

Performance Report

Average Annual Total Return Performance Report **as of April 30, 2012**

RetireReadySM Accumulator
 joint life and last survivor
 variable life insurance issued by
 Genworth Life and Annuity Insurance Company

Insurance and annuity products:	Are not deposits.	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.	

MUST BE PRECEDED OR ACCOMPANIED BY CURRENT PRODUCT PROSPECTUS.

IMPORTANT INFORMATION

The following information is designed to help you better understand this performance report. Please read carefully and refer back to this section if you have any questions.

This report is authorized for use only when preceded or accompanied by a current product prospectus, which describes investment objectives, risk factors, fees, and charges that may apply, as well as other important information. Please read the prospectuses for the product and underlying portfolios carefully before you invest or send money.

About Us...

Issuing Insurance Company

Genworth Life and Annuity Insurance Company (Genworth Life & Annuity)
6610 West Broad Street
Richmond, VA 23230

Principal Underwriter

Capital Brokerage Corporation
(dba Genworth Financial Brokerage Corporation in Indiana)
6620 West Broad Street Building 2, Richmond, VA 23230
Member FINRA

Genworth Life & Annuity and Capital Brokerage Corporation are members of Genworth Financial.

About the Product...

Variable Life is a type of insurance policy that allows the Owner to allocate premiums to one or more investment subaccounts and/or the Guarantee Account. The Owner reaps the benefit of any appreciation in value of the assets underlying the investment subaccounts while also assuming the risk of any depreciation. Each investment subaccount invests in shares of one of several portfolios, each with a specified investment objective.

RetireReady Accumulator--Joint Life is a flexible premium joint and last survivor variable universal life insurance product, policy form P1259 7/01, not available in all states or markets. Features and benefits may vary by state. Ask your registered representative for details.

All guarantees, including death benefits, and Guarantee Account, are based on the claims-paying ability of Genworth Life & Annuity.

Portfolios

Variable life insurance products allow you to invest in portfolios that span the risk/reward spectrum. The value of a portfolio will fluctuate and, upon redemption, portfolio shares may be worth more or less than the original cost. Some portfolios are more volatile than others. Before investing, you should carefully read the applicable risk section in the portfolio prospectus.

High-yield securities portfolios are subject to greater credit risk and price fluctuations than portfolios that invest in higher-quality securities. The price yield of bond funds may fluctuate due to general market conditions and the credit quality of individual issues held in the fund. Bond prices are sensitive to interest rate changes, and a rise in interest rates will likely cause the prices of current bonds to decline. These portfolios are annotated in the tables with the superscript "H".

If you choose to invest in international portfolios, there are additional risks not associated with investing solely in the U.S. These risks include currency fluctuation, political risks, differences in accounting standards and the limited availability of information. These portfolios are annotated in the tables with the superscript "+".

Investing in real estate portfolios involves risks such as refinancing, economic conditions in the real estate industry, changes in property values, dependency on real estate management and other risks associated with a portfolio that concentrates its investments in one sector or geographic region. These portfolios are annotated in the tables with the superscript "R".

Portfolios that invest in stocks of small or emerging companies may have less liquidity than those of larger, more established companies and may be subject to greater price variability and risk than the overall stock market. These portfolios are annotated in the tables with the superscript "¶".

An investment in a money market portfolio is not insured or guaranteed by the FDIC or any other government agency. Although the portfolio seeks to preserve the net asset value (used to calculate portfolio share value) of your investment at \$1.00 per share, it is possible to lose money by investing in the portfolio.

These investment portfolios are not available to the general public directly and are only available in variable annuity and variable life insurance products. No assurance or representation is made that the investment results of any of the product's portfolios will be comparable to the investment results of any other similar portfolio available to the general public. This is true even if the other portfolio has the same investment advisor or portfolio manager, and/or has a similar name.

Loans and Partial Surrenders

Loans and partial surrenders have the effect of reducing the death benefit and surrender value. In certain highly funded cases, variable life insurance policies may be considered Modified Endowment Contracts (MECs). In such cases, distributions will be considered taxable income to the extent that there is gain in the policy. In addition, a 10% federal penalty tax may be due on any taxable income received prior to age 59½.

Charges and Deductions

We deduct from each premium payment a 5% premium load (7.5% maximum guaranteed). Additionally, we deduct from the policy value in the Separate Account a mortality and expense risk charge, computed daily, equal to an annual rate of .40% of the first \$100,000 of policy value in the Separate Account, and for the first 20 policy years we deduct a mortality and risk charge, computed monthly, equal to an annual rate of .05% on policy value in excess of \$100,000. Beginning with policy year 21 we do not deduct a mortality and expense risk charge for policy value in excess of \$100,000. We also charge a monthly policy charge of \$5 (\$10 maximum guaranteed) in all years. In addition, we deduct cost of insurance charges and monthly expense charges, which are based on individual circumstances of the insured life. See your registered representative for a personalized illustration showing all current and guaranteed charges based on hypothetical performance.

Surrender Charge

The surrender charge period is 10 years. The charge is based on a factor per \$1,000 of specified amount of insurance. The charge is level for 5 years and then decreases by 1.66667% each Policy month over the next 5 policy years.

In addition, other charges such as rider charges, transfer charges, loan and partial surrender fees, and specified amount increase fees may apply.

About Past Performance...

These returns are based on the performance of Genworth Life & Annuity VL Separate Account 1 (VL Separate Account 1) investment options. Any performance that precedes the adoption date was derived by reducing the portfolio's actual performance during the period by the fees and charges that would have been imposed had the portfolio been in the policy during the period.

