



Genworth Life & Annuity
 Genworth Life Insurance
 Genworth Life of New York
 genworth.com

Variable Annuity Systematic Withdrawal Request

from Genworth Life and Annuity Insurance Company,
 Genworth Life Insurance Company, and
 Genworth Life Insurance Company of New York†

Use this form to initiate a systematic withdrawal on annuity contracts issued by Genworth Life & Annuity and Genworth Life of New York. Systematic withdrawals may not be available for all products and/or riders.

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1. Owner information

The Genworth companies listed above are referred to as “we” or “the Company” in this request.

Owners, you must sign on page 5.

Contract number
 .
 Owner name
 .
 Owner Social Security/Tax ID number Telephone number
 .
 Joint owner name If any
 .

2. Withdrawal information

! Any withdrawal taken from your variable annuity contract is an irreversible transaction.

- See your contract for the maximum surrender charge-free withdrawal amount and maximum number of surrender charge-free withdrawals allowed in a contract year.
- Requests that would cause the contract value to fall below the minimum required contract value will not be processed. See your contract for details.
- Making withdrawals may cause systematic withdrawals to terminate or may reduce the amount of future systematic withdrawals.
- Maximum systematic withdrawal amount may not exceed free withdrawal available as of the date we process your election.
- Systematic withdrawal amount may be reset on your contract anniversary or at renewal.
- **Change in ownership of the annuity will terminate systematic withdrawals.**
- Owner(s) may terminate the systematic withdrawals at any time by notifying the Company’s Home Office.
- Withdrawals under the systematic withdrawal program will continue until we are notified to discontinue them or until the systematic withdrawals terminate.
- The Company reserves the right to modify or terminate systematic withdrawals 30 days following written notice to the Owner.
- Each systematic payment will be made from each of the active subaccounts in the same proportion. If the assets in the subaccounts are not sufficient to accomplish the withdrawal, we will take the withdrawal from assets in the guarantee account.

3. Systematic withdrawals

Withdrawal information

! Do not complete this section if you have elected the Guaranteed Withdrawal Advantage rider or a Guaranteed Minimum Withdrawal Benefit for Life¹ rider. Skip to section 4.

! Percentage withdrawals will default to account value if neither option is selected.

The request to surrender or withdraw any contract value may affect the guaranteed elements, non-guaranteed elements, face amount or surrender value of the contract from which the values are released.

Withdrawal frequency *Select one*

- Monthly Quarterly Semi-Annually Annually

Withdrawal start date *If form is received after start date, we will begin withdrawals immediately*

.
 Withdrawal start date is the date transaction is processed, not the payment receipt date.

Withdrawal amount *Select one ONLY if you do not have a living benefit rider*

- \$
% of Account Value or Purchase Payments
 Maximum available without surrender charge


Owners Under Age 59½ *Check ONLY if applicable; if not applicable, tax penalties may apply to withdrawals*


- The above contract is an IRA or is issued to a Qualified Retirement Plan, and these payments are part of a series of substantially equal period payments as described in IRC section 72(t)(2)(a)(iv).

Once complete, please skip to section 5.

†Only Genworth Life Insurance Company of New York is admitted in and conducts business in New York.

4. Systematic withdrawals for the Guaranteed Withdrawal Advantage rider or a Guaranteed Minimum Withdrawal Benefit for Life¹ rider

 This section is for contract holders that elected the Guaranteed Withdrawal Advantage rider or a Guaranteed Minimum Withdrawal Benefit for Life¹ rider only.

 Once selected, the withdrawal factor cannot be changed. Please refer to your contract for more information.

Withdrawals in excess of the guaranteed withdrawal amount, called “excess withdrawals,” will result in a permanent reduction in future guaranteed withdrawal amounts. If you would like to make an excess withdrawal and are uncertain how an excess withdrawal will reduce your future guaranteed withdrawal amounts, then you may contact us prior to requesting the withdrawal to obtain a personalized, transaction-specific calculation showing the effect of the excess withdrawal.

