

# Performance Report

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

RetireReady<sup>SM</sup> Variable Income Provider  
an immediate 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.

**Variable Income Provider** is a modified immediate variable annuity, policy form P1712 8/06, not available in all states or markets. Features and benefits may vary by state. Ask your registered representative for details.

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

#### Portfolios

Variable annuities allow you to allocate funds to subaccounts which invest exclusively in shares of a designated portfolio. Portfolios 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...

#### Premium Load

We reduce the premium applied to the contract by a one-time load at a maximum rate of 5.00%.

#### **Asset Charge**

We deduct from the portfolios an amount, computed daily, equal to an annual rate of 0.70% 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.

### **Optional 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.

#### **Levelized Payments**

If you elect to receive levelized payments, your income payments will be of equal value for 12 consecutive months (an annuity year) from the income start date. Income payments may vary from annuity year to annuity year based on subaccount performance. There is no annual charge for this option.

#### **50% Guaranteed Payment Floor Rider**

This optional rider will provide you with a minimum payment amount equal to 50% of your estimated initial variable income payment. If you elect this rider, you will receive levelized payments and a 4% AIR. You must select an investment strategy and the adjustment account will apply. This rider must be elected at issue and, once elected, is irrevocable. There is no annual charge for this rider.

#### **75% Guaranteed Payment Floor Rider**

This optional rider will provide you with a minimum payment amount equal to 75% of your estimated initial variable income payment. If you elect this rider, you will receive levelized payments and a 4% AIR. You must select an investment strategy and the adjustment account will apply. This rider must be elected at issue and, once elected, is irrevocable. The annual charge for this rider is 0.30%.

#### **Guaranteed Payment Floor Two-year Step-up Rider**

This optional rider may allow you to increase your minimum guaranteed payment amount by locking in a portion of the subaccount gain every two years. Every two years, on your income start date anniversary, up to and including your tenth anniversary, we will compare 75% of your estimated initial variable payment, or your most recent stepped-up amount, to 75% of your then-current variable income payment amount. If your current amount is higher it will become your new guaranteed payment floor.

After your tenth anniversary, you may elect to continue this rider for another 10-year period; the applicable asset charge at that time will apply. If you do not continue this rider, your guaranteed payment floor and charge will continue at the then-current level. You must select an investment strategy and the adjustment account will apply. This rider must be elected at issue and, once elected, is irrevocable. The annual charge for this rider is 0.50%.

### **About Past Performance...**

These returns are based on the performance of Genworth Life & Annuity VA Separate Account 3 (VA Separate Account 3) 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 3 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 "H". 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 3.

**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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## Variable Income Provider

a variable annuity issued by

**Genworth Life and Annuity Insurance Company**

### 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.**

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

Includes deduction of maximum rider charges of 0.50%.