Performance results are calculated as if all the capital gains and dividends were reinvested. Performance results labeled "Adjusted" assume that the policy was surrendered at the end of the periods shown and reflect the deduction of a surrender charge. Performance results labeled "Unadjusted" are calculated at the end of the period shown but do not deduct surrender charges.

VL Separate Account 1 average annual compounded total return figures are calculated at the end of the periods shown, unless a portfolio was not available in the Separate Account during those periods.

Adjusted Performance

Adjusted Performance represents past performance of a hypothetical policy with both insured lives in the preferred no-nicotine use class. The assumed policy is for an initial specified amount of \$500,000, increasing death benefit option (option A), for a male and female, both age 45, paying an annual premium of \$13,000 at policy issue and at each anniversary. Performance results assume that the policy was purchased at the beginning of the period shown and that there were no partial surrenders, loans, or other premiums during the period.

Performance is calculated from the Adoption Date and reflects the deduction of a surrender charge and all charges and deductions except cost of insurance charges and monthly expense charges. If deducted, these charges would significantly reduce the performance results.

Performance numbers are based on values provided by the portfolio management companies and are believed to be accurate; however, Genworth Life & Annuity cannot independently verify them.

See your registered representative for a personalized illustration showing all current guaranteed charges based on hypothetical performance.

Unadjusted Performance

VL Separate Account 1 average annual compounded total return figures are calculated as of the end of the periods shown and assume that the Separate Account had been in existence during the periods shown.

Total return represents percentage change in the portfolios only and is separate from any charges and fees associated with a RetireReady Accumulator policy. If charges and fees associated with a RetireReady Accumulator policy were applied, performance would be significantly lower.

Adoption Date

The Adoption Date is the date the underlying portfolio became available in VL Separate Account 1.

Portfolio Inception Date

Portfolio Inception Date is the date the Securities and Exchange Commission (SEC) declared the underlying portfolio effective. Portfolio Inception returns are calculated from the portfolio Inception Date and not from the Adoption Date.

Explanation of Symbols

"NA" indicates that the performance for the period shown is not available. If a portfolio has not been available for the period shown, total return for the period it has been available, if any, is shown in the "Since Inception" and "Since Adoption" columns. The returns for subaccounts with a 12b-1 fee, noted in the tables with the symbol "\$", may reflect the historical performance of a different class of the underlying portfolio. For time periods before the portfolio's adoption of the rule 12b-1 plan, performance is restated based on the portfolio's 12b-1 fee.

S&P 500

"S&P 500" is a trademark of the McGraw-Hill Companies, Inc. and has been licensed for use by GE Asset Management Incorporated. The S&P 500 Index Fund is not sponsored, endorsed, sold, or promoted by Standard & Poor, and Standard & Poor makes no representation regarding the advisability of investing in the portfolio.

®Fidelity Investments is a registered trademark of FMR Corp.

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Average Annual Total Return Performance Report 04/30/2012

See Important Information beginning on page 2 for additional information including explanation of symbols used below.

The historic performance figures quoted represent past performance. The past performance illustrated is no guarantee of future results, and current results may be lower or higher than the figures quoted. The return and principal value of a portfolio will fluctuate and may be worth more or less than the original cost. Please visit www.genworth.com/retirementincome/portfolioreports for the most recent month ended performance figures.

