 1.00% | 1.05% | 1.10% | 1.15% | 0.50% | 0.50% |

Bailout Cap

Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is less than the above bailout cap then surrender charges and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.

Surrender Charges

| Contract Year | 1 | 2 | 3 | 4 | 5 | 6 |
|------------------|----|----|----|----|----|----|
| Surrender Charge | 7% | 6% | 5% | 4% | 3% | 0% |

Market Value Adjustment (MVA)

In addition to surrender charges, an MVA will apply if you withdraw more than the free withdrawal amount or surrender your contract before the end of your Surrender Charge Period. The MVA is an adjustment to your withdrawal that compares the index rate² at the time of withdrawal with the index rate on the day prior to your effective date. The MVA may increase or decrease the amount you receive. There is no MVA after the surrender charge period.

¹ The maximum CapMax Multiplier that can be achieved each year is declared annually and will never be less than 3.0 during the surrender charge period. The actual CapMax Multiplier for the following contract year is determined on each contract anniversary and will be less than the declared CapMax Multiplier in years when the roll-forward percentage from the prior contract year is less than the Annual Cap from the prior contract year. The CapMax Multiplier will never be less than 1.0.

² The index rate used is the 5-Year Treasury Constant Maturity Series (5 year CMT) rates calculated by the U.S. Department of Treasury.

Insurance and annuity products:

Are not deposits. May decrease in value.

Are not guaranteed by a bank or its affiliates.

Are not insured by the FDIC or any other federal government agency.

SecureLiving® Index 5, subject to policy form series ICC14GA3005, ICC11GA3001 et al. Not available in all states and markets. Features and benefits may vary by state. All guarantees are based on the claims-paying ability of Genworth Life & Annuity.

Withdrawals have the effect of reducing the contract value. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59 1/2 an additional 10% federal penalty tax.

SecureLiving® Index 7

Single Premium Fixed Index Annuity



All rates are subject to change and effective 01/28/15

| | Single Premium Amount | | | Minimum Renewal | |
|--|------------------------|--------------------------|----------------------|-----------------|--------------|
| | \$25,000 - \$99,999 | \$100,000 - \$249,999 | \$250,000 or more | Years 1-7 | Years 8+ |
| INDEX STRATEGIES - ANNUAL CAPS AND SPECIFIED RATES | | | | | |
| Annual CapMaxSM (Year 1) | 3.50% | 4.00% | 4.20% | 0.50% | 0.50% |
| CapMax Multiplier¹ (Year 2) | 3.0 | 3.0 | 3.0 | 1.5 | |
| Monthly Cap (Year 1) | 1.05% | 1.25% | 1.35% | 0.50% | 0.25% |
| Annual Cap (Year 1) | 3.50% | 4.00% | 4.20% | 0.50% | 0.50% |
| Performance Trigger (Year 1) | 2.25% | 2.75% | 2.95% | 0.50% | 0.50% |
| Bailout Cap Annual Cap Strategy | 2.50% | 3.00% | 3.20% | | |
| FIXED RATE STRATEGIES - ANNUAL EFFECTIVE YIELD | | | | | |
| 7 Year Fixed Available for new allocation at contract issue only. | 1.20% | 1.45% | 1.55% | 0.50% | 0.50% |
| 1 Year Fixed Not available for allocation in the first year. | 1.00% | 1.25% | 1.35% | 0.50% | 0.50% |

Bailout Cap

Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is less than the above bailout cap then surrender charges and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.

