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SecureLiving® Index 5, Index 7, and Index 10 Plus Annuity Reallocation Request

from Genworth Life and Annuity Insurance Company

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Instructions:

- Use this form to reallocate among the available Interest Crediting Strategies or select the Total Credit Option **only** available for the Annual CapMaxSM Index Crediting Strategy
- Please read and complete all sections that apply to your request

1. Contract information

Please provide all requested information.

Contract number <i>Use only the spaces needed</i>	Telephone number	
•	•	
Owner name	Joint owner name	
•	•	
Address		
•		
City	State	Zip code
•	•	•

2. Important information

The contract owner is referred to as “you” and “your” in this form.

- Reallocations of Contract Values and/or election of Total Credit Option are permitted during the 21-day period following each Contract Anniversary.
- You may reallocate once during the 21-day period.
- Your reallocation request must be received during the 21-day period.
- You may not reallocate any additional Contract Value into the Multiple Year Fixed Rate Strategy.
- Reallocations of Contract Value will be subject to the terms and conditions in existence for the Interest Crediting Strategies which are available, including rates, caps, spreads and credits, which may differ from those of previously selected allocations.
- Reallocations into the Annual CapMaxSM Strategy will trigger the Total Credit Option for the prior contract year and the CapMax Multiplier will be reset to 1 for the current contract year.
- Reallocation out of the Annual CapMaxSM Strategy will trigger the Total Credit Option on the portion that is being allocated out and any remaining portion will continue in the manner elected for the contract year.
- Effective 10/19/15 the Annual CapMaxSM Strategy will no longer be available for reallocation for contracts in which the application was signed after 10/19/15.

3. Reallocation options

Please select only one of the available options.

All allocations must be made in whole percentages.

The Multiple Year Fixed Rate Strategy will be based on the 5, 7 or 10 year guarantee term available at contract issue. No additional Contract Value may be allocated into this strategy.

All Interest Crediting Strategies may not be available at the time of reallocation. Please see your contract for Interest Crediting Strategy availability.

Reallocation of the Annual CapMax Strategy may cause your final allocations to be slightly different from your requested percentages due to the interest credited from the Total Credit Option.

- 1) Reallocate all Contract Value except Contract Value allocated within a Volatility Control Spread Strategy or a Multiple Year Fixed Rate Strategy and/or the Annual CapMaxSM Strategy as directed below. Reallocation selections must total 100% and must be made in whole percentages.

Please select the strategies you would like to exclude from reallocation. You may select one or both to indicate exclusion from the reallocation request. Please note that if you do not indicate a selection we will exclude both the Multiple Year Fixed Rate Strategy and the Annual CapMaxSM Strategy. Any prior allocation made to the Volatility Control Spread Strategy will automatically be excluded from any reallocation request until the 2-year term is complete.

- Annual CapMax Strategy
- Multiple Year Fixed Rate Strategy

Please indicate your reallocation percentages below excluding your selections above.

.....% Annual Cap Strategy% Annual CapMax Strategy
.....% Monthly Cap Strategy% Performance Triggered Strategy
.....% 1 Year Fixed Rate Strategy% Volatility Control Spread Strategy
% Multiple Year Fixed Rate Strategy

OR

- 2) Reallocate all Contract Value into the following strategies as directed below. Please note that by selecting this option we will reallocate your entire Contract Value into the available Interest Crediting Strategy or Strategies that you select. You may not reallocate any additional Contract Value into a Multiple Year Fixed Rate Strategy, or the Volatility Control Spread Strategy until the 2-year term is complete. Any increase to the Annual CapMaxSM Strategy allocation will cause the Total Credit Option to be triggered and the CapMax Multiplier will be reset to 1 for the current contract year. Reallocation selections must total 100% and must be made in whole percentages.

.....% Annual Cap Strategy% Annual CapMax Strategy
.....% Monthly Cap Strategy% Performance Triggered Strategy
.....% 1 Year Fixed Rate Strategy% Volatility Control Spread Strategy
% Multiple Year Fixed Rate Strategy

4. Annual CapMaxSM Total Credit Option

Select this option to credit the total available interest credit from the Annual CapMax Strategy to the Contract Value.

Do not select this option if you want to maintain your CapMax Multiplier for the current contract year.

- Credit all available interest from the Annual CapMax Strategy to the Contract Value for the prior year.

Selection of this option will cause all available interest from the prior contract year to be credited to the contract value and the CapMax Multiplier will be reset to 1 for the current contract year.

5. Declaration and signature(s)

! If you are signing as a fiduciary or representative, **you must indicate capacity or title and provide documentation of authority** (see signing instructions below).

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).

- Your signature indicates that you have read and understand all sections of this form
- You certify under penalty of perjury that the statements and answers given on this form are true, complete and correct to the best of your knowledge and belief. The penalty of perjury does not apply to income tax withholding.
- You declare that no bankruptcy proceedings are now pending against you and you are not subject to back-up withholding

SIGN HERE X

Owner Signature

Date

Capacity: Trustee Guardian Attorney-in-fact POA
 Title/Office: _____ Other: _____

SIGN HERE X

Joint Owner Signature

Date

Capacity: Trustee Guardian Attorney-in-fact POA
 Title/Office: _____ Other: _____

SIGN HERE X

Other Required Signature *If applicable*

Date

Capacity: Trustee Guardian Attorney-in-fact POA
 Irrevocable Beneficiary Title/Office: _____

6. 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).

7. Interest Crediting Strategy summary

Annual Cap Strategy	The Annual Cap Strategy is an Index Crediting Strategy that credits interest based on the percentage change of the Index during the Contract Year.
Annual CapMaxSM Strategy	The Annual CapMax SM Strategy is an Index Crediting Strategy that may credit interest annually based on the percentage change of the Index during the Contract Year. In Contract Years when the Index change is positive, the Capped Index change will be multiplied by the CapMax Multiplier which will equal the Available Credit Percentage. In Contract Years when the Index change is zero or negative the CapMax Multiplier will remain at 1 for the current Contract Year.
Monthly Cap Strategy	The Monthly Cap Strategy is an Index Crediting Strategy that credits interest annually, based on the sum of Monthly Index changes.
Performance Triggered Strategy	The Performance Triggered Strategy is an Index Crediting Strategy that credits interest annually only if the ending Index Value is greater than or equal to the starting Index Value.
Fixed Rate Strategy	The Fixed Rate Strategy is a Fixed Rate Crediting Strategy for which we will declare a Fixed Interest Rate for the Initial Guarantee Term and any Renewal Guarantee Term. We credit interest compounded daily at rates we declare periodically. All Interest Rates we declare are annual effective Interest Rates. No Interest Rate will be less than the Minimum Guaranteed Interest Rate.
Volatility Control Spread Strategy	The Volatility Control Spread Strategy is an Index Crediting Strategy that credits interest based on the percentage change of the Index at the end of the 2-year term. The amount of interest credited is based on the index change of the Barclays US Low Volatility II ER Risk Controlled Index 7% for the term, less an annual spread rate for each year of the term with the result then multiplied by a participation rate.

8. Form submission

Send completed form to:



Regular mail:

P.O. Box 10716
Lynchburg, VA 24506



Tel: 800 221.9501



Overnight Delivery:

3100 Albert Lankford Drive
Lynchburg, VA 24501



Fax: 434 522.2904

Email:

FA-FIAfrontend@genworth.com