I have the Guaranteed Withdrawal Advantage rider or a Guaranteed Minimum Withdrawal Benefit for Life¹ rider

Withdrawal frequency *Select one*

- Monthly Quarterly Semi-Annually Annually

Withdrawal start date *If form is received after start date, we will begin withdrawals immediately*

.....

Withdrawal type *Select only one option*

Send me my annual withdrawal limit:

Please select one *Note: If you do not elect one of the following options we will default to Option (1)*

- Option (1) by dividing the annual withdrawal limit over the **remaining** benefit year.

When a systematic withdrawal request is received after the start of your benefit year, we will spread your payments over the partial benefit year. If the systematic withdrawal request is continued into the following benefit year the payments may be decreased because a full benefit year will be used to calculate the payment.

or

- Option (2) by dividing the annual withdrawal limit over the complete benefit year.

By electing this option you may not receive your total annual withdrawal limit for the current benefit year.

or

- Option (3) as a fixed dollar amount of \$ for the frequency indicated above

Election of a fixed dollar amount may cause you to exceed the withdrawal limit in a benefit year. If you take withdrawals that exceed the withdrawal limit in a benefit year, your benefits under the rider will be reduced, and surrender charges may apply. Continuing to take excess withdrawals over time could cause you to forfeit your for-life benefit.

- Systematic withdrawals in a benefit year will be adjusted for other withdrawals taken in that benefit year.
- The withdrawal limit may adjust each benefit year. For the fixed dollar option, systematic payments will remain at the fixed dollar amount until you change your elections.
- Please see your contract and prospectus for an explanation of how your benefit is reduced when you exceed your withdrawal limit.

¹ Our Guaranteed Minimum Withdrawal Benefit for Life Riders include the following riders: Lifetime Income Plus, Lifetime Income Plus 2007, Lifetime Income Plus 2008, Lifetime Income Plus 2008 with Principal Protection Death Benefit, Lifetime Income Plus Solution, Lifetime Income Plus Solution with Principal Protection Death Benefit, Income Protector, and Income Protector with Principal Protection Death Benefit.

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5. Payment method *Complete appropriate section—payment will be mailed to the owner's address of record, if left blank*

Check

A check will be mailed to the address of record, unless a new address is provided.

Street address

.

City

State

Zip

.

Is this a new permanent mailing address? If yes, all future correspondence will be mailed to the new address. If no, we will continue to use the address on file.

Yes

No

Electronic funds transfer (EFT)

You authorize the Company to automatically transfer payments into your account, and make any necessary adjustments to your account, with the understanding that you or your agent will be notified.

This authorization will remain in effect until we receive written notification from you to do otherwise.

Account owner name

.

Institution name for deposit

.

Routing number

Type of account *Select one*

.

Savings

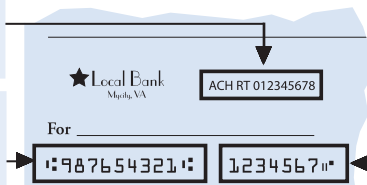
Checking

Account number for deposit

.

For checks with an ACH RT (Automated Clearing House Routing) number, please use this number.

For all other checks, use the nine-character bank routing number, which appears between the @ symbols, usually at the bottom left corner of the check.



The account number is up to 17 characters long and appears next to the @ symbol at the bottom of the check and usually to the right of the bank routing number.



A pre-printed, voided check or other bank documentation showing the account information MUST be included with your request in order for it to be processed.

6. Income tax withholding

Withholding notice

Withholding only applies to the taxable portion of the payment you receive, not to the entire payment. In general, the taxable portion equals the extra amount you receive over the total amount you paid (considered your cost basis).

We cannot guarantee that your withdrawal amounts will be sufficient to meet IRS minimum distribution requirements.

Required minimum distribution (RMD) amounts are not eligible for rollover.

Special withholding rules and forms apply to payments delivered overseas or to non-residents of the United States. If you have not provided a W-9 documenting yourself as a U.S. Citizen living abroad, or a W-8Ben to request tax treaty withholding rate we must withhold 30% for federal taxes.

