



Genworth®
Financial

In these unprecedented times, we want to address the questions that are on the minds of our policyholders.

*Variable Annuities Issued by:
Genworth Life
and Annuity
Insurance Company*

*6610 West Broad Street
Richmond, VA 23230*

and in New York by:

*Genworth Life
Insurance Company
of New York*

*666 Third Avenue,
9th Floor
New York, NY 10017*

Is my variable annuity contract secure?

Yes. Please know that, above all, we will uphold our obligations to our variable annuity contract holders, supported by regulations that ensure the assets of our company will further protect these contracts.

How our company structure protects our customers

Genworth Financial is a holding company with several insurance company subsidiaries, including Genworth Life and Annuity Insurance Company and Genworth Life Insurance Company of New York,¹ our variable annuity companies.

Variable annuity contracts are underwritten by Capital Brokerage Corporation and issued by Genworth's insurance company subsidiaries. The guarantees for these contracts are supported by the assets held within the insurance company subsidiary that issued the contract, not by the holding company. These insurance companies and their assets are separate from the holding company and are required by the laws in the state where they are domiciled to set aside, or reserve, a certain level of assets calculated to protect the company's ability to pay claims and other policy benefits. Genworth's insurance company subsidiaries hold statutory reserves, consistent with those laws, and those reserves are held separate from the holding company assets. This information is detailed on Genworth's Web site at genworth.com on the Investors section under SEC Filings and Financial Reports.

In addition, with a variable annuity, your assets are generally invested in the separate account—all assets in a variable annuity contract other than the portion of assets you may have elected to be invested in the Guaranteed Account, which are held in and are part of the General Account, would be invested in the underlying portfolios of the separate account. In a separate account structure, these assets are "insulated from" and are not chargeable against the general liabilities of Genworth Life and Annuity Insurance Company or Genworth Life Insurance Company of New York. This means that, even if Genworth Life and Annuity Insurance Company or Genworth Life Insurance Company of New York were to become insolvent, the assets in the separate account would be available solely to the variable annuity contract holders. It is important to understand that the money in the separate account is subject to the fluctuations of the underlying investment portfolios (market volatility) and may be worth more or less than originally invested.

¹ Principal underwriter: Capital Brokerage Corporation (dba Genworth Financial Brokerage Corporation in Indiana), 6620 West Broad Street, Building 2, Richmond, VA 23230. Member FINRA/SIPC

Genworth Life and Annuity Insurance Company and Genworth Life Insurance Company are licensed to do business in all states, except New York. Only Genworth Life Insurance Company of New York is licensed to do business in New York.

Further protections

In light of news media reports about current challenges facing the financial sector, we thought it would be helpful to describe further protections associated with insurance companies. If an insurance holding company goes bankrupt, what happens depends upon the specific facts and circumstances at that time. Generally, a bankruptcy filing by an insurance holding company does not in and of itself mean the insurance operating companies are insolvent. Insurance operating companies can continue to operate.

If any of Genworth's operating insurance company subsidiaries were to be in financial distress or become insolvent, state insurance regulations include specific procedures, including, for example, an insurance regulator taking over the operations of the company to protect the interests of policyholders and the claims paying ability of the company. More information on this subject is available at The National Organization of Life & Health Insurance Guaranty Association's Web site at www.NOLHGA.com. It is important to note that the reference to the Guaranty Association is for informational purposes only and not for the purpose of sales, solicitation or inducement to purchase any form of insurance from the Genworth Financial companies.

Still have questions?

We invite you to visit our Web site at genworth.com/answers, where you will find:

- Perspectives from Genworth leadership
- Genworth business updates
- Current ratings of our insurance companies
- A link to our Investor site

If you have additional questions, please contact Policyholder Services toll free at 800 352.9910.

Again, we realize these are extraordinary times. We want to assure you that we remain committed to our vision to be a specialist provider of variable annuity solutions and to deliver to our customers who rely on us.

genworth.com

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Variable annuities are sold by prospectus for the product and underlying investment portfolios. The prospectus contains information on the investment objectives, risk factors, fees and charges, as well as other important information about the product and investment companies, that should be carefully considered. Please read the prospectuses carefully before investing. You can obtain prospectuses by contacting your registered representative or] by calling 888 GENWORTH.

Variable annuities are long-term investments designed for retirement purposes.



INSURANCE
MARKETPLACE
STANDARDS
ASSOCIATION

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