

# Performance Report

Average Annual Total Return Performance Report as of April 30, 2025

For contracts issued on or after May 1, 2003

RetireReady<sup>SM</sup> Freedom

a variable annuity issued by

Genworth Life and Annuity Insurance Company

<b>Insurance and annuity products:</b>	Are not deposits.	Are not guaranteed by a bank or its affiliates.
May decrease in value.	Are not insured by the FDIC or any other federal government agency.	

**MUST BE PRECEDED OR ACCOMPANIED BY CURRENT PRODUCT PROSPECTUS.**

## IMPORTANT INFORMATION

The following information is designed to help you better understand this performance report. Please read carefully and refer back to this section if you have any questions.

***This report is authorized for use only when preceded or accompanied by a current product prospectus, which describes investment objectives, risk factors, fees, and charges that may apply, as well as other important information. Please read the prospectuses for the product and underlying portfolios carefully before you invest or send money.***

### About Us...

#### Issuing Insurance Company

Genworth Life and Annuity Insurance Company (Genworth Life & Annuity)  
6610 West Broad Street  
Richmond, VA 23230

#### Principal Underwriter

Capital Brokerage Corporation  
6620 West Broad Street Building 2, Richmond, VA 23230  
Member FINRA

Genworth Life & Annuity and Capital Brokerage Corporation are members of Genworth Financial.

### About the Product...

Variable annuities are long-term investments designed for retirement purposes.

Variable products are sold by product prospectus, which describes investment objectives, risk factors, fees, and charges that may apply (e.g., mortality and expense, administrative charges, and surrender charges). The product prospectus also covers other features such as the death benefit and annuitization options.

The prospectuses for the underlying investments contain information on the investment objectives, risk factors, fees and charges as well as other important information about the funds and investment companies that should be carefully read and considered before investing. You can obtain the prospectus for the underlying investments by calling 888-GENWORTH.

#### Withdrawals/Surrenders

You may withdraw/surrender all or a portion of the contract value. We will not permit a withdrawal that is less than \$100 or that reduces contract value to less than \$1,000. If your withdrawal request would reduce contract value to less than \$1,000, we will surrender your contract in full.

Withdrawals/surrenders have the effect of reducing the contract value and any death benefits, including optional death benefits, and any optional income payment rider elected. Withdrawals/surrenders of taxable amounts are subject to ordinary income tax, and if taken prior to age 59½, an additional 10% federal penalty tax may apply.

**RetireReady Freedom** is a flexible premium variable deferred annuity, policy forms P1151 1/99, P5233 1/03, P5235 1/03, P5240 1/03, P5223 1/03, P5234 1/03, P5273 9/03, P5274 2/04, P5286 11/04, P5286U 11/04, not available in all states or markets. Features and benefits may vary by state. Ask your registered representative for details.

**All guarantees, including death benefits, income benefits, and Guarantee Account, are based on the claims-paying ability of Genworth Life & Annuity.**

#### Portfolios

Variable annuities allow you to invest in portfolios that span the risk/reward spectrum. The value of a portfolio will fluctuate and, upon redemption, portfolio shares may be worth more or less than the original cost. Some portfolios are more volatile than others. Before investing, you should carefully read the applicable risk section in the portfolio prospectus.

High-yield securities portfolios are subject to greater credit risk and price fluctuations than portfolios that invest in higher-quality securities. The price yield of bond funds may fluctuate due to general market conditions and the credit quality of individual issues held in the fund. Bond prices are sensitive to interest rate changes, and a rise in interest rates will likely cause the prices of current bonds to decline. These portfolios are annotated in the tables with the superscript "H".

If you choose to invest in international portfolios, there are additional risks not associated with investing solely in the U.S. These risks include currency fluctuation, political risks, differences in accounting standards and the limited availability of information. These portfolios are annotated in the tables with the superscript "+".

Investing in real estate portfolios involves risks such as refinancing, economic conditions in the real estate industry, changes in property values, dependency on real estate management and other risks associated with a portfolio that concentrates its investments in one sector or geographic region. These portfolios are annotated in the tables with the superscript "R".

Portfolios that invest in stocks of small or emerging companies may have less liquidity than those of larger, more established companies and may be subject to greater price variability and risk than the overall stock market. These portfolios are annotated in the tables with the superscript "¶".

**An investment in a money market portfolio is not insured or guaranteed by the FDIC or any other government agency. Although the portfolio seeks to**

**preserve the net asset value (used to calculate portfolio share value) of your investment at \$1.00 per share, it is possible to lose money by investing in the portfolio.**

These investment portfolios are not available to the general public directly and are only available in variable annuity and variable life insurance products. No assurance or representation is made that the investment results of any of the product's portfolios will be comparable to the investment results of any other similar portfolio available to the general public. This is true even if the other portfolio has the same investment advisor or portfolio manager, and/or has a similar name.

## **Fees & Expenses...**

### **Annual Contract Charge**

We deduct a charge of \$25 (assumed to be equivalent to 0.10% annually) from your contract value for certain administrative expenses incurred in connection with the contract. We will deduct the charge on each contract anniversary or if you fully surrender your contract. We will waive this charge if your contract value is at least \$25,000 on the contract anniversary date.

### **Asset Charge**

We deduct from the portfolios an amount, computed daily, equal to an annual rate of 1.60% of the contract value in the Separate Account. We assess this charge when we compute the net investment factor. The asset charge reduces the value of Accumulation Units and Annuity Units. The charge consists of an administrative expense charge at an effective annual rate of 0.25% and a mortality and expense risk charge at an effective annual rate of 1.35%.

### **Portfolio Management Fees & Expenses**

We deduct from the portfolios the fees imposed by the individual portfolios you have selected at the time the contract is put in force.

### **Surrender Charge**

This product has no surrender charge.

## **Optional Living Benefits...**

The optional rider benefits described herein may or may not have been available when you purchased your annuity or reflect the options you elected when you purchased your annuity. You should refer to your annuity contract for complete information about your annuity and the riders and optional benefits you may have selected.

### **Guaranteed Income Advantage**

The Guaranteed Income Advantage Rider is an optional benefit that provides guaranteed income payments for life. Guaranteed Payments are made in return for Scheduled Transfers of a specific dollar amount or a single payment from the RetireReady Freedom variable annuity portfolios into a Guaranteed Income Advantage Segment and will begin on a specific date chosen, at least 10 years after the effective date of a Segment.