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
AB VP International Portfolio - Class B Shares <sup>+\$</sup>	8.61	7.28	9.68	1.51	-1.02	02/14/07
AB VP Large Cap Growth Portfolio - Class B Shares <sup>\$</sup>	2.38	9.62	11.65	12.42	9.66	02/14/07
AB VP Relative Value Portfolio - Class B <sup>\$</sup>	-1.09	4.56	10.82	7.23	5.73	02/14/07
AB VP Small Cap Growth Portfolio - Class B Shares <sup>¶\$</sup>	-6.48	-1.06	3.00	6.45	7.03	02/14/07
AB VP Sustainable Global Thematic Portfolio - Class B Shares <sup>\$</sup>	-4.87	0.45	6.36	6.30	4.50	02/14/07
Allspring VT Discovery All Cap Growth Fund - Class 2 <sup>\$</sup>	0.27	5.43	6.84	9.05	8.27	04/03/04
BlackRock Advantage SMID Cap V.I. Fund - Class III Shares <sup>¶\$</sup>	-5.43	2.20	6.08	5.90	5.17	02/14/07
BlackRock Basic Value V.I. Fund - Class III Shares <sup>\$</sup>	0.06	5.08	11.39	5.43	4.99	02/14/07
BlackRock Global Allocation V.I. Fund - Class III Shares <sup>+\$</sup>	3.20	3.02	5.01	3.30	3.82	02/14/07
BlackRock Large Cap Focus Growth V.I. Fund - Class III Shares <sup>\$</sup>	3.71	11.62	10.67	11.81	8.57	02/14/07
ClearBridge Variable Growth Portfolio - Class II <sup>\$</sup>	2.59	2.62	4.67	3.04	5.54	02/14/07
ClearBridge Variable Large Cap Value Portfolio - Class I	-3.94	3.96	9.88	6.31	6.04	12/05/14
Columbia CTIVP <sup>®</sup> - Principal Blue Chip Growth Fund - Class 1	5.86	11.39	10.94	NA	12.43	04/29/16
Columbia Variable Portfolio - Overseas Core Fund - Class 2 <sup>+</sup>	10.12	6.46	8.50	NA	4.76	04/29/16
Eaton Vance VT Floating-Rate Income Fund	-1.45	2.41	3.46	1.89	2.19	02/14/07
Federated Hermes Insurance Series Federated Hermes High Income Bond Fund II - Service Shares <sup>H\$</sup>	0.91	1.85	2.84	2.21	3.88	02/14/07
Federated Hermes Insurance Series Federated Hermes Kaufmann Fund II - Service Shares <sup>¶\$</sup>	2.40	4.23	1.58	6.19	5.81	02/14/07
Fidelity <sup>®</sup> VIP Balanced Portfolio - Service Class 2 <sup>\$</sup>	1.63	5.09	8.55	6.89	6.13	02/14/07
Fidelity <sup>®</sup> VIP Contrafund <sup>®</sup> Portfolio - Service Class 2 <sup>\$</sup>	6.99	12.68	13.42	10.60	8.40	02/14/07
Fidelity <sup>®</sup> VIP Dynamic Capital Appreciation Portfolio - Service Class 2 <sup>\$</sup>	1.99	8.95	13.45	9.87	8.13	02/14/07
Fidelity <sup>®</sup> VIP Equity-Income Portfolio -Service Class 2 <sup>\$</sup>	2.67	5.69	11.22	6.97	5.14	02/14/07
Fidelity <sup>®</sup> VIP Growth & Income Portfolio - Service Class 2 <sup>\$</sup>	4.48	9.64	14.24	8.75	7.10	02/14/07
Fidelity <sup>®</sup> VIP Growth Portfolio - Service Class 2 <sup>\$</sup>	1.46	10.64	14.22	13.05	9.93	02/14/07
Fidelity <sup>®</sup> VIP Mid Cap Portfolio - Service Class 2 <sup>\$</sup>	-5.51	3.30	11.51	5.72	6.01	02/14/07
Fidelity <sup>®</sup> VIP Value Strategies Portfolio - Service Class 2 <sup>\$</sup>	-11.84	1.11	13.03	5.64	5.17	02/14/07
Franklin Income VIP Fund - Class 2 Shares <sup>H\$</sup>	0.48	1.35	5.89	3.24	3.62	02/14/07
Franklin Mutual Global Discovery VIP Fund - Class 2 Shares <sup>+\$</sup>	1.68	6.87	11.11	4.13	4.53	02/14/07
Franklin Mutual Shares VIP Fund - Class 2 Shares <sup>\$</sup>	-0.46	3.74	8.62	3.45	3.21	05/01/07
Goldman Sachs VIT Government Money Market Fund - Service Shares	-1.85	1.14	0.20	-0.09	-0.33	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: 3.28% Current: 3.23%						
Goldman Sachs VIT Large Cap Value Fund - Service Shares <sup>\$</sup>	0.50	5.58	10.73	5.38	4.40	02/14/07
Goldman Sachs VIT Strategic Growth Fund - Service Shares <sup>\$</sup>	8.14	11.00	12.28	11.22	9.00	02/14/07
Invesco V.I. American Value Fund - Series II Shares	1.04	9.48	NA	NA	6.18	04/30/21
Invesco V.I. American Franchise Fund - Series I Shares	3.64	10.37	11.14	10.73	11.40	04/30/12
Invesco V.I. Comstock Fund - Series II Shares <sup>\$</sup>	0.20	5.81	14.57	6.91	5.86	02/14/07
Invesco V.I. Core Equity Fund - Series I Shares	5.12	7.95	11.06	6.87	6.07	02/14/07
Invesco V.I. Discovery Large Cap Fund - Series II Shares <sup>\$</sup>	2.15	8.87	11.44	9.52	7.31	02/14/07
Invesco V.I. Discovery Mid Cap Growth Fund - Series II Shares <sup>\$</sup>	-5.60	1.89	6.18	7.50	5.99	02/14/07
Invesco V.I. Equity and Income Fund - Series II Shares <sup>\$</sup>	-1.37	2.79	8.18	4.82	4.89	02/14/07
Invesco V.I. EQV International Equity Fund - Series II Shares <sup>+\$</sup>	-2.04	3.56	5.08	2.04	2.31	02/14/07
Invesco V.I. Global Fund - Series II Shares <sup>+\$</sup>	-3.24	7.37	8.56	6.32	5.35	02/14/07
Invesco V.I. Growth and Income Fund - Series II Shares <sup>\$</sup>	-2.49	4.16	12.07	5.97	5.30	02/14/07
Invesco V.I. Main Street Fund <sup>®</sup> - Series II Shares <sup>\$</sup>	2.16	7.29	10.53	8.29	6.58	02/14/07
Invesco V.I. Main Street Small Cap Fund <sup>®</sup> - Series II Shares <sup>¶\$</sup>	-3.59	3.08	10.96	6.10	6.02	02/14/07
Janus Henderson Balanced Portfolio - Service Shares <sup>\$</sup>	3.09	4.57	6.53	6.17	6.38	02/14/07

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

Includes deduction of maximum rider charges of 0.50%.

