



Genworth Life & Annuity
 Genworth Life
 Genworth Life of New York
 Tel: 800 352.9910
 Fax: 804 281.6178
 genworth.com

Variable annuity annuitization request form

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

Please complete all applicable sections of this form and return to Genworth.

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

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Owners, you must sign on page 4.

1. Owner information

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

Under this income request the owner(s) is (are) the annuitant(s) unless stated otherwise.

Contract number

•

Owner name

•

Owner Social Security/Tax ID number

Telephone number

•

Joint owner name *If any*

•

2. Payee *Select one*

Use this section to specify who will receive annuity payments.

Owner as shown in your contract

Joint owner as shown in your contract, if applicable

Annuitant as shown in your contract

Joint annuitant as shown in your contract, if applicable



If no payee is selected, we will name the owner as the payee.

3. Base contract annuitization *Select only one option. MyClearCourseSM contract holders proceed to MyClearCourseSM annuitization section.*

Complete this section to annuitize under the base contract.

Select **only one** payment option.

Surrender charges may apply.

Indicate payment period, period certain, and payment frequency where applicable.

If your monthly payment is less than \$100 per month, we may reduce your payment frequency to a frequency that would result in each payment being at least \$100.

All options listed may not be available for all contracts.

Consult your contract or call 800 352.9910 for more information.

Fixed payout options

Life income with period certain *Monthly payment frequency only.*

10 year period 15 year period 20 year period

Income for a fixed period 1–30 years:.....

Monthly Quarterly Semiannually Annually

Income for a definite amount \$.....

Monthly Quarterly Semiannually Annually

Interest income *Not available on qualified accounts.*

Monthly Quarterly Semiannually Annually

Joint life and survivor income *10 year period certain only. Monthly payment frequency only.*

Variable payout options

Life income with period certain *Monthly payment frequency only.*

10 year period 15 year period 20 year period

Joint life and survivor income *10 year period certain only. Monthly payment frequency only.*

4. Living benefit rider annuitization *Select only one option.*

If your monthly payment is less than \$100 per month, we may reduce your payment frequency to a frequency that would result in each payment being at least \$100.

Guaranteed Income Advantage rider *Select only one option.*

- Begin monthly income on Income Start Date (ISD)** *Begin income payments on the earlier of the Income Start Date for this segment or the Annuity Commencement Date as described in the contract. If you do not select a different option we will begin income payments on the earlier of the Income Start Date you elected at the time the income segment was established or the Annuity Commencement Date.*
- Direct income payments to you as instructed in section 7.
- Allocate income payments to the investment options in which you have allocated at this time. This is the default option unless you elect to have payments directed to you.

There are tax implications for each option. You should discuss these options, including the impact of federal tax law changes effective January 1, 2011, with your tax advisor and registered representative to determine the best course of action for you. Please refer to your Guaranteed Income Advantage notice letter for details on how the Company will report these distributions.

- Transfer GIA segment to investment options within contract** *You may elect to cancel this segment and transfer the corresponding value from the GIS Subaccount to another investment option within your contract. We will allocate the value according to your last investment allocation instructions. You will lose the guaranteed income benefit for this segment but retain your variable annuity contract subject to its terms.*
- Withdraw the value of the GIA segment only** *You may elect to withdraw the value of this segment as a partial withdrawal from the contract. Upon receipt of this request in good order prior to the ISD, we will remit proceeds to you for the value of the segment from the GIS Subaccount. You will lose the guaranteed income benefit for this segment but retain your variable annuity contract subject to its terms.*

If you wish to surrender the entire contract, complete Section 6.

Payment Optimizer Plus rider

- Begin income payments as described in the contract-Life Income with a monthly frequency.*

Principal Protection Advantage rider

- Begin income payments as described in the contract-Life income with a monthly frequency. This request will be processed on the contract anniversary following the receipt of this form. Up to 5 Payment Protection Plans are available.*

Indicate a dollar amount for this Payment Protection Plan for select 100%.

- 100%
- \$ of Account Value

Unless indicated below, income payments will be paid directly to you.

- Allocate income payments to the investment options in which you have allocated at this time. Payments will remain within your variable annuity contract.