Each Segment is a series of monthly payments with an Income Start Date and Scheduled Transfer Amount that are determined by the contract owner. The Income Start Date is the date on which the monthly income will commence. The monthly income, once begun, will be no lower than the Guaranteed Income Floor that has been purchased in that Segment. The Guaranteed Income Floor is based on the actual amount of Scheduled Transfers made into the Segment, less any withdrawals/surrenders from the optional benefit, multiplied by the Guaranteed Income Floor percent.

Depending on the actual performance of the RetireReady Freedom variable annuity portfolios and/or any withdrawals/surrenders made, there may not be adequate value in the contract investment portfolios to fund the scheduled transfers to a Segment. The rider can be purchased for an annual charge of 0.50% deducted daily on assets in the contract. Segments can be established at any time prior to age 71.

### **Lifetime Income Plus Solution Rider**

Lifetime Income Plus Solution, policy forms P5409 5/08 and P5409DB 5/08, is an optional income benefit rider that provides a guaranteed annual minimum withdrawal amount, known as the Withdrawal Limit, for the life of the annuitant, even if the contract value falls to \$100 or less, as long as all contract obligations are met. You may begin taking withdrawals at any time once the contract has been issued. The Benefit Base is an amount used to establish the Withdrawal Limit. The Benefit Base is the greatest of the Purchase Payment Benefit Amount, the Maximum Anniversary Value and the Roll-Up Value. Initially the Benefit Base is equal to the Purchase Payment.

The Purchase Payment Benefit Amount will equal your Purchase Payment(s). If no withdrawals are taken before the later of 10 years or age 65 of the older annuitant, the Purchase Payment Benefit Amount will equal 200% of the first year's purchase payments plus any purchase payments made to your contract after the first year.

The Maximum Anniversary Value initially is equal to the Purchase Payment. On each contract anniversary, if the contract value is greater than the Maximum Anniversary Value, the Maximum Anniversary Value will be increased to the contract value. On the day we reset your Maximum Anniversary Value, we will reset the Investment Strategy to the current Investment Strategy and reset the charges for this rider to the current charges. Resets will occur automatically unless such automatic resets are or have been terminated.

The Roll-Up Value increases at a daily compounded rate equivalent to 6% annually. On each contract anniversary, if the Maximum Anniversary Value is greater than the Roll-Up Value, the Roll-Up Value will be increased to the Maximum Anniversary Value. If no withdrawals are taken, the Roll-Up Value will continue to increase until the later of 10 years or age 65 of the older annuitant. The Roll-Up Value will not increase after this date.

The Withdrawal Limit equals the Benefit Base multiplied by the Withdrawal Factor. The Withdrawal Factor percentage is based on the attained age of the younger annuitant at the time withdrawals begin.

Lifetime Income Plus Solution may be purchased with the optional Principal Protection Death Benefit. If this option is selected and the annual withdrawal limits are followed, your beneficiaries are guaranteed to receive at least your remaining purchase payments.

If you exceed the Withdrawal Limit in a contract benefit year, your Purchase Payment Benefit Amount, Roll-Up Value, Maximum Anniversary Value, and Principal Protection Death Benefit, if elected, will be reduced pro rata by the amount of the excess withdrawal. Continuing to take excess withdrawals over time could cause you to forfeit your guaranteed lifetime benefit.

Lifetime Income Plus Solution must be elected at contract issue and may be terminated on any contract anniversary on or after the fifth. This rider may not be purchased with any other living benefit rider, the 5% Roll-Up Death Benefit Rider, or the Earnings Protector Death Benefit Rider. It also prohibits any allocations into the Guarantee Account. All annuitants must be between ages 45 and 85. Only a spouse may be a joint annuitant. To maintain your benefit, your investments must be allocated to a specific Investment Strategy. Each month Genworth Life & Annuity will automatically rebalance your total investment in accordance with the portfolios chosen within the Investment Strategy.

For the Lifetime Income Plus Solution rider Genworth Life & Annuity will charge an annual rider charge, which is determined and charged quarterly to your contract value calculated on your Benefit Base. The charge for the rider is the same for single and spousal joint annuitant contracts. At reset the rider charge may be increased, but it will never exceed 2.00% of the Benefit Base value plus 0.50% of the Principal Protection Death Benefit value, if elected. You will be notified in advance if the rider charge increases. If you elect Lifetime Income Plus Solution with the Principal Protection Death Benefit, there is an additional charge based on the rider death benefit value up to the maximum permitted under the contract.

## Optional Death Benefits...

### Annual Step-Up Death Benefit

The charge for this rider is 0.20% of the contract value at the end of each contract year, if purchased alone. The Annual Step-Up Death Benefit locks in any gain on each contract anniversary for a minimum of five years and pays the highest anniversary value or the basic death benefit, whichever is greater. It is available for Annuitants aged 85 and younger at contract issue with a reduced benefit for annuitants aged 80 to 85 at contract issue.

### 5% Rollup Death Benefit Rider

The charge for this rider is 0.30% of the contract value at the end of each contract year, if purchased alone. The Rollup Death Benefit accumulates your purchase payments by 5% annually to a maximum of twice the total payments and pays the greater of this amount or the basic death benefit. This rider is available to Annuitants age 75 or younger at contract issue.

Withdrawals up to 5% of purchase payments per contract year calculated at the time of the withdrawals reduce the minimum death benefit by the same amount (dollar for dollar) that the withdrawal reduces the contract value. If withdrawals exceed 5% of purchase payments in the current or any prior contract year, the minimum death benefit of this rider will be reduced proportionately (pro rata) by the same percentage that the withdrawal (including any applicable surrender charges) reduces contract value.

### Earnings Protector® Death Benefit Rider

The charge for this rider is 0.30% of the contract value at the end of each contract year, if purchased alone. The Earnings Protector Death Benefit rider pays an additional amount equal to 40% of any gain (not to exceed 70% of purchase payments) to Annuitants aged 70 or younger at contract issue, or 25% of any gain (not to exceed 40% of purchase payments) to Annuitants aged 71 to 75 at contract issue. It is only available for issue ages 75 and younger.

### Earnings Protector and Greater of Annual Step-Up and Rollup Death Benefit Rider Charge

The charge for these riders purchased together is 0.70% of the contract value at the end of each contract year.

## About Past Performance...

These returns are based on the performance of Genworth Life & Annuity VA Separate Account 1 (VA Separate Account 1) investment options. Any performance that precedes the adoption date was derived by reducing the portfolio's actual performance during the period by the fees and charges that would have been imposed had the portfolio been in the policy during the period.