Adjusted Performance Assuming Policy Surrendered for the Month Ending 04/30/12

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
AllianceBernstein VP Global Thematic Growth Portfolio - Class B [§]	-45.48	-3.32	-3.01	NA	0.87	05/01/03
AllianceBernstein VP Growth and Income Portfolio - Class B [§]	-22.17	8.59	2.71	3.23	3.72	09/29/00
AllianceBernstein VP International Value Portfolio - Class B ^{+§}	-46.57	-7.59	-10.34	NA	-4.72	11/15/04
AllianceBernstein VP Large Cap Growth Portfolio - Class B [§]	-25.26	6.01	2.73	3.49	3.10	09/29/00
AllianceBernstein VP Small Cap Growth Portfolio - Class B ^{¶§}	-25.44	16.64	10.10	8.64	8.25	09/29/00
American Century VP Inflation Protection Fund - Class II Shares [§]	-18.74	2.18	3.94	NA	4.64	04/29/05
BlackRock Basic Value V.I. Fund - Class III Shares [§]	-29.77	4.87	1.11	NA	2.34	04/30/04
BlackRock Global Allocation V.I. Fund - Class III Shares ^{+§}	-32.21	0.11	0.99	NA	3.42	04/29/05
BlackRock Large Cap Growth V.I. Fund - Class III Shares [§]	-25.27	8.43	3.65	NA	3.41	04/30/04
BlackRock Value Opportunities V.I. Fund - Class III Shares ^{¶§}	-32.02	7.67	3.07	NA	3.22	04/30/04
Columbia Marsico Growth Fund, Variable Series - Class A	-23.79	9.32	4.83	NA	5.37	05/01/03
Columbia Marsico International Opportunities Fund, Variable Series - Class B ⁺	-38.14	-0.14	-3.03	NA	2.66	05/01/03
Eaton Vance VT Floating-Rate Income Fund	-25.42	1.37	2.33	NA	3.14	05/01/03
Federated Insurance Series Federated High Income Bond Fund II - Service Shares ^{H§}	-22.27	7.36	6.82	7.25	6.36	01/04/95
Federated Insurance Series Federated Kaufmann Fund II - Service Shares ^{¶§}	-34.48	2.54	-0.08	NA	3.75	05/01/03
Fidelity® VIP Asset Manager Portfolio - Service Class 2 [§]	-29.35	2.97	2.11	4.01	5.58	10/03/89
Fidelity® VIP Balanced Portfolio - Service Class 2 [§]	-29.03	5.26	3.25	NA	3.31	05/01/06
Fidelity® VIP Contrafund® Portfolio - Service Class 2 [§]	-28.46	6.71	2.84	5.54	6.87	01/04/95
Fidelity® VIP Dynamic Capital Appreciation Portfolio - Service Class 2 [§]	-23.11	9.33	4.32	NA	5.26	05/01/03
Fidelity® VIP Equity-Income Portfolio -Service Class 2 [§]	-28.03	6.13	0.88	2.73	6.69	04/17/87
Fidelity® VIP Growth & Income Portfolio - Service Class 2 [§]	-23.45	7.13	2.25	3.32	2.84	05/01/97
Fidelity® VIP Growth Portfolio - Service Class 2 [§]	-24.52	10.91	4.85	4.49	6.93	04/17/87
Fidelity® VIP Mid Cap Portfolio - Service Class 2 [§]	-34.91	4.99	2.93	7.63	7.97	09/29/00
Fidelity® VIP Value Strategies Portfolio - Service Class 2 [§]	-33.37	7.82	2.49	NA	3.20	04/30/04
Franklin Templeton Growth Securities Fund - Class 2 Shares [§]	-37.90	-0.11	-3.07	NA	-2.72	05/01/06
Franklin Templeton Income Securities Fund - Class 2 Shares ^{H§}	-28.62	4.40	2.56	NA	3.71	04/29/05
Franklin Templeton Mutual Shares Securities Fund - Class 2 Shares [§]	-29.74	2.46	-0.49	NA	-0.32	05/01/06
GE Investments Funds, Inc. Core Value Equity Fund - Class 1 Shares	-28.41	4.26	1.66	3.94	4.19	09/29/00
GE Investments Funds, Inc. Income Fund - Class 1 Shares	-21.82	0.75	2.05	3.32	3.82	12/12/97
GE Investments Funds, Inc. Mid-Cap Equity Fund - Class 1 Shares	-31.51	7.57	4.78	6.76	6.86	05/01/97
GE Investments Funds, Inc. Money Market Fund	-28.65	-7.24	-3.41	0.10	2.40	04/17/87
Yield quotations for Money Market more closely reflect the current earnings of the subaccount than the total return.						
7-day yields as of 04/30/2012: Effective: -1.28% Current: -1.29%						
GE Investments Funds, Inc. Premier Growth Equity Fund - Class 1 Shares	-22.29	7.43	4.05	4.25	3.20	05/03/99
GE Investments Funds, Inc. Real Estate Securities Fund - Class 1 Shares ^R	-19.18	19.62	9.35	10.05	10.92	05/01/95
GE Investments Funds, Inc. S&P 500® Index Fund	-24.56	7.60	2.88	3.85	7.05	04/17/87
GE Investments Funds, Inc. Small-Cap Equity Fund - Class 1 Shares [¶]	-27.95	10.63	5.39	5.92	6.57	09/29/00
GE Investments Funds, Inc. Total Return Fund - Class 1 Shares ⁺	-29.01	0.92	-0.17	2.90	6.59	04/17/87
GE Investments Funds, Inc. Total Return Fund - Class 3 Shares ^{+§}	-29.25	0.63	-0.40	2.67	6.30	04/17/87
GE Investments Funds, Inc. U.S. Equity Fund - Class 1 Shares	-26.58	4.31	1.54	3.31	2.60	05/01/98
Goldman Sachs Mid Cap Value Fund	-32.04	6.32	2.55	5.93	7.16	05/01/98
Invesco V.I. Core Equity Fund - Series I Shares	-28.19	3.44	1.66	4.33	4.29	09/29/00
Invesco V.I. International Growth Fund - Series II Shares ^{+§}	-35.01	2.81	-0.14	NA	3.89	11/15/04
Invesco Van Kampen V.I. American Franchise Fund - Series I Shares	NA	NA	NA	NA	NA	04/29/11
Invesco Van Kampen V.I. Capital Growth Fund - Series II Shares ^{+§}	-28.97	7.59	4.19	NA	4.32	05/01/02
Invesco Van Kampen V.I. Comstock Fund - Series II Shares [§]	-28.68	6.24	2.05	NA	3.38	05/01/02
Invesco V.I. Basic Value Fund - Series II Shares [§]	-27.99	3.15	-1.66	NA	-0.06	05/01/03

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See Important Information beginning on page 2 for additional information including explanation of symbols used below.

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Adjusted Performance Assuming Policy Surrendered for the Month Ending 04/30/12

