

# Thinking of a Fixed Annuity

Which of These Benefits Appeals to You?  
Get the FACTS.



## Fixed Annuity FACTS

If you're concerned about stock market fluctuations and maintaining your lifestyle, a fixed annuity from the Genworth Financial companies may be the answer.

Ask your financial representative how you can start your annuity today.

**F**

### Flexible

- Access Through Withdrawals
- Income for Life through Annuitization

**A**

### Avoids Probate

- Direct Payment to Named Beneficiaries

**C**

### Competitive Returns

- Fixed Rate of Return
- Rate Guarantees
- No Up-front Sales Charges

**T**

### Tax Benefits

- Taxed-Deferred Growth
- Tax-Advantaged Income if Annuitized

**S**

### Safety

- Guaranteed Principal
- Not Subject to Stock Market Risk

All guarantees are based on the claims-paying ability of the issuing insurance company.

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 material is the Genworth Financial Companies' interpretation of current tax law and is not intended as tax advice. Your clients should consult the contract and a tax professional.

Genworth Financial companies include:

Genworth Life and Annuity Insurance Company, Richmond, VA

Genworth Life Insurance Company, Richmond, VA

Genworth Life Insurance Company of New York, 666 Third Avenue, 9th Floor, New York, NY

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**Insurance and annuity products:**

- Are not deposits.
- Are not insured by the FDIC or any other federal government agency.
- May decrease in value.
- Are not guaranteed by a bank or its affiliates.