Performance results are calculated as if all the capital gains and dividends were reinvested. Performance results assume an initial investment of \$1,000 at the beginning of the periods shown with no withdrawals/surrenders taken or additional investments during the period. Returns for periods of less than one year are not annualized. The items listed in the Fees & Expenses section were deducted from the portfolio's performance. State premium taxes are not reflected. Performance results labeled "Contract Surrendered" assume that the contract was surrendered at the end of the periods shown.

VA Separate Account 1 average annual compounded total return figures are calculated at the end of the periods shown, unless a portfolio was not available in the Separate Account during those periods.

### Standardized Performance

Charges for optional riders are reflected. Performance is calculated from the Adoption Date.

### Non-Standardized Performance

Charges for optional riders are not reflected. Performance is calculated from the underlying portfolio's Inception Date. This date may be different from the date the portfolio first became available in the contract. Performance that predates the adoption of this portfolio in the contract is therefore hypothetical in nature; it is noted in the tables with the symbol "\*\*\*\*". The return is calculated as if the portfolio had been in the contract for the period shown.

Performance numbers are based on values provided by the portfolio management companies and are believed to be accurate; however, Genworth Life & Annuity cannot independently verify them.

#### **Adoption Date**

The Adoption Date is the date the underlying portfolio became available in VA Separate Account 1.

#### **Portfolio Inception Date**

Portfolio Inception Date is the date the Securities and Exchange Commission (SEC) declared the underlying portfolio effective. Portfolio Inception returns are calculated from the portfolio Inception Date and not from the Adoption Date.

#### **Explanation of Symbols**

"NA" indicates that the performance for the period shown is not available. If a portfolio has not been available for the period shown, total return for the period it has been available, if any, is shown in the "Since Inception" and "Since Adoption" columns. The returns for subaccounts with a 12b-1 fee, noted in the tables with the symbol "\$", may reflect the historical performance of a different class of the underlying portfolio. For time periods before the portfolio's adoption of the rule 12b-1 plan, performance is restated based on the portfolio's 12b-1 fee.

#### **S&P 500**

The S&P 500® is comprised of approximately 500 leading companies in leading industries of the U.S. market with approximately 75% coverage of the U.S. stock market capitalization.

The S&P 500® Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by SSGA. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). SSGA's investment products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Index.

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# RetireReady Freedom

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## Average Annual Total Return Performance Report 04/30/2025

See Important Information beginning on page 2 for additional information including explanation of symbols used below.

**The historic performance figures quoted represent past performance. The past performance illustrated is no guarantee of future results, and current results may be lower or higher than the figures quoted. The return and principal value of a portfolio will fluctuate and may be worth more or less than the original cost. This product has no surrender charge.**

### Standardized Performance Assuming Contract Surrendered for the Month Ending 04/30/25

Includes deduction of maximum rider charges of 2.70%.

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
AB VP Balanced Hedged Allocation Portfolio - Class B Shares+¶§	7.43	-1.16	1.22	-1.03	-3.26	08/27/07
AB VP International Portfolio - Class B Shares+§	10.22	5.00	6.41	-4.00	-100.00	11/15/04
AB VP Large Cap Growth Portfolio - Class B Shares§	4.03	7.49	8.59	8.97	-100.00	06/30/00
AB VP Relative Value Portfolio - Class B §	0.40	2.38	7.86	3.61	-1.26	06/30/00
AB VP Small Cap Growth Portfolio - Class B Shares¶§	-5.03	-3.41	-0.96	2.44	-6.94	06/30/00
AB VP Sustainable Global Thematic Portfolio - Class B Shares§	-3.46	-1.84	3.06	2.53	-0.02	08/20/02
Allspring VT Discovery All Cap Growth Fund - Class 2 §	1.85	3.15	3.32	5.31	3.83	04/03/04
BlackRock Advantage SMID Cap V.I. Fund - Class III Shares¶§	-4.01	0.01	2.82	2.18	0.81	04/30/04
BlackRock Basic Value V.I. Fund - Class III Shares §	1.54	2.88	8.34	1.23	0.51	04/30/04
BlackRock Global Allocation V.I. Fund - Class III Shares+§	4.75	0.66	1.65	-1.16	-0.23	04/29/05
BlackRock Large Cap Focus Growth V.I. Fund - Class III Shares§	5.44	9.46	7.36	8.21	3.95	04/30/04
ClearBridge Variable Dividend Strategy Portfolio - Class II <sup>H</sup>	7.88	4.08	8.65	5.13	2.85	10/01/02
ClearBridge Variable Growth Portfolio - Class II§	4.22	0.23	1.09	-1.45	2.60	05/01/03
ClearBridge Variable Large Cap Value Portfolio - Class I	-2.55	1.82	6.91	2.53	1.16	10/12/98
Columbia CTIVP® - Principal Blue Chip Growth Fund - Class 1	7.58	9.23	7.72	NA	8.81	04/29/16
Columbia Variable Portfolio - Overseas Core Fund - Class 2 <sup>+</sup>	11.82	4.12	5.11	NA	0.59	04/29/16
Eaton Vance VT Floating-Rate Income Fund	-0.09	0.11	0.38	-2.87	-7.06	06/28/02
Federated Hermes Insurance Series Federated Hermes High Income Bond Fund II - Service Shares <sup>H§</sup>	2.37	-0.52	-0.40	-2.33	-0.92	01/04/95
Federated Hermes Insurance Series Federated Hermes Kaufmann Fund II - Service Shares¶§	4.01	1.93	-2.12	2.36	3.71	05/01/03
Fidelity VIP Asset Manager 50% Portfolio - Service Class 2 §	2.49	-0.27	1.07	-1.09	1.37	10/03/89
Fidelity® VIP Balanced Portfolio - Service Class 2 §	3.20	2.85	5.43	3.18	1.43	05/01/06
Fidelity® VIP Contrafund® Portfolio - Service Class 2 §	8.80	10.53	10.39	7.02	5.74	01/04/95
Fidelity® VIP Dynamic Capital Appreciation Portfolio - Service Class 2 §	3.63	6.80	10.43	6.23	4.83	05/01/03
Fidelity® VIP Equity-Income Portfolio -Service Class 2 §	4.26	3.47	8.24	3.14	3.67	05/02/88
Fidelity® VIP Growth & Income Portfolio - Service Class 2 §	6.15	7.55	11.32	5.08	-2.45	05/01/97
Fidelity® VIP Growth Opportunities Portfolio - Service Class 2	7.96	9.67	9.44	10.50	-100.00	05/01/97
Fidelity® VIP Growth Portfolio - Service Class 2 §	3.11	8.50	11.20	9.58	4.30	05/02/88
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 §	2.73	-3.40	-5.62	-4.89	-4.59	05/01/07
Fidelity® VIP Mid Cap Portfolio - Service Class 2 §	-4.09	1.13	8.40	1.85	3.44	06/30/00
Fidelity® VIP Value Strategies Portfolio - Service Class 2 §	-10.64	-1.03	10.10	1.66	0.72	04/30/04
Franklin Allocation VIP Fund - Class 2 Shares <sup>H+§</sup>	2.92	0.90	1.53	-1.24	-3.81	08/27/07
Franklin Income VIP Fund - Class 2 Shares <sup>H§</sup>	1.97	-1.01	2.85	-1.21	-1.04	04/29/05
Franklin Mutual Shares VIP Fund - Class 2 Shares §	1.04	1.50	5.51	-1.06	-0.57	06/28/02
Goldman Sachs Mid Cap Value Fund	-1.35	0.33	8.43	1.20	3.05	05/01/98
Goldman Sachs VIT Government Money Market Fund - Service Shares	-0.52	-1.18	-3.23	-5.47	-7.19	08/03/12
Yield quotations for Money Market more closely reflect the current earnings of the subaccount than the total return.						
7-day yields as of 04/30/2025: Effective: 2.24% Current: 2.22%						
Invesco V.I. American Value Fund - Series II Shares	2.68	7.39	NA	NA	3.13	04/30/21
Invesco V.I. American Franchise Fund - Series I Shares	5.40	8.20	7.80	7.11	6.72	04/29/11
Invesco V.I. American Franchise Fund - Series II Shares+§	5.14	7.93	7.52	6.83	0.81	05/01/02
Invesco V.I. Comstock Fund - Series II Shares §	1.73	3.67	11.73	2.94	1.03	05/01/02
Invesco V.I. Core Equity Fund - Series I Shares	6.87	5.78	7.98	2.90	-100.00	08/01/00
Invesco V.I. Discovery Large Cap Fund - Series II Shares §	3.85	6.67	8.26	5.84	3.68	05/02/88
Invesco V.I. Discovery Mid Cap Growth Fund - Series II Shares §	-4.21	-0.41	2.72	3.78	-1.01	05/02/88
Invesco V.I. Equity and Income Fund - Series II Shares §	0.10	0.53	5.09	0.77	-0.65	05/01/07
Invesco V.I. EQV International Equity Fund - Series II Shares+§	-0.69	1.34	1.69	-2.75	-1.96	11/15/04