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
Janus Aspen Series Balanced Portfolio - Service Shares [§]	-25.55	3.10	3.71	6.00	7.06	10/02/95
Janus Aspen Series Enterprise Portfolio - Service Shares [§]	-27.95	9.95	5.33	7.95	6.58	03/14/94
Janus Aspen Series Forty Portfolio - Service Shares [§]	-24.15	4.28	1.80	5.93	5.67	05/01/97
Janus Aspen Series Global Technology Portfolio - Service Shares ^{+§}	-28.53	8.30	5.89	7.04	4.71	05/01/00
Janus Aspen Series Janus Portfolio - Service Shares [§]	-26.84	6.04	2.53	3.76	3.91	03/14/94
Janus Aspen Series Overseas Portfolio - Service Shares ^{+§}	-50.54	-6.50	-5.17	7.34	7.24	05/01/96
Janus Aspen Series Worldwide Portfolio - Service Shares ^{+§}	-37.98	0.64	-2.30	0.95	2.84	03/14/94
Legg Mason ClearBridge Variable Aggressive Growth Portfolio - Class II [§]	-25.25	11.78	5.88	NA	5.30	05/01/03
Legg Mason ClearBridge Variable Equity Income Builder Portfolio - Class II ^H	-21.83	7.31	2.92	NA	4.07	10/02/02
Legg Mason ClearBridge Variable Fundamental All Cap Value Portfolio - Class I	-33.24	3.09	0.17	NA	2.91	05/01/03
MFS® VIT Investors Growth Stock Series - Service Class Shares [§]	-23.76	7.14	4.00	4.36	3.87	09/29/00
MFS® VIT Investors Trust Series - Service Class Shares [§]	-26.68	4.71	1.85	3.94	3.89	09/29/00
MFS® VIT New Discovery Series - Service Class Shares ^{¶§}	-36.32	11.30	7.87	7.42	6.91	09/29/00
MFS® VIT Total Return Series - Service Class Shares [§]	-25.89	2.38	1.28	NA	2.14	04/29/05
MFS® VIT Utilities Series - Service Class Shares [§]	-28.22	8.16	3.92	10.00	9.55	09/29/00
Oppenheimer Balanced Fund/VA - Service Shares [§]	-28.42	2.23	-2.17	-0.07	4.43	04/17/87
Oppenheimer Capital Appreciation Fund/VA - Service Shares [§]	-24.78	6.08	1.75	2.83	6.98	04/17/87
Oppenheimer Global Securities Fund/VA - Service Shares ^{+§}	-37.44	2.83	0.22	4.69	5.02	09/29/00
Oppenheimer Main Street Fund/VA - Service Shares [§]	-21.83	7.78	2.95	3.67	3.62	09/29/00
Oppenheimer Main Street Small- & Mid-Cap Fund®/VA - Service Shares ^{¶§}	-29.18	6.89	3.45	NA	5.45	05/01/03
Oppenheimer Small- & Mid-Cap Growth Fund/VA - Service Shares [§]	-25.88	13.21	5.23	4.06	6.32	04/17/87
PIMCO VIT All Asset Portfolio - Advisor Class Shares ^{H+§}	-26.06	3.46	3.69	NA	4.48	04/29/05
PIMCO VIT Foreign Bond Portfolio (U.S. Dollar Hedged) - Administrative Class Shares ^{+§}	-19.89	2.11	4.10	4.76	4.77	09/29/00
PIMCO VIT High Yield Portfolio - Administrative Class Shares ^{H§}	-24.47	6.28	5.39	6.27	6.52	09/29/00
PIMCO VIT Long-Term U.S. Government Portfolio - Administrative Class Shares [§]	-5.19	8.71	9.24	8.40	7.92	09/29/00
PIMCO VIT Low Duration Portfolio - Administrative Class Shares	-27.19	-2.54	1.18	NA	2.75	04/29/05
PIMCO VIT Total Return Portfolio - Administrative Class Shares [§]	-23.81	0.15	4.02	5.59	5.69	09/29/00
Prudential Series Jennison 20/20 Focus Portfolio - Class II Shares [§]	-30.65	5.26	2.64	NA	6.07	05/01/03
Prudential Series Jennison Portfolio - Class II Shares [§]	-19.80	9.75	5.96	NA	6.10	05/01/03
Prudential Series Natural Resources Portfolio - Class II Shares [§]	-49.70	-0.75	-1.41	NA	4.07	04/29/05
Rydex VT NASDAQ-100® Fund [§]	-16.43	13.58	8.86	7.76	6.88	09/29/00
The Dreyfus Socially Responsible Growth Fund, Inc. - Initial Shares	-24.90	8.18	4.69	4.61	4.09	09/29/00
Wells Fargo Advantage VT Omega Growth Fund - Class 2 [§]	-26.83	9.37	8.08	NA	7.69	04/03/04

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Adjusted Performance Assuming Policy Surrendered for the Month Ending 03/31/12

Although standardized performance is not defined for periods of less than one year, the performance of portfolios with less than one year of history is calculated using the same standardized methodology and displayed in the standardized performance pages.