Surrender Charges

| Contract Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|------------------|----|----|----|----|----|----|----|----|
| Surrender Charge | 9% | 9% | 8% | 7% | 6% | 5% | 4% | 3% |

Market Value Adjustment (MVA)

In addition to surrender charges, an MVA will apply if you withdraw more than the free withdrawal amount or surrender your contract before the end of your Surrender Charge Period. The MVA is an adjustment to your withdrawal that compares the index rate² at the time of withdrawal with the index rate on the day prior to your effective date. The MVA may increase or decrease the amount you receive. There is no MVA after the surrender charge period.

| | |
|--|-------------------------------|
| Insurance and annuity products: | |
| Are not deposits. | May decrease in value. |
| Are not guaranteed by a bank or its affiliates. | |
| Are not insured by the FDIC or any other federal government agency. | |

¹ Maximum possible CapMax Multiplier in year 2, minimum renewal is 1.5 during the surrender period.

² The index rate used is the 7-Year Treasury Constant Maturity Series (7 year CMT) rates calculated by the U.S. Department of Treasury.

SecureLiving® Index 7, subject to policy form series GA3003-0711, GA301R-0312 and ICC12GA301R et al. Not available in all states and markets. Features and benefits may vary by state. All guarantees are based on the claims-paying ability of Genworth Life & Annuity. Withdrawals have the effect of reducing the contract value. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59 1/2 an additional 10% federal penalty tax.

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Issued by Genworth Life & Annuity Insurance Company, Richmond, VA

SecureLiving® Index 7

Single Premium Fixed Index Annuity



All rates are subject to change and effective 01/28/15 For Use Only in AK, MN, MO, OR, PA, WA.

| INDEX STRATEGIES - ANNUAL CAPS AND SPECIFIED RATES | Single Premium Amount | | | Minimum Renewal | |
|--|------------------------|--------------------------|----------------------|-----------------|--------------|
| | \$25,000 - \$99,999 | \$100,000 - \$249,999 | \$250,000 or more | Years 1-7 | Years 8+ |
| Annual CapMaxSM (Year 1) | 2.75% | 3.25% | 3.45% | 0.50% | 0.50% |
| CapMax Multiplier¹ (Year 2) | 3.0 | 3.0 | 3.0 | 1.5 | |
| Monthly Cap (Year 1) | 1.05% | 1.25% | 1.35% | 0.50% | 0.25% |
| Annual Cap (Year 1) | 2.75% | 3.25% | 3.45% | 0.50% | 0.50% |
| Performance Trigger (Year 1) | 1.75% | 2.25% | 2.45% | 0.50% | 0.50% |
| Bailout Cap Annual Cap Strategy | 1.75% | 2.25% | 2.45% | | |
| FIXED RATE STRATEGIES - ANNUAL EFFECTIVE YIELD | | | | | |
| 7 Year Fixed Available for new allocation at contract issue only. | 1.05% | 1.30% | 1.40% | 0.50% | 0.50% |
| 1 Year Fixed Not available for allocation in the first year. | 1.00% | 1.25% | 1.35% | 0.50% | 0.50% |

Bailout Cap

Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is less than the above bailout cap then surrender charges and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.

Surrender Charges

| Contract Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
|------------------|----|----|----|----|----|----|----|----|
| Surrender Charge | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% |

Market Value Adjustment (MVA)

In addition to surrender charges, an MVA will apply if you withdraw more than the free withdrawal amount or surrender your contract before the end of your Surrender Charge Period. The MVA is an adjustment to your withdrawal that compares the index rate² at the time of withdrawal with the index rate on the day prior to your effective date. The MVA may increase or decrease the amount you receive. There is no MVA after the surrender charge period.

¹ The maximum possible CapMax Multiplier is declared each year and will never be less than 1.5 during the surrender charge period. The CapMax Multiplier will be reduced in years when the roll-forward percentage from the prior year is less than the Annual Cap. The CapMax Multiplier will never be less than 1.0.

² The index rate used is the 7-Year Treasury Constant Maturity Series (7 year CMT) rates calculated by the U.S. Department of Treasury.

| Insurance and annuity products: | |
|---|------------------------|
| Are not deposits. | May decrease in value. |
| Are not guaranteed by a bank or its affiliates. | |
| Are not insured by the FDIC or any other federal government agency. | |

SecureLiving® Index 7, subject to policy form series ICC11GA3001, and ICC12GA301R et. al. Not available in all states and markets. Features and benefits may vary by state. All guarantees are based on the claims-paying ability of Genworth Life & Annuity.