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### Standardized Performance Assuming Contract Surrendered for the Month Ending 04/30/25

Includes deduction of maximum rider charges of 2.70%.

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
Invesco V.I. Global Fund - Series II Shares <sup>+\$</sup>	-1.81	5.21	5.18	2.48	-2.18	06/30/00
Invesco V.I. Main Street Fund <sup>®</sup> - Series II Shares <sup>§</sup>	3.80	5.11	7.44	4.71	-22.33	06/30/00
Invesco V.I. Main Street Small Cap Fund <sup>®</sup> - Series II Shares <sup>¶</sup> <sup>§</sup>	-2.13	0.88	7.70	2.29	3.08	06/28/02
Janus Henderson Balanced Portfolio - Service Shares <sup>§</sup>	4.69	2.31	3.41	2.38	3.44	10/02/95
Janus Henderson Forty Portfolio - Service Shares <sup>§</sup>	5.69	7.38	7.60	8.04	2.05	05/01/97
Janus Henderson Overseas Portfolio - Service Shares <sup>+\$</sup>	-0.21	2.25	6.95	-1.87	-3.34	05/01/96
LVIP American Century Inflation Protection Fund – Service Class <sup>§</sup>	2.33	-5.52	-3.78	-4.85	-6.08	04/29/05
MFS <sup>®</sup> VIT II MA Investors Growth Stock Portfolio - Service Class Shares	0.26	2.89	7.01	6.59	6.44	03/27/15
MFS <sup>®</sup> VIT Investors Trust Series - Service Class Shares <sup>§</sup>	3.12	3.78	7.24	4.78	-8.62	06/30/00
MFS <sup>®</sup> VIT New Discovery Series - Service Class Shares <sup>¶</sup> <sup>§</sup>	-5.54	-3.37	-1.01	2.00	-9.13	06/30/00
MFS <sup>®</sup> VIT Total Return Series - Service Class Shares <sup>§</sup>	2.51	0.62	2.18	0.21	-0.79	06/28/02
MFS <sup>®</sup> VIT Utilities Series - Service Class Shares <sup>§</sup>	9.80	-1.59	3.54	-0.19	0.32	06/30/00
PIMCO VIT All Asset Portfolio - Advisor Class Shares <sup>H+\$</sup>	2.33	-2.86	2.00	-2.07	-2.77	04/29/05
PIMCO VIT High Yield Portfolio - Administrative Class Shares <sup>H§</sup>	2.66	0.41	-0.32	-2.01	-1.15	06/30/00
PIMCO VIT Long-Term U.S. Government Portfolio - Administrative Class Shares <sup>§</sup>	1.73	-10.00	-14.76	-7.32	-1.27	06/30/00
PIMCO VIT Low Duration Portfolio - Administrative Class Shares	1.66	-2.02	-4.44	-5.63	-6.87	04/29/05
PIMCO VIT Total Return Portfolio - Administrative Class Shares <sup>§</sup>	3.47	-3.20	-6.02	-5.07	-2.59	06/30/00
PSF PGIM Jennison Blend Portfolio - Class II Shares <sup>§</sup>	5.13	7.48	8.95	5.44	-1.36	05/10/01
PSF PGIM Jennison Growth Portfolio - Class II Shares <sup>§</sup>	6.86	10.32	9.39	8.67	-1.52	05/10/01
Rydex VT NASDAQ-100 <sup>®</sup> Fund <sup>§</sup>	6.16	8.65	10.24	9.72	-100.00	06/30/00
State Street Income V.I.S. Fund – Class 1 Shares	2.09	-4.72	-7.13	-6.23	-7.35	12/12/97
State Street Premier Growth Equity V.I.S. Fund – Class 1 Shares	4.96	9.21	9.76	8.11	-1.69	05/03/99
State Street Real Estate Securities V.I.S. Fund – Class 1 Shares <sup>R</sup>	11.55	-5.68	3.36	0.10	4.78	05/01/95
State Street S&P 500 <sup>®</sup> Index V.I.S. Fund – Class 1 Shares	6.63	6.49	9.77	6.58	4.62	05/02/88
State Street Small-Cap Equity V.I.S. Fund – Class 1 Shares <sup>¶</sup>	-5.23	-1.48	4.97	1.31	2.08	06/30/00
State Street Total Return V.I.S. Fund – Class 1 Shares <sup>+</sup>	5.04	1.57	2.52	-0.94	2.34	05/02/88
State Street Total Return V.I.S. Fund – Class 3 Shares <sup>+\$</sup>	4.87	1.30	2.26	-1.25	2.01	05/02/88
State Street U.S. Equity V.I.S. Fund – Class 1 Shares	3.49	6.57	9.37	6.15	-2.01	05/01/98
Templeton Growth VIP Fund - Class 2 Shares <sup>§</sup>	-1.85	2.62	3.13	-3.12	-7.11	05/01/06