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
AllianceBernstein VP Global Thematic Growth Portfolio - Class B [§]	-41.35	1.25	-0.12	NA	1.43	05/01/03
AllianceBernstein VP Growth and Income Portfolio - Class B [§]	-18.69	10.80	4.19	3.70	3.80	09/29/00
AllianceBernstein VP International Value Portfolio - Class B ^{+§}	-39.17	-2.08	-6.88	NA	-3.81	11/15/04
AllianceBernstein VP Large Cap Growth Portfolio - Class B [§]	-23.32	8.72	4.60	4.01	3.29	09/29/00
AllianceBernstein VP Small Cap Growth Portfolio - Class B ^{¶§}	-21.43	21.39	12.49	9.06	8.31	09/29/00
American Century VP Inflation Protection Fund - Class II Shares [§]	-17.99	1.72	3.45	NA	4.40	04/29/05
BlackRock Basic Value V.I. Fund - Class III Shares [§]	-26.43	8.06	3.11	NA	2.64	04/30/04
BlackRock Global Allocation V.I. Fund - Class III Shares ^{+§}	-28.11	2.25	2.34	NA	3.73	04/29/05
BlackRock Large Cap Growth V.I. Fund - Class III Shares [§]	-21.72	10.72	5.04	NA	3.43	04/30/04
BlackRock Value Opportunities V.I. Fund - Class III Shares ^{¶§}	-28.18	14.22	6.42	NA	3.78	04/30/04
Columbia Marsico Growth Fund, Variable Series - Class A	-21.31	11.84	6.32	NA	5.36	05/01/03
Columbia Marsico International Opportunities Fund, Variable Series - Class B ⁺	-33.41	3.51	-0.80	NA	2.89	05/01/03
Eaton Vance VT Floating-Rate Income Fund	-25.61	2.91	3.09	NA	3.06	05/01/03
Federated Insurance Series Federated High Income Bond Fund II - Service Shares ^{HS}	-21.98	9.93	7.97	7.51	6.30	01/04/95
Federated Insurance Series Federated Kaufmann Fund II - Service Shares ^{¶§}	-28.62	5.74	1.94	NA	4.18	05/01/03
Fidelity® VIP Asset Manager Portfolio - Service Class 2 [§]	-26.81	5.12	3.48	4.36	5.62	10/03/89
Fidelity® VIP Balanced Portfolio - Service Class 2 [§]	-26.23	9.22	5.41	NA	3.61	05/01/06
Fidelity® VIP Contrafund® Portfolio - Service Class 2 [§]	-24.58	10.89	5.21	6.22	7.03	01/04/95
Fidelity® VIP Dynamic Capital Appreciation Portfolio - Service Class 2 [§]	-20.45	12.60	6.14	NA	5.28	05/01/03
Fidelity® VIP Equity-Income Portfolio -Service Class 2 [§]	-24.67	10.37	3.32	3.46	6.76	04/17/87
Fidelity® VIP Growth & Income Portfolio - Service Class 2 [§]	-19.26	10.61	4.31	3.88	2.95	05/01/97
Fidelity® VIP Growth Portfolio - Service Class 2 [§]	-21.60	14.03	6.67	4.87	6.97	04/17/87
Fidelity® VIP Mid Cap Portfolio - Service Class 2 [§]	-31.63	9.42	5.42	8.16	8.18	09/29/00
Fidelity® VIP Value Strategies Portfolio - Service Class 2 [§]	-29.80	15.40	6.20	NA	3.33	04/30/04
Franklin Templeton Growth Securities Fund - Class 2 Shares [§]	-30.79	4.49	-0.30	NA	-2.04	05/01/06
Franklin Templeton Income Securities Fund - Class 2 Shares ^{HS}	-26.38	6.92	4.07	NA	3.68	04/29/05
Franklin Templeton Mutual Shares Securities Fund - Class 2 Shares [§]	-26.08	5.98	1.51	NA	-0.02	05/01/06
GE Investments Funds, Inc. Core Value Equity Fund - Class 1 Shares	-25.29	7.43	3.67	4.55	4.28	09/29/00
GE Investments Funds, Inc. Income Fund - Class 1 Shares	-21.52	0.67	1.87	3.20	3.73	12/12/97
GE Investments Funds, Inc. Mid-Cap Equity Fund - Class 1 Shares	-29.46	10.68	6.61	7.10	6.77	05/01/97
GE Investments Funds, Inc. Money Market Fund	-28.65	-7.24	-3.37	0.12	2.42	04/17/87
Yield quotations for Money Market more closely reflect the current earnings of the subaccount than the total return.						
7-day yields as of 03/31/2012: Effective: -1.28% Current: -1.29%						
GE Investments Funds, Inc. Premier Growth Equity Fund - Class 1 Shares	-19.33	10.66	5.90	4.71	3.21	05/03/99
GE Investments Funds, Inc. Real Estate Securities Fund - Class 1 Shares ^R	-15.81	27.93	12.77	10.38	10.74	05/01/95
GE Investments Funds, Inc. S&P 500® Index Fund	-21.04	10.90	4.86	4.40	7.14	04/17/87
GE Investments Funds, Inc. Small-Cap Equity Fund - Class 1 Shares [¶]	-23.49	15.92	8.20	6.74	6.87	09/29/00
GE Investments Funds, Inc. Total Return Fund - Class 1 Shares ⁺	-26.50	2.69	1.00	3.25	6.64	04/17/87
GE Investments Funds, Inc. Total Return Fund - Class 3 Shares ^{+§}	-26.74	2.40	0.78	3.04	6.34	04/17/87
GE Investments Funds, Inc. U.S. Equity Fund - Class 1 Shares	-23.96	7.53	3.56	3.92	2.74	05/01/98
Goldman Sachs Mid Cap Value Fund	-28.83	10.31	4.94	6.58	7.33	05/01/98
Invesco V.I. Core Equity Fund - Series I Shares	-24.42	7.30	3.87	5.04	4.46	09/29/00
Invesco V.I. International Growth Fund - Series II Shares ^{+§}	-29.67	5.26	1.41	NA	4.04	11/15/04
Invesco Van Kampen V.I. American Franchise Fund - Series I Shares	NA	NA	NA	NA	NA	04/29/11
Invesco Van Kampen V.I. Capital Growth Fund - Series II Shares ^{+§}	-25.00	13.61	7.54	NA	4.75	05/01/02
Invesco Van Kampen V.I. Comstock Fund - Series II Shares [§]	-24.69	9.87	4.10	NA	3.60	05/01/02
Invesco V.I. Basic Value Fund - Series II Shares [§]	-24.58	9.62	1.86	NA	0.23	05/01/03

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Average Annual Total Return Performance Report 04/30/2012

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Adjusted Performance Assuming Policy Surrendered for the Month Ending 03/31/12

Although standardized performance is not defined for periods of less than one year, the performance of portfolios with less than one year of history is calculated using the same standardized methodology and displayed in the standardized performance pages.

