

SecureLivingSM Independence single premium fixed deferred annuity is Genworth Life Insurance Company's policy form series GEC6008 2-03 et al., Product ID: SP6. Not available in all states and markets. Features and benefits may vary by state. Ask your representative for details.

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 in this brochure is Genworth Life Insurance Company'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 Genworth Life.

Genworth Life Insurance Company, Lynchburg, VA, is a Genworth Financial company.

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

© 2005-2007 Genworth Financial, Inc.
All rights reserved.

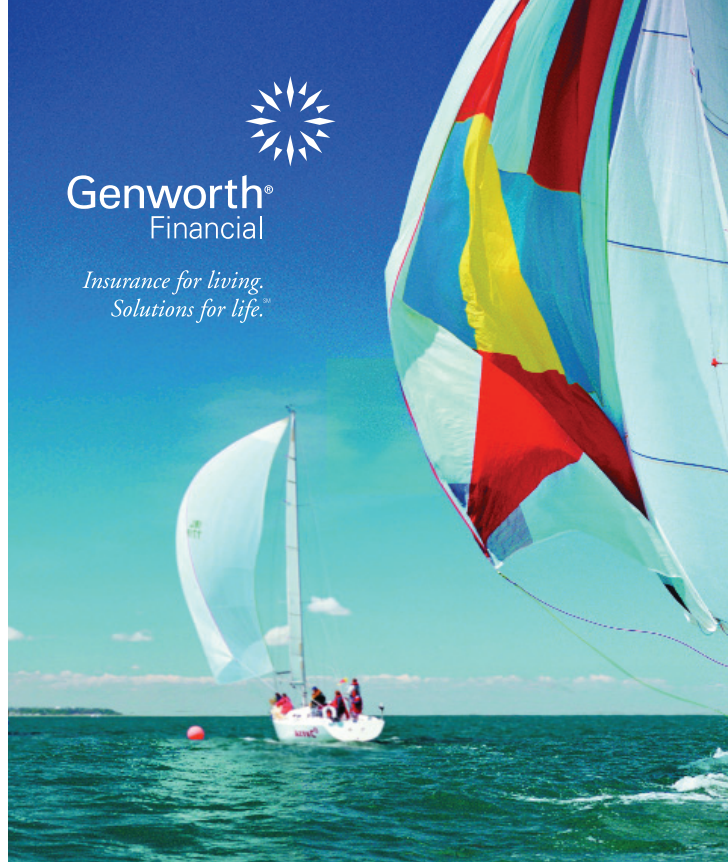


INSURANCE
MARKETPLACE
STANDARDS
ASSOCIATION



Genworth[®]
Financial

*Insurance for living.
Solutions for life.SM*



LOOK TOWARD RETIREMENT WITH CONFIDENCE

**SECURELIVINGSM
INDEPENDENCE**

Single premium
fixed deferred annuity
issued by
Genworth Life
Insurance Company

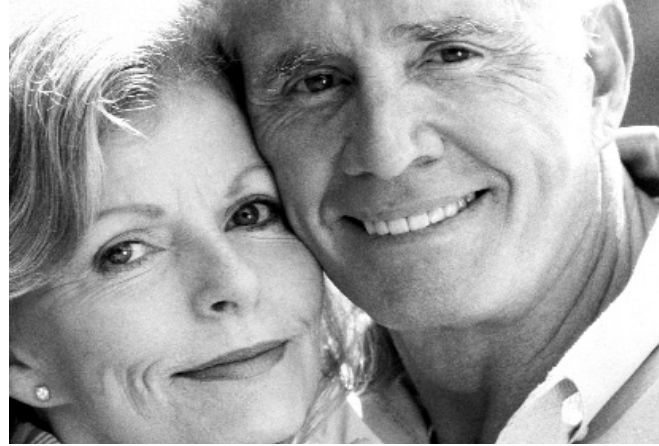
YOUR RETIREMENT CAN BE THE WAY YOU'VE DREAMED

Retirement can be an opportunity to relax, travel, read, spend time with your grandchildren. You can help make this a reality with insurance and financial products from the Genworth Financial family of companies. To help prepare for your future now, consider the SecureLivingSM Independence annuity, issued by Genworth Life Insurance Company (Genworth Life).