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## Average Annual Total Return Performance Report 04/30/2025

See Important Information beginning on page 2 for additional information including explanation of symbols used below.

**The historic performance figures quoted represent past performance. The past performance illustrated is no guarantee of future results, and current results may be lower or higher than the figures quoted. The return and principal value of a portfolio will fluctuate and may be worth more or less than the original cost. This product has no surrender charge.**

### Standardized Performance Assuming Contract Surrendered for the Quarter Ending 03/31/25

Includes deduction of maximum rider charges of 2.70%.

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
AB VP Balanced Hedged Allocation Portfolio - Class B Shares+¶§	0.42	-3.93	2.62	-1.13	-3.35	08/27/07
AB VP International Portfolio - Class B Shares+§	3.14	1.40	7.35	-3.66	-100.00	11/15/04
AB VP Large Cap Growth Portfolio - Class B Shares§	-3.89	2.40	11.23	8.66	-100.00	06/30/00
AB VP Relative Value Portfolio - Class B §	-0.77	1.84	11.39	3.92	-1.11	06/30/00
AB VP Small Cap Growth Portfolio - Class B Shares¶§	-12.63	-8.39	2.37	2.25	-6.98	06/30/00
AB VP Sustainable Global Thematic Portfolio - Class B Shares§	-10.50	-6.14	5.55	2.60	-0.08	08/20/02
Allspring VT Discovery All Cap Growth Fund - Class 2 §	-6.29	-3.84	6.20	5.05	3.77	04/03/04
BlackRock Advantage SMID Cap V.I. Fund - Class III Shares¶§	-8.49	-2.61	6.07	2.26	0.98	04/30/04
BlackRock Basic Value V.I. Fund - Class III Shares §	0.87	1.77	11.46	1.49	0.69	04/30/04
BlackRock Global Allocation V.I. Fund - Class III Shares+§	-1.59	-2.14	2.94	-1.16	-0.25	04/29/05
BlackRock Large Cap Focus Growth V.I. Fund - Class III Shares§	-2.05	2.75	10.12	8.04	3.90	04/30/04
ClearBridge Variable Dividend Strategy Portfolio - Class II <sup>H</sup>	4.57	2.21	11.14	5.28	2.96	10/01/02
ClearBridge Variable Growth Portfolio - Class II§	-5.53	-4.65	2.48	-1.92	2.43	05/01/03
ClearBridge Variable Large Cap Value Portfolio - Class I	-3.53	0.42	10.02	3.05	1.37	10/12/98
Columbia CTIVP® - Principal Blue Chip Growth Fund - Class 1	0.61	2.43	9.93	NA	8.78	04/29/16
Columbia Variable Portfolio - Overseas Core Fund - Class 2 <sup>+</sup>	4.96	0.14	6.63	NA	0.33	04/29/16
Eaton Vance VT Floating-Rate Income Fund	0.46	0.06	1.10	-2.78	-7.07	06/28/02
Federated Hermes Insurance Series Federated Hermes High Income Bond Fund II - Service Shares <sup>H§</sup>	0.59	-2.16	0.30	-2.30	-0.87	01/04/95
Federated Hermes Insurance Series Federated Hermes Kaufmann Fund II - Service Shares¶§	-7.28	-5.14	-0.32	1.74	3.41	05/01/03
Fidelity VIP Asset Manager 50% Portfolio - Service Class 2 §	-0.84	-2.48	2.55	-1.24	1.39	10/03/89
Fidelity® VIP Balanced Portfolio - Service Class 2 §	-0.07	-0.11	7.68	3.19	1.46	05/01/06
Fidelity® VIP Contrafund® Portfolio - Service Class 2 §	2.81	5.28	13.11	6.92	5.74	01/04/95
Fidelity® VIP Dynamic Capital Appreciation Portfolio - Service Class 2 §	-0.88	2.95	13.55	6.17	4.88	05/01/03
Fidelity® VIP Equity-Income Portfolio -Service Class 2 §	3.66	2.36	10.66	3.59	3.74	05/02/88
Fidelity® VIP Growth & Income Portfolio - Service Class 2 §	4.60	5.29	13.75	5.51	-2.41	05/01/97
Fidelity® VIP Growth Opportunities Portfolio - Service Class 2	2.45	2.70	13.50	10.56	-100.00	05/01/97
Fidelity® VIP Growth Portfolio - Service Class 2 §	-2.04	3.81	14.44	9.40	4.30	05/02/88
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 §	-0.14	-4.87	-4.99	-4.94	-4.62	05/01/07
Fidelity® VIP Mid Cap Portfolio - Service Class 2 §	-7.74	-1.11	11.93	1.78	3.55	06/30/00
Fidelity® VIP Value Strategies Portfolio - Service Class 2 §	-12.00	-1.61	14.38	2.11	1.01	04/30/04
Franklin Allocation VIP Fund - Class 2 Shares <sup>H+§</sup>	-1.20	-1.38	3.17	-0.94	-3.83	08/27/07
Franklin Income VIP Fund - Class 2 Shares <sup>H§</sup>	1.94	-1.98	4.29	-0.75	-0.84	04/29/05
Franklin Mutual Shares VIP Fund - Class 2 Shares §	-0.02	0.91	8.33	-0.47	-0.39	06/28/02
Goldman Sachs Mid Cap Value Fund	-5.25	-1.60	11.57	1.32	3.15	05/01/98
Goldman Sachs VIT Government Money Market Fund - Service Shares	-0.45	-1.29	-3.30	-5.51	-7.25	08/03/12
Yield quotations for Money Market more closely reflect the current earnings of the subaccount than the total return.						
7-day yields as of 03/31/2025: Effective: 2.27% Current: 2.25%						
Invesco V.I. American Value Fund - Series II Shares	2.88	5.72	NA	NA	4.47	04/30/21
Invesco V.I. American Franchise Fund - Series I Shares	-2.65	2.37	10.64	6.68	6.66	04/29/11
Invesco V.I. American Franchise Fund - Series II Shares+§	-2.89	2.11	10.36	6.39	0.72	05/01/02
Invesco V.I. Comstock Fund - Series II Shares §	2.87	3.14	15.42	3.69	1.24	05/01/02
Invesco V.I. Core Equity Fund - Series I Shares	2.75	2.18	11.01	3.02	-100.00	08/01/00
Invesco V.I. Discovery Large Cap Fund - Series II Shares §	-3.12	1.08	11.24	5.56	3.64	05/02/88
Invesco V.I. Discovery Mid Cap Growth Fund - Series II Shares §	-11.31	-5.09	5.27	3.38	-1.07	05/02/88
Invesco V.I. Equity and Income Fund - Series II Shares §	-0.55	-0.77	7.61	1.19	-0.48	05/01/07
Invesco V.I. EQV International Equity Fund - Series II Shares+§	-7.64	-2.46	2.77	-2.57	-2.12	11/15/04



