

# SecureLiving® Growth+ with IncomeChoice Rider

Six distinct differences – one unique approach to retirement income

## 1 50% Credit Enhancement

- The 50% credit enhancement gives your clients 50% more growth to interest credited to their contract during the deferral period.
- Any amount credited to the contract, including the credit enhancement, is immediately vested to contract value resulting in greater income potential and a greater death benefit.
- The 50% interest credit enhancement is set at contract issue, cannot be changed, and continues throughout the deferral period, as long as the IncomeChoice rider is in effect.
- Create the opportunity for your clients' contracts to grow faster during deferral. With the 50% credit enhancement, the amount credited to your clients' contract can be greater than the cap or annual rate – even if the index doesn't perform up to the full cap – and their contract value can grow faster.

## 2 2-Year Trigger Crediting Strategy

- Offers greater opportunity – credits a specified rate if the S&P 500® Index value is flat or up each contract anniversary of the 2-year term.
- Unique, patent-pending 2-Year Trigger Crediting Strategy is based solely on the up or down movement of the index – it's not tied to a specified percentage increase.
- Create double digit growth/outstanding opportunity even if the market goes up in low single digit percentages over each of the next couple of years.
- Plus, until they begin income withdrawals and while the IncomeChoice rider is in effect, they get the 50% credit enhancement added to their contract value.

## 3 Renewal Protection with a Bailout

- Give your clients growth potential protection with a promise.
- During the surrender charge period, if the renewal cap for the annual cap strategy **is below** the bailout rate, your client can make a full or partial withdrawal from their contract.
- Bailout applies to the entire contract value, including any prior credit enhancements – **no matter the allocation** – without surrender charge or market value adjustment and the annual rider charge will be prorated.
- The only performance driven fixed index annuity and rider combination that offers this level of protection.

My clients are looking  
for guaranteed income.  
*increasing*



#### 4 Choice of Increasing or Level Income Option

- Your clients choose either increasing or level income when they begin income withdrawals from the IncomeChoice rider.
- Increasing income option – income increases each year by the same percentage as your interest crediting strategies even after the contract value goes to \$0, the withdrawal factor when income withdrawals begin is 1% lower than the level option.
- Income payments that have increased can never go down due to subsequent index performance.
- Create the opportunity to help offset the rising cost of living in retirement.
- IncomeChoice is automatically included at issue for an annual charge of 1.10%.

#### 5 Enhanced Withdrawal Limit and Caregiver Support Services

- Double your clients' income payments for up to five consecutive years, if they are confined to a medical facility giving them access to more income when they need it most for no additional cost. Subject to state availability.
- For joint annuitants, either annuitant may trigger the benefit during the consecutive five-year period after the benefit is activated.

- To qualify, your clients' contract must have been in force for two years, there must be cash value in the contract, your client must be confined to a state licensed facility providing medically necessary in-patient care as prescribed by a physician. Confinement must be for at least 30 consecutive days each contract year that it is requested. Double income is available as long as the contract value has not been exhausted for up to 5 years and the IncomeChoice rider must be in affect..
- Your client and their immediate family members also have access to expert care support to help align them with the resources they need. Please see Caregiver Support Brochure for more information.

#### 6 Begin Income Anytime

- Income withdrawals can begin anytime after the first year.
- 70% of contract owners began income payments on a date other than their contract anniversary.\* Retirement shouldn't have to wait for contract anniversary.
- Give your clients the flexibility to begin income payments on their schedule.

\* Genworth Internal Annuity Contract Holder Data, January 2013 - June 2014.

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SecureLiving® Growth+ with IncomeChoice rider Individual Single Premium Deferred Annuity with market value adjustment and optional indexed interest crediting, policy form subject to policy forms GA3005-1113, GA304R-0714, ICC14GA3007, ICC14GA304R et al. Features may not be available in all states. In Illinois, the product is known as Individual Modified Guaranteed Equity Index Single Premium Deferred Annuities. Products and/or riders may not be available in all states or markets. Features and benefits may also vary by state or market. Genworth Life and Annuity Insurance Company is admitted and conducts business in all states except New York.

All guarantees are based on the claims-paying ability of Genworth Life & Annuity.

The discussion of tax treatments in this material is Genworth's interpretation of current tax law and is not intended as tax advice. You should consult your tax professional regarding your specific situation. Withdrawals may be taxable and a 10% federal penalty may apply to withdrawals taken before age 59½.

This is a brief product description. Consult the annuity contract for a detailed description of benefits, limitations, and restrictions. The contract terms and provisions will prevail.

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In addition to a surrender charge, if you withdraw more than the free withdrawal amount, your withdrawal is also subject to a market value adjustment (MVA) if applicable. The MVA may increase or decrease the amount you receive. If interest rates go up after the contract is issued, the adjustment will be negative, reducing the amount you receive. If interest rates go down after the contract is issued, the adjustment will be positive, increasing the amount you receive.

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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.	