An annuity, a long term financial contract with an insurance company, can help you build and protect retirement income.

With an annuity you can:

- defer taxes on earnings
- grow your assets
- protect your premiums
- choose how and when to receive income
- access your funds



With the SecureLivingSM Independence annuity from Genworth Life, you can make plans with confidence and look forward to doing the things you've always wanted to do.

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

Insurance and annuity products:

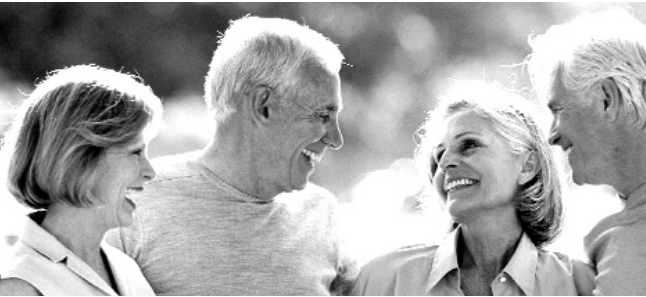


- Are not deposits.
- Are not guaranteed by any bank or its affiliates.



- Are not insured by the FDIC or any other federal government agency.
- May decrease in value.

PLAN FOR YOUR FUTURE WITH CERTAINTY



Protection of principal

You can be sure your retirement assets are safe. When you purchase a SecureLivingSM Independence annuity, your money is 100% guaranteed by the claims-paying ability of Genworth Life. You'll receive no less than your single premium, minus previous withdrawals and any applicable surrender charges.

Fixed rate of return

With Independence, you'll receive a fixed interest rate guaranteed by Genworth Life for one year. The first year rate may include an additional interest rate credit. Afterward, the rate renews annually and is guaranteed not to fall below specific levels. Ask your representative for details.

Access to your funds

Financial needs can arise suddenly. With Independence, if your contract value remains at least \$2,000, you may:

- access your funds at any time, up to 12 times a contract year, free of surrender charges. You may access up to 10% of your contract value during a contract year.
- systematically take up to 10% of your contract value or your credited interest. Either is available in installments of \$100 or more.

If you need more than this, or surrender your contract during the first six years, there are surrender charges.

Surrender charges are based upon the date your contract is issued.

CONTRACT YEAR	1	2	3	4	5	6	7+
	9%	9%	8%	7%	6%	5%	0%
IN and MN only	9%	8%	7%	6%	5%	4%	0%

SURRENDER CHARGE

Required minimum distributions may be subject to surrender charges if they exceed the penalty-free amount.

Annuities offer the advantage of tax deferral, so they are generally used for long term accumulation purposes such as retirement. If you make a withdrawal or surrender your contract prior to age 59½, a 10% federal penalty tax may apply. Withdrawals/surrenders also have the effect of reducing the death benefit and contract value. Consult your tax professional regarding your specific situation.

Tax-deferred growth

Pay no income tax on your earnings until you choose to receive them, usually at retirement, when you may be in a lower income-tax bracket. And enjoy even greater growth through interest compounding.

Reliable income

Enjoy the benefit that only an annuity can provide — *an opportunity to receive guaranteed income for life*. When you're ready to receive income, select one of the following payouts:

- Lifetime with a 10, 15, or 20 year guarantee period
- Joint and survivor, with a 10 year guarantee period

You should consult your tax professional for details applicable to your particular situation before selecting a payment choice.

Nursing home waiver

Pay no surrender charges when funds are needed for extended hospital and nursing home stays. (Not available in Massachusetts. Restrictions do apply, so ask your representative for details.)

More features you can count on

- Pay no up-front sales charges.
- Leave your annuity to a designated beneficiary. This may simplify probate and avoid surrender charges.

Minimum premium

Purchase Independence with a minimum premium of just \$5,000, or \$2,000 for an IRA (including Roth IRAs). Premium amounts greater than \$500,000 require home office approval.

Concerned about stock market fluctuations and maintaining your independent lifestyle?

With Independence, you'll benefit from a fixed rate of return. And when you choose, you can receive flexible income alternatives – all from Genworth Life.

When you plan for retirement, remember what Independence can do for you. Ask your financial representative how you can start your SecureLivingSM Independence annuity today.