# RetireReady Freedom

a variable annuity issued by

**Genworth Life and Annuity Insurance Company**

## Average Annual Total Return Performance Report 04/30/2025

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### Standardized Performance Assuming Contract Surrendered for the Quarter Ending 03/31/25

Includes deduction of maximum rider charges of 2.70%.

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
Invesco V.I. Global Fund - Series II Shares <sup>+\$</sup>	-6.43	0.47	7.71	2.51	-2.20	06/30/00
Invesco V.I. Main Street Fund® - Series II Shares <sup>§</sup>	-0.04	1.54	10.45	4.85	-22.24	06/30/00
Invesco V.I. Main Street Small Cap Fund® - Series II Shares <sup>¶</sup> <sup>§</sup>	-5.92	-1.95	11.44	1.94	3.15	06/28/02
Janus Henderson Balanced Portfolio - Service Shares <sup>§</sup>	0.30	-0.58	4.86	2.37	3.46	10/02/95
Janus Henderson Forty Portfolio - Service Shares <sup>§</sup>	-1.28	1.22	10.48	8.01	2.02	05/01/97
Janus Henderson Overseas Portfolio - Service Shares <sup>+\$</sup>	-2.70	-0.34	8.81	-0.50	-3.37	05/01/96
LVIP American Century Inflation Protection Fund – Service Class <sup>§</sup>	0.50	-6.33	-2.99	-4.78	-5.87	04/29/05
MFS® VIT II MA Investors Growth Stock Portfolio - Service Class Shares	-3.11	0.29	9.97	6.75	6.65	03/27/15
MFS® VIT Investors Trust Series - Service Class Shares <sup>§</sup>	0.06	1.56	10.26	4.96	-8.58	06/30/00
MFS® VIT New Discovery Series - Service Class Shares <sup>¶</sup> <sup>§</sup>	-12.20	-7.44	2.47	1.75	-9.17	06/30/00
MFS® VIT Total Return Series - Service Class Shares <sup>§</sup>	0.63	-0.75	4.29	0.43	-0.70	06/28/02
MFS® VIT Utilities Series - Service Class Shares <sup>§</sup>	8.53	-3.28	4.62	-0.10	0.27	06/30/00
PIMCO VIT All Asset Portfolio - Advisor Class Shares <sup>H+\$</sup>	0.00	-4.16	3.24	-1.68	-2.65	04/29/05
PIMCO VIT High Yield Portfolio - Administrative Class Shares <sup>H§</sup>	1.72	-0.92	0.55	-1.91	-1.15	06/30/00
PIMCO VIT Long-Term U.S. Government Portfolio - Administrative Class Shares <sup>§</sup>	-3.42	-12.59	-14.16	-7.65	-1.22	06/30/00
PIMCO VIT Low Duration Portfolio - Administrative Class Shares	0.56	-2.57	-4.34	-5.71	-6.67	04/29/05
PIMCO VIT Total Return Portfolio - Administrative Class Shares <sup>§</sup>	0.86	-4.69	-5.56	-5.17	-2.60	06/30/00
PSF PGIM Jennison Blend Portfolio - Class II Shares <sup>§</sup>	1.48	3.31	12.16	5.66	-1.32	05/10/01
PSF PGIM Jennison Growth Portfolio - Class II Shares <sup>§</sup>	-1.93	3.24	12.19	8.54	-1.64	05/10/01
Rydex VT NASDAQ-100® Fund <sup>§</sup>	-0.24	2.50	13.37	9.81	-100.00	06/30/00
State Street Income V.I.S. Fund – Class 1 Shares	-1.75	-6.24	-6.66	-6.32	-7.38	12/12/97
State Street Premier Growth Equity V.I.S. Fund – Class 1 Shares	-1.56	3.64	12.51	7.97	-1.76	05/03/99
State Street Real Estate Securities V.I.S. Fund – Class 1 Shares <sup>R</sup>	6.12	-6.51	5.35	-0.57	4.88	05/01/95
State Street S&P 500® Index V.I.S. Fund – Class 1 Shares	2.82	3.16	12.73	6.74	4.65	05/02/88
State Street Small-Cap Equity V.I.S. Fund – Class 1 Shares <sup>¶</sup>	-8.59	-3.46	8.61	1.32	2.21	06/30/00
State Street Total Return V.I.S. Fund – Class 1 Shares <sup>+</sup>	1.86	-0.97	3.96	-0.76	2.35	05/02/88
State Street Total Return V.I.S. Fund – Class 3 Shares <sup>+\$</sup>	1.62	-1.24	3.68	-1.08	2.02	05/02/88
State Street U.S. Equity V.I.S. Fund – Class 1 Shares	-0.30	3.27	12.46	6.30	-1.98	05/01/98
Templeton Growth VIP Fund - Class 2 Shares <sup>§</sup>	-5.42	0.03	4.63	-2.60	-7.13	05/01/06

**Average Annual Total Return Performance Report 04/30/2025**

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Performance values marked "\*" predate the availability of the portfolio in the contract and are therefore hypothetical in nature. These returns were calculated as if the portfolio had been in the contract for the period shown.