Guaranteed Minimum Withdrawal Benefit riders

- Lifetime Income Plus, Lifetime Income Plus 2007, Lifetime Income Plus 2008, Lifetime Income Plus Solution, Income Protector
- Annuitization under these Guaranteed Minimum Withdrawal riders is only available at the latest Annuity Commencement Date. At that time, monthly income payments will begin in the amount of the last calculated withdrawal limit and will continue for the life of the annuitant(s).*

5. MyClearCourseSM annuitization

You selected the period certain when we issued your contract.

MyClearCourseSM payout options *Select one*

- Life income with period certain
- Joint life and survivor income with period certain

6. Surrender option

Complete this section if you do not wish to annuitize your contract.

- Lump sum option** *By selecting this option we will pay you the entire surrender value of your contract. Your contract will be terminated once this request has been completed. Surrender charges may apply. If received within 60 days prior to the Annuity Commencement Date, we will waive any surrender charges. Your request will be processed as of the date this form is received in good order.*

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7. 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.

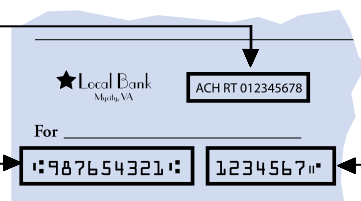
Account owner name Institution name for deposit

 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.

8. Income tax withholding

Federal withholding

If you leave this section blank, we will withhold federal income tax at the rate for “Married” with 3 withholding allowances.

If you need help calculating your withholding allowances, please contact our customer service department and request IRS Form W-4P.

If you do not provide us with your Social Security number, we will withhold federal income tax at the rate for “Single” with no withholding allowances.

Do you want federal income tax withheld?

Yes No

If yes, answer IRS Form **W-4P** questions below.

W-4P questions:

1. Marital Status

Single Married Married, but withhold at higher “Single” rate

2. Number of withholding allowances

3. Additional withholding

Enter additional amount, if any, you would like withheld from each annuity payment.
 \$

State withholding

- If you live in AR, GA or NC, you must complete the federal W-4P questions above regardless of whether you want federal income tax withheld from your annuity payments. State income tax will be withheld based on your answers. In MI and NC, state withholding is required, regardless of federal withholding, unless you elect not to have taxes withheld (MI requires you to complete form MI W-4P). Please refer to Form NC-4P for information about recent changes to the NC income tax before making your withholding election.
- AZ withholding is a percentage you elect on Form A-4P.
- **If you want state income tax withheld** in AL, CO, CT, DC, DE, ID, IL, IN, KY, LA, MD, MI, MN, MO, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA (IRAs & SEPs), WI and WV **you must designate a state withholding amount.**
- **We cannot withhold state income tax** in AK, FL, HI, NH, MS, NV, SD, TN, TX, WA and WY.
- Unless you elect below to not have state income tax withheld, if you live in CA, OK, OR or VA (except for IRAs and SEPs; attach VA-4P to claim exemptions) and have federal income tax withheld, state withholding is required at the current state rate or higher amount you choose, based on your responses to the IRS Form W-4P questions above.
- If you live in IA, KS, MA, ME, NE, or VT and you have federal income tax withheld, you must complete your state’s withholding election form or the IRS Form W-4P questions above. State income tax will be withheld based on your answers.

State income tax withholding amount. *Select one*

Withhold state income tax from each annuity payment. Do not withhold state income tax from each annuity payment.
 \$.....
%

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8. Income tax withholding *Continued*

Tax information

- Withholding will apply only to the portion of each annuity payment that is subject to federal income tax.
- Even if you elect not to have state income tax withheld from your annuity payments, you are liable for the payment of any applicable state income tax on the taxable portion. You may also be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate. You may be able to avoid quarterly tax payments by having enough tax withheld from your annuity payments.
- It is important you provide us with the proper Social Security or taxpayer identification number. If you do not supply this number, we will proceed with automatic withholding of federal, and of any required state income tax.
- If applicable, the state withholding certificate may state special rules and conditions for withholding state income tax from your annuity payments.
- Consult your personal tax advisor regarding the tax status of distributions from your annuity.

9. 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.

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

.

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

Other required signature

Date of signature

X

.

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

Effective Date:

Please make my request for income payments effective as of:

- Annuity Commencement Date
- Date of receipt of this form in good order

If no election is indicated, your request will be effective as of the Annuity Commencement Date.

10. 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

In community property states (AZ, CA, ID, LA, NV, NM, TX, WA, WI) 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:

Genworth
P.O. Box 40012
Lynchburg, VA 24506
Fax: 804 281.6178

For inquiries and questions
Toll free: 800 352.9910