Withdrawals have the effect of reducing the contract value. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59½ an additional 10% federal penalty tax.

SecureLiving® Index 10 Plus

Single Premium Fixed Index Annuity



All rates are subject to change and effective 01/28/15

| | Single Premium Amount | | | Minimum Renewal ¹ | | | | | | | | |
|---|------------------------|--------------------------|----------------------|------------------------------|--------------|----|----|----|----|----|----|-----|
| | \$25,000 - \$99,999 | \$100,000 - \$249,999 | \$250,000 or more | Years 1-10 | Years 11+ | | | | | | | |
| INDEX STRATEGIES - ANNUAL CAPS AND SPECIFIED RATES | | | | | | | | | | | | |
| Annual CapMaxSM (Year 1) | 2.50% | 3.00% | 3.20% | 0.50% | 0.50% | | | | | | | |
| CapMax Multiplier² (Year 2) | 3.0 | 3.0 | 3.0 | 1.5 | | | | | | | | |
| Monthly Cap (Year 1) | 1.10% | 1.30% | 1.40% | 0.50% | 0.25% | | | | | | | |
| Annual Cap (Year 1) | 2.50% | 3.00% | 3.20% | 0.50% | 0.50% | | | | | | | |
| Performance Trigger (Year 1) | 1.85% | 2.35% | 2.55% | 0.50% | 0.50% | | | | | | | |
| Bailout Cap Annual Cap Strategy | 1.50% | 2.00% | 2.20% | | | | | | | | | |
| FIXED RATE STRATEGIES - ANNUAL EFFECTIVE YIELD | | | | | | | | | | | | |
| 10 Year Fixed Available for new allocation at contract issue only. | 1.05% | 1.30% | 1.40% | 0.50% | 0.50% | | | | | | | |
| 1 Year Fixed Not available for allocation in the first year. | 1.00% | 1.25% | 1.35% | 0.50% | 0.50% | | | | | | | |
| SURRENDER CHARGES | | | | | | | | | | | | |
| | Contract Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
| | Surrender Charge | 10% | 10% | 10% | 10% | 9% | 8% | 7% | 6% | 5% | 4% | 0% |
| in CA, MD, NJ, NV, OH, OK, SC, TX, UT | Contract Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
| | Surrender Charge | 9% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% |

Bailout Cap

Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is less than the above bailout cap then surrender charges, loss of unvested premium enhancement and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window.

Market Value Adjustment (MVA)

In addition to surrender charges, an MVA will apply if you withdraw more than the free withdrawal amount or surrender your contract before the end of your Surrender Charge Period. The MVA is an adjustment to your withdrawal that compares the index rate³ at the time of withdrawal with the index rate on the day prior to your effective date. The MVA may increase or decrease the amount you receive. There is no MVA after the surrender charge period.

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.

Insurance and annuity products:

Are not deposits. May decrease in value.

Are not guaranteed by a bank or its affiliates.

Are not insured by the FDIC or any other federal government agency.

¹ State variations apply, but will not be lower than the caps and rates listed.

² Maximum possible CapMax Multiplier in year 2, minimum renewal is 1.5 during the surrender period.

³ The index rate used is the 10-Year Treasury Constant Maturity Series (10 year CMT) rates calculated by the U.S. Department of Treasury.

SecureLiving® Index 10 Plus, subject to policy form series GA3006-1113, GA303R-1113, ICC14GA303R, GA3004-0711 and GA301R-0312 et al. Not available in all states and markets. All guarantees are based on the claims-paying ability of Genworth Life & Annuity.

Withdrawals have the effect of reducing the contract value. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59 1/2 an additional 10% federal penalty tax.

