



## Every **7.4 Seconds** a Boomer is Retiring\*

*Given today's economic crisis, many boomers are feeling like they are running against the clock to prepare for retirement.*

### **The Clients: Chris and Judy, Both Age 54**

**The Situation:** Chris and Judy are nearing retirement. Until recently the couple has had a high-level of risk tolerance, but today's market environment has caused them to reconsider. They have started to wonder if an aggressive growth strategy is as important as a stable growth rate and guaranteed income for life.

**The Solution:** Considering the impact a negative return could have on their investments, Chris and Judy use a portion of their nest egg to purchase a fixed annuity. This strategy reduces their portfolio's volatility, while providing a solid foundation for guaranteed income when they're ready to retire. The tax-deferral that fixed annuities offer makes Chris and Judy feel good about the crediting rate they receive from the annuity.

**The Strategy:** Their agent suggests a SecureLiving® Liberty fixed deferred annuity from the Genworth Financial companies, which offers the safety and security Chris and Judy are looking for. He explains that Liberty also has a Bailout Feature that helps them have more control should interest crediting rates fall below a certain level. Given Chris and Judy's current income and marginal tax bracket they feel good about the taxable equivalent yield they will receive compared to other alternatives.

**Contact Your General Agent For More Information**

*\*Source: Boomer Market Advisor web site  
(boomermarketadvisor.com, 3/5/09)*

48068 03/06/09

**For broker/agent use only. Not to be reproduced or shown to the public.**

Fixed immediate & deferred annuities...  
your clients will thank you.



**Genworth**®  
Financial

Boomers who have been relying on increases in the stock market to fund their retirements are understandably concerned about how much they may have recently lost. A SecureLiving® fixed deferred annuity from the Genworth Financial companies can give them more security in uncertain times by reducing their risk exposure and guaranteeing growth.

Boomers have definite ideas about what their retirement strategies should accomplish. In a recent MFS Investment Management survey on affluent retirees (October 2008), respondents ranked their top priorities:

- **Guaranteed Payment Stream — 35%**

*Fixed annuities offer the opportunity to receive guaranteed, predictable income payouts for life.*

- **Protecting Principal — 19%**

*Fixed annuities offer a guarantee of principal so clients will receive at least their single premium minus any withdrawals or surrender charges.*

- **Stability in Market Conditions — 9%**

*Fixed annuities grow at the guaranteed or stated interest rate, regardless of market volatility.*

- **Liquidity — 8%**

*Most fixed annuities let clients withdraw a percentage of their contract value each year without penalty if they need access to their funds.*

- **Protecting Against Inflation — 8%**

*Fixed annuities offer competitive interest rates that may help them keep pace with inflation.*

Single premium fixed deferred annuities are issued by Genworth Life Insurance Company, Lynchburg, VA and Genworth Life Insurance Company of New York, 666 Third Avenue, 9th Floor, New York, NY 10017.

SecureLiving® Liberty single premium fixed deferred is Genworth Life Insurance Company's policy form series GEC6008 2/03 et al., Product ID: SP16. SecureLiving® Liberty NY single premium fixed deferred annuity is Genworth Life Insurance Company of New York's policy form series GENY6020 10/05 et al., Product ID: SP16. Not available in all states and markets. Features and benefits vary by state.

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

Genworth Life Insurance Company is licensed in all states except New York. Only Genworth Life Insurance Company of New York is licensed in New York.

Genworth, Genworth Financial and the Genworth logo are registered service marks of Genworth Financial, Inc.

Fixed Deferred Annuities Issued by

**Genworth Life Insurance Company &  
Genworth Life Insurance Company of New York**