

Performance Report

Average Annual Total Return Performance Report **as of June 30, 2025**

MyClearCourse[®]
a variable annuity issued by
Genworth Life and Annuity Insurance Company

Insurance and annuity products:	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. 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.

Prior to beginning income payments, you may withdraw all or a portion of contract value. The Guaranteed Payment Floor will be adjusted to reflect the amount withdrawn by reducing the Guaranteed Payment Floor in the same proportion that the contract value is reduced by the gross withdrawal. Please see the MyClearCourse product prospectus for more details regarding charges and restrictions.

MyClearCourse is a flexible purchase payment variable deferred annuity, policy forms P1165 4/05 and P5322 1/06, not available in all states or markets. Features and benefits may vary by state. Ask your registered representative for details.

All guarantees are based on the claims-paying ability of Genworth Life & Annuity.

Portfolio

The value of a portfolio will fluctuate and, upon redemption, portfolio shares may be worth more or less than the original cost.

Fees & Expenses...

Asset Charge

We deduct from the portfolios an amount, computed daily, equal to an annual rate of 1.00% 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.

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.

About Past Performance...

These returns are based on the performance of Genworth Life & Annuity VA Separate Account 2 (VA Separate Account 2) 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 2 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

Performance is calculated from the Adoption Date.

Non-Standardized Performance

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 2.

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.

Average Annual Total Return Performance Report 06/30/2025

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.

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.

Standardized Performance Assuming Contract Surrendered for the Month Ending 06/30/25

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
State Street Total Return V.I.S. Fund – Class 3 Shares +\$	10.48	9.88	7.03	4.72	4.39	06/21/06

Standardized Performance Assuming Contract Surrendered for the Quarter Ending 06/30/25

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
State Street Total Return V.I.S. Fund – Class 3 Shares +\$	10.48	9.88	7.03	4.72	4.39	06/21/06

Non-Standardized Performance Assuming Contract Surrendered for the Month Ending 06/30/25

INVESTMENT SUBACCOUNTS	2025YTD (%)	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Inception (%)	Portfolio Inception
State Street Total Return V.I.S. Fund – Class 3 Shares +\$	6.30	10.48	9.88	7.03	4.72	6.44*	07/01/85