**Non-Standardized Performance Assuming Contract Surrendered for the Month Ending 04/30/25**

Does not include deduction of rider charges.

INVESTMENT SUBACCOUNTS	2025 YTD (%)	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Inception (%)	Portfolio Inception
AB VP Balanced Hedged Allocation Portfolio - Class B Shares+¶ <sup>§</sup>	1.80	10.76	2.55	5.08	3.30	3.70*	07/01/04
AB VP International Portfolio - Class B Shares <sup>+§</sup>	13.36	13.75	8.58	10.26	1.52	2.85*	05/10/01
AB VP Large Cap Growth Portfolio - Class B Shares <sup>§</sup>	-7.28	7.23	10.95	12.24	12.43	8.99*	06/26/92
AB VP Relative Value Portfolio - Class B <sup>§</sup>	-2.62	3.59	5.83	11.40	7.24	7.42*	01/14/91
AB VP Small Cap Growth Portfolio - Class B Shares¶ <sup>§</sup>	-14.52	-2.06	0.15	3.54	6.46	5.26*	08/05/96
AB VP Sustainable Global Thematic Portfolio - Class B Shares <sup>§</sup>	-5.54	-0.37	1.67	6.92	6.31	4.38*	01/11/96
Allspring VT Discovery All Cap Growth Fund - Class 2 <sup>§</sup>	-8.08	5.02	6.71	7.40	9.06	6.86*	03/06/97
BlackRock Advantage SMID Cap V.I. Fund - Class III Shares¶ <sup>§</sup>	-9.92	-0.95	3.44	6.64	5.91	7.28*	04/20/82
BlackRock Basic Value V.I. Fund - Class III Shares <sup>§</sup>	0.85	4.79	6.36	11.97	5.45	7.14*	07/01/93
BlackRock Global Allocation V.I. Fund - Class III Shares <sup>+§</sup>	1.69	8.08	4.27	5.56	3.31	4.92*	02/28/92
BlackRock Large Cap Focus Growth V.I. Fund - Class III Shares <sup>§</sup>	-9.70	8.62	12.98	11.25	11.82	6.10*	04/30/99
ClearBridge Variable Dividend Strategy Portfolio - Class II <sup>H</sup>	-0.72	11.20	7.59	12.15	8.65	7.22	10/01/02
ClearBridge Variable Growth Portfolio - Class II <sup>§</sup>	-4.73	7.45	3.86	5.22	3.06	9.45*	12/03/93
ClearBridge Variable Large Cap Value Portfolio - Class I	-3.99	0.61	5.23	10.46	6.32	5.61*	02/17/98
Columbia CTIVP® - Principal Blue Chip Growth Fund - Class 1	-2.85	10.88	12.74	11.52	11.63*	11.95*	05/07/10
Columbia Variable Portfolio - Overseas Core Fund - Class 2 <sup>+</sup>	12.77	15.34	7.75	9.06	3.04*	4.04*	05/03/10
Eaton Vance VT Floating-Rate Income Fund	-0.78	3.22	3.65	4.00	1.90	1.81*	05/02/01
Federated Hermes Insurance Series Federated Hermes High Income Bond Fund II - Service Shares <sup>H§</sup>	0.78	5.69	3.08	3.38	2.22	4.04*	03/01/94
Federated Hermes Insurance Series Federated Hermes Kaufmann Fund II - Service Shares¶ <sup>§</sup>	-2.95	7.25	5.50	2.11	6.20	6.54*	04/29/02
Fidelity VIP Asset Manager 50% Portfolio - Service Class 2 <sup>§</sup>	-0.25	5.77	3.32	4.85	3.29	4.99*	09/06/89
Fidelity® VIP Balanced Portfolio - Service Class 2 <sup>§</sup>	-3.65	6.44	6.36	9.12	6.91	5.82*	01/03/95
Fidelity® VIP Contrafund® Portfolio - Service Class 2 <sup>§</sup>	-4.94	12.05	14.05	14.01	10.62	9.70*	01/03/95
Fidelity® VIP Dynamic Capital Appreciation Portfolio - Service Class 2 <sup>§</sup>	-6.21	6.82	10.28	14.04	9.88	5.44*	09/25/00
Fidelity® VIP Equity-Income Portfolio -Service Class 2 <sup>§</sup>	0.53	7.53	6.98	11.80	6.98	7.13*	10/09/86
Fidelity® VIP Growth & Income Portfolio - Service Class 2 <sup>§</sup>	-1.95	9.42	10.97	14.84	8.76	6.53*	12/31/96
Fidelity® VIP Growth Opportunities Portfolio - Service Class 2	-10.86	11.13	13.23	13.60	14.27	8.47*	01/03/95
Fidelity® VIP Growth Portfolio - Service Class 2 <sup>§</sup>	-8.56	6.27	11.99	14.82	13.07	9.11*	10/09/86
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 <sup>§</sup>	2.49	6.07	0.28	-1.50	0.12	2.80*	12/05/88
Fidelity® VIP Mid Cap Portfolio - Service Class 2 <sup>§</sup>	-9.48	-1.04	4.55	12.10	5.73	9.21*	12/28/98
Fidelity® VIP Value Strategies Portfolio - Service Class 2 <sup>§</sup>	-12.51	-7.67	2.34	13.63	5.65	6.17*	02/20/02
Franklin Allocation VIP Fund - Class 2 Shares <sup>H+§</sup>	-0.25	6.20	4.46	5.29	3.23	2.48*	07/02/07
Franklin Income VIP Fund - Class 2 Shares <sup>H§</sup>	-0.49	5.24	2.58	6.45	3.25	5.83*	01/24/89
Franklin Mutual Shares VIP Fund - Class 2 Shares <sup>§</sup>	-2.20	4.25	5.00	9.19	3.46	5.08*	11/08/96
Goldman Sachs Mid Cap Value Fund	-6.34	1.79	3.79	11.99	5.34	6.79*	04/30/98
Goldman Sachs VIT Government Money Market Fund - Service Shares	0.69	2.80	2.36	0.73	-0.08	-0.26*	01/09/06
Yield quotations for Money Market more closely reflect the current earnings of the subaccount than the total return.							
7-day yields as of 04/30/2025: Effective: 2.24% Current: 2.22%							
Invesco V.I. American Value Fund - Series II Shares	-9.63	5.83	10.81	15.99*	5.66*	8.11*	05/05/03
Invesco V.I. American Franchise Fund - Series I Shares	-11.27	8.55	11.71	11.72	10.74	8.47*	07/03/95
Invesco V.I. American Franchise Fund - Series II Shares <sup>+§</sup>	-11.36	8.27	11.43	11.44	10.47	8.20*	07/03/95
Invesco V.I. Comstock Fund - Series II Shares <sup>§</sup>	-2.36	4.95	7.10	15.17	6.92	5.78*	04/30/99
Invesco V.I. Core Equity Fund - Series I Shares	-5.59	10.09	9.26	11.64	6.88	6.97*	05/02/94
Invesco V.I. Discovery Large Cap Fund - Series II Shares <sup>§</sup>	-11.03	6.99	10.19	12.02	9.53	8.32*	04/03/85
Invesco V.I. Discovery Mid Cap Growth Fund - Series II Shares <sup>§</sup>	-11.39	-1.13	3.13	6.74	7.51	7.33*	08/15/86
Invesco V.I. Equity and Income Fund - Series II Shares <sup>§</sup>	-3.44	3.30	4.04	8.74	4.83	5.80*	04/30/03
Invesco V.I. EQV International Equity Fund - Series II Shares <sup>+§</sup>	3.60	2.60	4.82	5.63	2.05	4.55*	05/05/93