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
Janus Aspen Series Balanced Portfolio - Service Shares [§]	-22.42	4.75	4.73	6.24	7.15	10/02/95
Janus Aspen Series Enterprise Portfolio - Service Shares [§]	-23.29	15.81	8.68	8.74	6.76	03/14/94
Janus Aspen Series Forty Portfolio - Service Shares [§]	-19.52	7.92	4.02	6.39	5.75	05/01/97
Janus Aspen Series Global Technology Portfolio - Service Shares [§]	-24.03	14.47	9.28	7.69	4.94	05/01/00
Janus Aspen Series Janus Portfolio - Service Shares [§]	-22.26	9.38	4.56	4.35	4.02	03/14/94
Janus Aspen Series Overseas Portfolio - Service Shares [§]	-46.26	0.80	-0.46	8.80	7.93	05/01/96
Janus Aspen Series Worldwide Portfolio - Service Shares [§]	-32.54	4.48	0.07	1.67	3.10	03/14/94
Legg Mason ClearBridge Variable Aggressive Growth Portfolio - Class II [§]	-19.60	15.41	8.00	NA	5.50	05/01/03
Legg Mason ClearBridge Variable Equity Income Builder Portfolio - Class II ^H	-18.10	9.52	4.53	NA	4.17	10/02/02
Legg Mason ClearBridge Variable Fundamental All Cap Value Portfolio - Class I	-31.24	6.47	2.38	NA	3.08	05/01/03
MFS® VIT Investors Growth Stock Series - Service Class Shares [§]	-18.30	11.20	6.34	5.02	4.09	09/29/00
MFS® VIT Investors Trust Series - Service Class Shares [§]	-22.87	7.76	3.74	4.48	4.02	09/29/00
MFS® VIT New Discovery Series - Service Class Shares ^{¶§}	-34.49	16.85	10.62	7.81	6.96	09/29/00
MFS® VIT Total Return Series - Service Class Shares [§]	-23.65	4.15	2.35	NA	2.11	04/29/05
MFS® VIT Utilities Series - Service Class Shares [§]	-24.25	10.59	5.57	10.39	9.50	09/29/00
Oppenheimer Balanced Fund/VA - Service Shares [§]	-25.47	4.53	-0.76	0.36	4.50	04/17/87
Oppenheimer Capital Appreciation Fund/VA - Service Shares [§]	-21.44	8.98	3.64	3.34	7.04	04/17/87
Oppenheimer Global Securities Fund/VA - Service Shares [§]	-30.06	7.71	3.18	5.70	5.37	09/29/00
Oppenheimer Main Street Fund/VA - Service Shares [§]	-17.53	11.93	5.42	4.44	3.84	09/29/00
Oppenheimer Main Street Small- & Mid-Cap Fund®/VA - Service Shares ^{¶§}	-24.68	14.87	7.34	NA	5.84	05/01/03
Oppenheimer Small- & Mid-Cap Growth Fund/VA - Service Shares [§]	-24.74	14.96	6.32	4.13	6.25	04/17/87
PIMCO VIT All Asset Portfolio - Advisor Class Shares ^{H+§}	-24.29	4.78	4.23	NA	4.32	04/29/05
PIMCO VIT Foreign Bond Portfolio (U.S. Dollar Hedged) - Administrative Class Shares [§]	-19.97	2.35	3.99	4.69	4.68	09/29/00
PIMCO VIT High Yield Portfolio - Administrative Class Shares ^{H§}	-23.96	8.24	6.33	6.49	6.47	09/29/00
PIMCO VIT Long-Term U.S. Government Portfolio - Administrative Class Shares [§]	-7.67	6.44	7.71	7.66	7.54	09/29/00
PIMCO VIT Low Duration Portfolio - Administrative Class Shares	-26.96	-1.97	1.32	NA	2.62	04/29/05
PIMCO VIT Total Return Portfolio - Administrative Class Shares [§]	-23.71	0.08	3.81	5.45	5.57	09/29/00
Prudential Series Jennison 20/20 Focus Portfolio - Class II Shares [§]	-25.46	8.65	5.07	NA	6.63	05/01/03
Prudential Series Jennison Portfolio - Class II Shares [§]	-15.23	12.94	7.77	NA	6.29	05/01/03
Prudential Series Natural Resources Portfolio - Class II Shares [§]	-48.53	3.23	1.18	NA	4.36	04/29/05
Rydex VT NASDAQ-100® Fund [§]	-12.31	18.13	11.57	8.28	7.20	09/29/00
The Dreyfus Socially Responsible Growth Fund, Inc. - Initial Shares	-20.33	11.61	6.74	5.14	4.22	09/29/00
Wells Fargo Advantage VT Omega Growth Fund - Class 2 [§]	-24.51	12.07	9.91	NA	7.76	04/03/04

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Performance values marked "***" predate the availability of the portfolio in the policy and are therefore hypothetical in nature. These returns were calculated as if the portfolio had been in the policy for the period shown.

Non-Adjusted Performance Assuming Policy Not Surrendered for the Month Ending 04/30/12