Please indicate your Residence State for tax withholding. *We will report to the resident state on record if blank.*

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- Federal withholding is generally at a 10% rate, but you may generally elect not to withhold any taxes.
- We will assume that the entire withdrawal is taxable, except for non-taxable qualified distributions from a Roth IRA.
- If you elect not to have federal and state income tax withheld, you are still liable for payment of federal income tax and, if applicable, state income tax on the taxable portion of the distribution. You may also be subject to tax penalties under the Estimated Tax Payment Rules if any payments of estimated tax and withholding are insufficient (IRS Publication 505 explains federal estimated tax requirements and describes penalties in detail). You may be able to avoid quarterly tax payments by having enough tax withheld from your withdrawals.
- Consult your personal tax advisor regarding the tax status of distributions.
- State tax will be withheld only from withdrawal payments that are not directly rolled over to an IRA or eligible plan.
- **If you want state income tax withheld** in AL, CO, DC (Unless full surrender of qualified funds, in which case 8.95% withholding is mandatory), GA, IL, KY, LA, MD (unless 403(b) or 401K in which case 7.75% withholding is mandatory), MN, MS, ND, OH, PA, SC, UT, VA (unless a Qualified plan other than IRA, Roth IRA, or SEP IRA; the mandatory rate will be 4% of a Qualified plan other than those listed), and WV **you must designate a state withholding amount or percentage.**
- **We cannot withhold state income tax** in AK, AZ, FL, HI, NH, NV, NY, SD, TN, TX, WA and WY.
- In IA, KS, ME, MA, NE and OK **state withholding is required at the current state rate or higher amount you choose unless you request 0% Federal withholding**
 - **In CA, RI, or VT state withholding will be done at the default rate of the Federally withheld amount unless you designate otherwise. If you elect a percentage to withhold it will be based on the Taxable amount.**
 - **State withholding is optional with the following guidelines: IN, MO, MT, NJ state withholding must be a whole dollar amount of at least \$10. WI state withholding must be a whole dollar amount of at least \$5. ID state withholding must be a whole dollar amount, no minimum. In DE state withholding must be at least 5%. NM is Optional withholding, taxpayer must provide dollar amount or percentage to withhold, must be over \$10.**

Systematic withdrawal request

6. Income tax withholding *Continued*

Income tax withholding election

Your withholding selections will apply to all payments made under this request.

We will withhold federal and any applicable state taxes if you do not complete this section.

If no state tax amount or percent is specified, no state income tax will be withheld, unless required by the state.

- **CT - State withholding is mandatory at a rate of 6.99%.**
- **In AR we will default to 3% (5% if 401K plan) unless you request otherwise. In OR we will default to 8% unless it is less than \$10 or you request otherwise.**
- **NC, unless you complete an NC4P we will withhold 4%.**
- **MI – If born before 1952 and withdrawal is below thresholds on a Qualified plan we will default to no withholding unless you request otherwise. For any other withdrawal, we will withhold 4.25% unless you have completed the MI4P.**
- If applicable, the state withholding certificate may state special rules and conditions for withholding state income tax from your withdrawals.

Withhold federal taxes *Select one* **If yes, specify amount (minimum of 10%)** *Select one*

Yes No \$ %

Withhold state taxes *Select one* **If yes, specify amount** *Select one*

Yes No \$ %

Social Security/Tax ID Number *If you do not provide your Social Security or Tax ID number in the Owner section above, federal and any applicable state taxes will be withheld*

7. Substitute Form W-9 *(an official IRS Form W-9 with instructions is available by download at IRS.gov)*

! If you do not complete the form W-9, we are required to withhold 30% of the taxable amount and remit it to the IRS.

If you are not a U.S. citizen or other U.S. person, do not complete this section. You must provide an IRS Form W-8BEN (individual), W-8BEN-E (non-individual), or another applicable IRS form to document your foreign status.