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**RetireReady Freedom**

*a variable annuity issued by*

**Genworth Life and Annuity Insurance Company**

# RetireReady Freedom

a variable annuity issued by

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### Non-Standardized Performance Assuming Contract Surrendered for the Month Ending 04/30/25

Does not include deduction of rider charges.

INVESTMENT SUBACCOUNTS	2025 YTD (%)	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Inception (%)	Portfolio Inception
Invesco V.I. Global Fund - Series II Shares + <sup>§</sup>	-5.64	1.34	8.67	9.13	6.33	7.69*	11/12/90
Invesco V.I. Main Street Fund® - Series II Shares <sup>§</sup>	-5.54	6.99	8.59	11.11	8.30	7.01*	07/05/95
Invesco V.I. Main Street Small Cap Fund® - Series II Shares¶ <sup>§</sup>	-7.74	0.98	4.33	11.54	6.11	6.28*	05/01/98
Janus Henderson Balanced Portfolio - Service Shares <sup>§</sup>	-2.22	7.97	5.84	7.09	6.18	7.49*	09/13/93
Janus Henderson Forty Portfolio - Service Shares <sup>§</sup>	-8.43	8.85	10.89	11.46	11.62	9.92	05/01/97
Janus Henderson Overseas Portfolio - Service Shares + <sup>§</sup>	5.18	3.11	5.76	10.68	3.17	6.20*	05/02/94
LVIP American Century Inflation Protection Fund – Service Class <sup>§</sup>	3.12	5.67	-1.74	0.07	0.21	1.43*	12/31/02
MFS® VIT II MA Investors Growth Stock Portfolio - Service Class Shares	-7.02	3.41	6.33	10.61	10.09	5.84*	05/01/98
MFS® VIT Investors Trust Series - Service Class Shares <sup>§</sup>	-4.54	6.32	7.26	10.84	8.34	6.69*	10/09/95
MFS® VIT New Discovery Series - Service Class Shares¶ <sup>§</sup>	-7.47	-2.47	0.13	3.37	5.95	6.14*	04/29/98
MFS® VIT Total Return Series - Service Class Shares <sup>§</sup>	0.08	5.78	4.15	5.89	4.31	5.72*	01/03/95
MFS® VIT Utilities Series - Service Class Shares <sup>§</sup>	1.96	13.13	2.10	7.13	4.19	8.35*	01/03/95
PIMCO VIT All Asset Portfolio - Advisor Class Shares H+ <sup>§</sup>	2.43	5.65	0.84	5.73	2.52	3.55*	04/30/03
PIMCO VIT High Yield Portfolio - Administrative Class Shares H <sup>§</sup>	0.46	5.98	3.97	3.43	2.50	3.61*	04/30/98
PIMCO VIT Long-Term U.S. Government Portfolio - Administrative Class Shares <sup>§</sup>	3.32	5.02	-6.03	-9.56	-2.11	2.89*	04/30/99
PIMCO VIT Low Duration Portfolio - Administrative Class Shares	1.71	5.00	1.60	-0.38	-0.28	1.34*	02/16/99
PIMCO VIT Total Return Portfolio - Administrative Class Shares <sup>§</sup>	2.81	6.82	0.50	-1.82	-0.01	2.55*	12/24/97
PSF PGIM Jennison Blend Portfolio - Class II Shares <sup>§</sup>	-6.06	8.34	10.96	12.66	9.09	5.17*	05/03/99
PSF PGIM Jennison Growth Portfolio - Class II Shares <sup>§</sup>	-7.92	10.09	13.85	13.27	12.29	5.21*	02/09/00
Rydex VT NASDAQ-100® Fund <sup>§</sup>	-7.81	9.36	12.13	13.90	13.20	8.53*	05/07/97
State Street Income V.I.S. Fund – Class 1 Shares	2.49	5.42	-1.01	-2.89	-0.95	2.02*	01/02/95
State Street Premier Growth Equity V.I.S. Fund – Class 1 Shares	-9.94	8.11	12.70	13.45	11.65	8.28*	12/12/97
State Street Real Estate Securities V.I.S. Fund – Class 1 Shares <sup>R</sup>	-2.60	14.81	-1.71	7.09	4.14	8.26	05/01/95
State Street S&P 500® Index V.I.S. Fund – Class 1 Shares	-5.60	9.86	9.95	13.33	10.07	8.73*	04/14/85
State Street Small-Cap Equity V.I.S. Fund – Class 1 Shares <sup>¶</sup>	-11.63	-2.22	1.91	8.80	5.05	6.10*	05/01/00
State Street Total Return V.I.S. Fund – Class 1 Shares <sup>+</sup>	0.26	8.35	5.15	6.30	3.47	5.85*	07/01/85
State Street Total Return V.I.S. Fund – Class 3 Shares + <sup>§</sup>	0.20	8.17	4.89	6.05	3.22	5.57*	07/01/85
State Street U.S. Equity V.I.S. Fund – Class 1 Shares	-6.77	6.67	10.03	12.96	9.73	8.41*	01/02/95
Templeton Growth VIP Fund - Class 2 Shares <sup>§</sup>	0.49	1.40	6.07	6.97	1.87	4.24*	03/15/94