INVESTMENT SUBACCOUNTS	2012 YTD (%)	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Inception (%)	Portfolio Inception
AllianceBernstein VP Global Thematic Growth Portfolio - Class B [§]	13.38	-17.79	12.05	-0.71	1.46*	4.08*	01/11/96
AllianceBernstein VP Growth and Income Portfolio - Class B [§]	12.15	6.89	18.65	-0.79	3.82	8.48*	01/14/91
AllianceBernstein VP International Value Portfolio - Class B* [§]	8.42	-18.96	7.70	-10.57	3.78*	4.35*	05/10/01
AllianceBernstein VP Large Cap Growth Portfolio - Class B [§]	15.36	3.63	17.39	2.07	3.41	8.14*	06/26/92
AllianceBernstein VP Small Cap Growth Portfolio - Class B [¶] [§]	17.40	3.45	28.88	6.49	7.56	5.23*	08/05/96
American Century VP Inflation Protection Fund - Class II Shares [§]	2.87	10.49	9.18	6.99	NA	5.54*	12/31/02
BlackRock Basic Value V.I. Fund - Class III Shares [§]	11.26	-1.15	17.73	-0.70	4.38*	8.69*	07/01/93
BlackRock Global Allocation V.I. Fund - Class III Shares* [§]	6.70	-3.76	11.41	4.03	8.49*	7.37*	02/28/92
BlackRock Large Cap Growth V.I. Fund - Class III Shares [§]	15.60	3.62	19.91	0.74	4.03*	2.08*	04/30/99
BlackRock Value Opportunities V.I. Fund - Class III Shares [¶] [§]	11.07	-3.54	21.87	0.02	4.98*	8.97*	04/20/82
Columbia Marsico Growth Fund, Variable Series - Class A	16.62	5.19	20.25	3.71	5.30*	6.29*	03/26/98
Columbia Marsico International Opportunities Fund, Variable Series - Class B*	13.54	-10.01	12.87	-2.47	6.80*	5.64*	03/26/98
Eaton Vance VT Floating-Rate Income Fund	3.68	3.43	11.56	3.93	3.73*	3.51*	05/02/01
Federated Insurance Series Federated High Income Bond Fund II - Service Shares ^H [§]	6.61	6.77	18.52	7.42	8.13	6.73*	03/01/94
Federated Insurance Series Federated Kaufmann Fund II - Service Shares [¶] [§]	16.14	-6.14	15.72	0.00	5.91*	5.90*	04/29/02
Fidelity® VIP Asset Manager Portfolio - Service Class 2 [§]	8.47	-0.73	14.44	3.89	5.11	7.24*	09/06/89
Fidelity® VIP Balanced Portfolio - Service Class 2 [§]	10.94	-0.38	17.77	3.21	5.49*	6.34*	01/03/95
Fidelity® VIP Contrafund® Portfolio - Service Class 2 [§]	12.81	0.24	19.28	2.16	7.00	10.37*	01/03/95
Fidelity® VIP Dynamic Capital Appreciation Portfolio - Service Class 2 [§]	17.57	5.91	21.58	1.63	5.79*	1.01*	09/25/00
Fidelity® VIP Equity-Income Portfolio -Service Class 2 [§]	9.69	0.69	18.89	-2.02	3.84	8.38*	10/09/86
Fidelity® VIP Growth & Income Portfolio - Service Class 2 [§]	12.59	5.54	18.12	0.45	4.20	5.38*	12/31/96
Fidelity® VIP Growth Portfolio - Service Class 2 [§]	16.45	4.42	22.14	3.13	3.68	8.97*	10/09/86
Fidelity® VIP Mid Cap Portfolio - Service Class 2 [§]	12.30	-6.60	18.96	3.14	9.59	12.95*	12/28/98
Fidelity® VIP Value Strategies Portfolio - Service Class 2 [§]	14.84	-4.96	23.64	-1.01	5.52*	5.95*	02/20/02
Franklin Templeton Growth Securities Fund - Class 2 Shares [§]	8.70	-9.78	13.62	-4.37	3.20*	6.06*	03/15/94
Franklin Templeton Income Securities Fund - Class 2 Shares ^H [§]	5.17	0.05	16.56	2.56	7.18*	8.59*	01/24/89
Franklin Templeton Mutual Shares Securities Fund - Class 2 Shares [§]	7.80	-1.13	14.38	-1.77	4.39*	6.49*	11/08/96
GE Investments Funds, Inc. Core Value Equity Fund - Class 1 Shares	11.01	0.28	15.91	1.30	4.61	2.82*	05/01/00
GE Investments Funds, Inc. Income Fund - Class 1 Shares	2.47	7.23	8.53	4.42	4.53	5.76*	01/02/95
GE Investments Funds, Inc. Mid-Cap Equity Fund - Class 1 Shares	16.57	-2.99	20.37	4.28	7.15	9.45	05/01/97
GE Investments Funds, Inc. Money Market Fund	0.00	0.00	0.02	1.14	1.74	3.95*	06/30/85
Yield quotations for Money Market more closely reflect the current earnings of the subaccount than the total return.							
7-day yields as of 04/30/2012: Effective: -1.28% Current: -1.29%							
GE Investments Funds, Inc. Premier Growth Equity Fund - Class 1 Shares	16.38	6.78	17.97	3.04	4.24	6.31*	12/12/97
GE Investments Funds, Inc. Real Estate Securities Fund - Class 1 Shares ^R	13.99	10.07	33.67	2.79	11.53	12.48	05/01/95
GE Investments Funds, Inc. S&P 500® Index Fund	11.79	4.36	19.14	0.66	4.35	9.49*	04/14/85
GE Investments Funds, Inc. Small-Cap Equity Fund - Class 1 Shares [¶]	10.51	0.78	23.01	2.64	5.89	7.25*	05/01/00
GE Investments Funds, Inc. Total Return Fund - Class 1 Shares ⁺	8.62	-0.36	11.37	0.99	4.50	8.44*	07/01/85
GE Investments Funds, Inc. Total Return Fund - Class 3 Shares* [§]	8.51	-0.61	11.07	0.79	4.27	8.14*	07/01/85
GE Investments Funds, Inc. U.S. Equity Fund - Class 1 Shares	13.27	2.23	15.69	1.01	3.85	8.54*	01/02/95
Goldman Sachs Mid Cap Value Fund	11.99	-3.56	20.26	0.74	7.67	7.84*	04/30/98
Invesco V.I. Core Equity Fund - Series I Shares	9.92	0.51	14.94	1.73	5.31	8.08*	05/02/94
Invesco V.I. International Growth Fund - Series II Shares* [§]	9.78	-6.71	15.74	-0.59	7.68*	7.12*	05/05/93
Invesco Van Kampen V.I. American Franchise Fund - Series I Shares	NA	NA	NA	NA	NA	NA	07/03/95
Invesco Van Kampen V.I. Capital Growth Fund - Series II Shares* [§]	15.73	-0.30	20.72	3.98	3.47*	7.92*	07/03/95
Invesco Van Kampen V.I. Comstock Fund - Series II Shares [§]	11.70	0.00	18.80	-0.64	4.45*	4.63*	04/30/99
Invesco V.I. Basic Value Fund - Series II Shares [§]	12.34	0.74	16.09	-4.44	1.26*	1.50*	09/10/01