You must cross out item 2, if you have been notified by the IRS that you are currently subject to backup withholding because of a failure to report all interest and dividends on your tax return.

The Foreign Account Tax Compliance Act (FATCA) is a Federal tax regulation that extends existing reporting requirements to require Foreign Financial Institutions to comply with IRS request of withholding and reporting on U.S. and unidentified account holders.

IRS regulations require certification of FATCA exemption. FATCA codes apply to certain entities, not individuals.

Check appropriate box for federal tax classification:

- Individual/Sole Proprietor C Corporation S Corporation
- Partnership Trust/Estate
- Limited liability company

Enter the tax classification (C=C corporation, S=S corporation, P=partnership)

Other *(see instructions)*

Social security number or Employer identification number

- Special withholding rules and forms apply to payments delivered overseas or to non-residents of the United States. If you are a non-resident alien a W-8Ben must be completed to claim tax treaty benefits, otherwise we must withhold 30% of the taxable amount for U.S. federal income tax.
- It is important you provide us with the proper Social Security or Taxpayer Identification Number and Name. If you do not supply this number we will proceed with automatic withholding of Federal, and of any applicable required state income tax.

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. **I am a U.S. citizen or other U.S. person (defined in the instructions).**
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

SIGN HERE **X**

Signature of U.S. person

Date of signature

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8. Signature

Your signature indicates you have read and understand all sections of this form. If you are a Trustee, Attorney-in-Fact, Guardian or other fiduciary, indicate the capacity you are acting in and attach relevant legal documentation.

Signature of Joint Owner (if any) is required, if not spouse of Owner.

Other signatures that may be required include: **spouse** (if community property state), **irrevocable beneficiary** (must sign with title), and **collateral assignee** (if contract is collaterally assigned).

By signing below, I certify that I have been advised to consult with a tax advisor regarding the transaction specified herein. I am responsible for any taxes or penalties resulting from withdrawals from my contract.

Owner signature

Date of signature

X

.

Trustee Attorney-in-fact POA
 Guardian Title/office:

Joint owner signature

Date of signature

X

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Trustee Attorney-in-fact POA
 Guardian Title/office:

Other required signature *If applicable*

Date of signature

X

.

Trustee Attorney-in-fact POA
 Guardian Title/office:

9. Signing instructions

Attorney-in-Fact

The attorney-in-fact must indicate capacity as "Attorney-in-fact", provide a copy of the entire power of attorney document, if not previously submitted; and complete a Genworth Declaration of attorney-in-fact form, if the power of attorney was not signed in the past 12 months (e.g. John Doe, Attorney-in-Fact).

Corporation or Limited Liability Corporation (LLC)

One officer of the company or managing member of the LLC must sign, indicate title and provide either a corporate or board of director's resolution, a copy of the Articles of Incorporation or operating agreement (for LLC's). If the signing officer or managing member is also the annuitant, a second officer or member must also sign (e.g. Jane Doe, President).

Guardian

The guardian must indicate capacity and provide a copy of the current guardianship documents (e.g. John Doe, guardian).

Partnership

All partners must sign with title, or the general or managing partner must sign with title. If the general or managing partner is also the annuitant, another partner must also sign, (e.g. John Doe, Senior Partner).

Spouse

A spouse in a community property state (AZ, CA, ID, LA, NV, NM, TX, WA, WI) must sign. Failure to include a spouse's signature may delay processing at claims time.

Trust

The trustee(s) must sign and indicate title as "trustee", according to the terms of the Trust Agreement, and submit a completed Genworth Certification of trustee powers form (e.g. Jane Doe, Trustee).

Send completed form to:

Regular First Class Mail:

Genworth
P.O. Box 40012
Lynchburg, VA 24506

For Inquiries and questions
Toll free: 800 352.9910

Overnight Delivery:

Genworth
3100 Albert Lankford Drive
Lynchburg, VA 24501

Fax: 804 281.6178

E-Mail: Vafrentend@genworth.com