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Issued by Genworth Life & Annuity Insurance Company, Richmond, VA

SecureLiving® Index 10 Plus

Single Premium Fixed Index Annuity



All rates are subject to change and effective 01/28/15 For Use Only in AK, MN, MO, OR, PA, WA.

| | Single Premium Amount | | | Minimum Renewal | | | | | | | | | |
|---|--|--------------------------|----------------------|-----------------|--------------|--|----|--------------------------|-------------------------------|--|-----|--|--|
| | \$25,000 - \$99,999 | \$100,000 - \$249,999 | \$250,000 or more | Years 1-10 | Years 11+ | | | | | | | | |
| INDEX STRATEGIES - ANNUAL CAPS AND SPECIFIED RATES | | | | | | | | | | | | | |
| Annual CapMaxSM (Year 1) | 2.50% | 3.00% | 3.20% | 0.50% | 0.50% | | | | | | | | |
| CapMax Multiplier¹ (Year 2) | 3.0 | 3.0 | 3.0 | 1.5 | | | | | | | | | |
| Monthly Cap (Year 1) | 1.10% | 1.30% | 1.40% | 0.50% | 0.25% | | | | | | | | |
| Annual Cap (Year 1) | 2.50% | 3.00% | 3.20% | 0.50% | 0.50% | | | | | | | | |
| Performance Trigger (Year 1) | 1.85% | 2.35% | 2.55% | 0.50% | 0.50% | | | | | | | | |
| Bailout Cap Annual Cap Strategy | 1.50% | 2.00% | 2.20% | | | | | | | | | | |
| FIXED RATE STRATEGIES - ANNUAL EFFECTIVE YIELD | | | | | | | | | | | | | |
| 10 Year Fixed Available for new allocation at contract issue only. | 1.05% | 1.30% | 1.40% | 0.50% | 0.50% | | | | | | | | |
| 1 Year Fixed Not available for allocation in the first year. | 1.00% | 1.25% | 1.35% | 0.50% | 0.50% | | | | | | | | |
| Bailout Cap Following the initial guarantee period, if the renewal annual cap for the annual cap strategy is less than the above bailout cap then surrender charges, loss of unvested premium enhancement and market value adjustment will not apply to amounts withdrawn from your contract during the bailout window. | <table border="1"> <tr> <td colspan="2">Insurance and annuity products:</td> </tr> <tr> <td>Are not deposits.</td> <td>May decrease in value.</td> </tr> <tr> <td colspan="2">Are not guaranteed by a bank or its affiliates.</td> </tr> <tr> <td colspan="2">Are not insured by the FDIC or any other federal government agency.</td> </tr> </table> | | | | | Insurance and annuity products: | | Are not deposits. | May decrease in value. | Are not guaranteed by a bank or its affiliates. | | Are not insured by the FDIC or any other federal government agency. | |
| Insurance and annuity products: | | | | | | | | | | | | | |
| Are not deposits. | May decrease in value. | | | | | | | | | | | | |
| Are not guaranteed by a bank or its affiliates. | | | | | | | | | | | | | |
| Are not insured by the FDIC or any other federal government agency. | | | | | | | | | | | | | |
| Surrender Charges | | | | | | | | | | | | | |
| Contract Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ | | |
| Surrender Charge | 9% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% | | |

¹ The maximum possible CapMax Multiplier is declared each year and will never be less than 1.5 during the surrender charge period. The CapMax Multiplier will be reduced in years when the roll-forward percentage from the prior year is less than the Annual Cap. The CapMax Multiplier will never be less than 1.0.

SecureLiving® Index 10 Plus, subject to policy form series ICC14GA3006, ICC11GA3002, ICC14GA303R and ICC12GA301R et. al. Not available in all states and markets. All guarantees are based on the claims-paying ability of Genworth Life & Annuity. Withdrawals have the effect of reducing the contract value. Withdrawals of taxable amounts are subject to ordinary income tax, and if taken prior to age 59½ an additional 10% federal penalty tax.

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