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Janus Aspen Series Balanced Portfolio - Service Shares [§]	9.26	3.30	13.38	5.74	6.66	9.79*	09/13/93
Janus Aspen Series Enterprise Portfolio - Service Shares [§]	12.90	0.77	22.39	4.69	8.63	9.34*	09/13/93
Janus Aspen Series Forty Portfolio - Service Shares [§]	19.05	4.80	15.41	4.15	7.25	9.72	05/01/97
Janus Aspen Series Global Technology Portfolio - Service Shares ^{+§}	17.99	0.16	20.92	6.08	6.16	-3.82*	01/15/00
Janus Aspen Series Janus Portfolio - Service Shares [§]	15.66	1.96	17.61	1.70	3.80	6.71*	09/13/93
Janus Aspen Series Overseas Portfolio - Service Shares ^{+§}	12.64	-23.17	11.68	-0.51	9.67	10.60*	05/02/94
Janus Aspen Series Worldwide Portfolio - Service Shares ^{+§}	12.47	-9.86	14.87	-3.10	1.69	7.16*	09/13/93
Legg Mason ClearBridge Variable Aggressive Growth Portfolio - Class II [§]	13.72	3.63	23.46	2.38	5.12*	13.00*	12/03/93
Legg Mason ClearBridge Variable Equity Income Builder Portfolio - Class II ^H	8.40	7.25	16.64	1.15	NA	6.01*	10/01/02
Legg Mason ClearBridge Variable Fundamental All Cap Value Portfolio - Class I	10.34	-4.82	16.44	-0.84	4.33*	8.47*	12/03/93
MFS® VIT Investors Growth Stock Series - Service Class Shares [§]	12.91	5.21	18.27	3.39	3.92	2.12*	05/03/99
MFS® VIT Investors Trust Series - Service Class Shares [§]	13.21	2.12	16.30	1.55	4.50	6.28*	10/09/95
MFS® VIT New Discovery Series - Service Class Shares ^{¶§}	16.52	-8.09	26.64	5.93	6.06	7.29*	04/29/98
MFS® VIT Total Return Series - Service Class Shares [§]	7.37	2.95	12.51	1.65	4.57*	7.88*	01/03/95
MFS® VIT Utilities Series - Service Class Shares [§]	5.67	0.47	19.94	3.38	11.88	12.04*	01/03/95
Oppenheimer Balanced Fund/VA - Service Shares [§]	6.09	0.25	13.02	-4.05	1.99	6.61*	02/09/87
Oppenheimer Capital Appreciation Fund/VA - Service Shares [§]	13.76	4.14	17.21	0.63	3.25	9.19*	04/03/85
Oppenheimer Global Securities Fund/VA - Service Shares ^{+§}	10.69	-9.28	17.19	-0.47	6.24	9.42*	11/12/90
Oppenheimer Main Street Fund/VA - Service Shares [§]	13.69	7.26	18.31	0.51	3.96	7.03*	07/05/95
Oppenheimer Main Street Small- & Mid-Cap Fund@/VA - Service Shares ^{¶§}	12.51	-0.52	19.75	1.04	6.85*	6.25*	05/01/98
Oppenheimer Small- & Mid-Cap Growth Fund/VA - Service Shares [§]	18.37	2.98	24.81	0.72	3.95	8.53*	08/15/86
PIMCO VIT All Asset Portfolio - Advisor Class Shares ^{H+§}	6.83	2.76	13.78	5.58	NA	7.11*	04/30/03
PIMCO VIT Foreign Bond Portfolio (U.S. Dollar Hedged) - Administrative Class Shares ^{+§}	3.08	9.28	10.47	6.76	5.59	5.42*	02/16/99
PIMCO VIT High Yield Portfolio - Administrative Class Shares ^{H§}	5.91	4.44	18.12	6.11	7.53	5.91*	04/30/98
PIMCO VIT Long-Term U.S. Government Portfolio - Administrative Class Shares [§]	-0.93	24.84	12.93	11.25	8.91	8.75*	04/30/99
PIMCO VIT Low Duration Portfolio - Administrative Class Shares	2.39	1.55	6.39	5.37	4.24*	4.71*	02/16/99
PIMCO VIT Total Return Portfolio - Administrative Class Shares [§]	4.00	5.13	8.49	8.24	6.54	6.44*	12/24/97
Prudential Series Jennison 20/20 Focus Portfolio - Class II Shares [§]	11.76	-2.10	18.18	2.67	7.38*	5.91*	05/03/99
Prudential Series Jennison Portfolio - Class II Shares [§]	18.92	9.41	20.18	4.90	5.04*	-0.52*	02/09/00
Prudential Series Natural Resources Portfolio - Class II Shares [§]	3.59	-22.28	16.74	2.93	14.86*	13.41*	05/02/88
Rydex VT NASDAQ-100® Fund [§]	19.36	12.98	24.26	7.25	6.89	6.07*	05/07/97
The Dreyfus Socially Responsible Growth Fund, Inc. - Initial Shares	13.42	4.00	19.48	3.37	3.72	6.74*	10/15/93
Wells Fargo Advantage VT Omega Growth Fund - Class 2 [§]	20.33	1.98	20.86	8.07	9.49*	6.19*	03/06/97