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
Janus Henderson Forty Portfolio - Service Shares <sup>§</sup>	3.93	9.56	10.88	11.61	9.80	02/14/07
Lord Abbett Series Bond - Debenture Portfolio - Class VC Shares	-0.31	-0.10	1.56	1.61	3.56	02/14/07
Lord Abbett Series Dividend Growth Portfolio - Class VC Shares	5.63	8.17	11.67	8.95	7.25	02/14/07
Lord Abbett Series Growth and Income Portfolio - Class VC Shares	2.10	6.50	11.83	6.81	5.01	02/14/07
Lord Abbett Series Growth Opportunities Portfolio - Class VC Shares	4.34	2.76	5.28	5.99	6.71	02/14/07
LVIP American Century Inflation Protection Fund – Service Class <sup>§</sup>	0.89	-2.91	-0.45	0.20	1.56	02/14/07
MFS® VIT II MA Investors Growth Stock Portfolio - Service Class Shares	-1.27	5.06	10.03	10.08	9.99	03/27/15
MFS® VIT Investors Trust Series - Service Class Shares <sup>§</sup>	1.52	5.97	10.26	8.33	7.05	02/14/07
MFS® VIT Total Return Series - Service Class Shares <sup>§</sup>	1.00	2.90	5.33	4.30	4.04	02/14/07
MFS® VIT Utilities Series - Service Class Shares <sup>§</sup>	8.02	0.87	6.57	4.18	5.38	02/14/07
PIMCO VIT All Asset Portfolio - Advisor Class Shares <sup>H+§</sup>	0.88	-0.37	5.18	2.51	3.09	02/14/07
PIMCO VIT High Yield Portfolio - Administrative Class Shares <sup>H§</sup>	1.19	2.73	2.89	2.49	3.69	02/14/07
PIMCO VIT Long-Term U.S. Government Portfolio - Administrative Class Shares <sup>§</sup>	0.27	-7.16	-10.03	-2.12	2.09	02/14/07
PIMCO VIT Low Duration Portfolio - Administrative Class Shares	0.26	0.38	-0.90	-0.29	1.07	02/14/07
PIMCO VIT Total Return Portfolio - Administrative Class Shares <sup>§</sup>	1.99	-0.71	-2.33	-0.02	2.22	02/14/07
PSF PGIM Jennison Blend Portfolio - Class II Shares <sup>§</sup>	3.44	NA	NA	NA	10.81	12/08/23
PSF PGIM Jennison Growth Portfolio - Class II Shares <sup>§</sup>	5.11	12.48	12.68	12.28	10.07	02/14/07
Rydex VT NASDAQ-100® Fund <sup>§</sup>	4.42	10.79	13.30	13.19	11.57	02/14/07
State Street Income V.I.S. Fund – Class 1 Shares	0.65	-2.20	-3.40	-0.96	0.63	02/14/07
State Street Premier Growth Equity V.I.S. Fund – Class 1 Shares	3.22	11.35	12.85	11.64	9.54	02/14/07
State Street Real Estate Securities V.I.S. Fund – Class 1 Shares <sup>R</sup>	9.62	-2.89	6.53	4.13	3.85	02/14/07
State Street S&P 500® Index V.I.S. Fund – Class 1 Shares	4.89	8.63	12.74	10.06	7.80	02/14/07
State Street Small-Cap Equity V.I.S. Fund – Class 1 Shares <sup>¶</sup>	-6.64	0.69	8.23	5.04	5.35	02/14/07
State Street Total Return V.I.S. Fund – Class 3 Shares <sup>+§</sup>	3.28	3.63	5.50	3.21	2.95	02/14/07
State Street U.S. Equity V.I.S. Fund – Class 1 Shares	1.85	8.71	12.37	9.72	7.68	02/14/07
Templeton Growth VIP Fund - Class 2 Shares <sup>§</sup>	-3.19	4.80	6.41	1.86	1.59	02/14/07

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

Includes deduction of maximum rider charges of 0.50%.

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
AB VP International Portfolio - Class B Shares <sup>+\$</sup>	1.76	3.87	10.56	1.60	-1.24	02/14/07
AB VP Large Cap Growth Portfolio - Class B Shares <sup>\$</sup>	-5.24	4.86	14.10	12.06	9.59	02/14/07
AB VP Relative Value Portfolio - Class B <sup>\$</sup>	-2.08	4.25	14.31	7.62	5.98	02/14/07
AB VP Small Cap Growth Portfolio - Class B Shares <sup>¶\$</sup>	-13.72	-5.61	6.16	6.19	7.05	02/14/07
AB VP Sustainable Global Thematic Portfolio - Class B Shares <sup>\$</sup>	-11.62	-3.53	8.71	6.31	4.43	02/14/07
Allspring VT Discovery All Cap Growth Fund - Class 2 <sup>\$</sup>	-7.57	-1.05	9.49	8.71	8.16	04/03/04
BlackRock Advantage SMID Cap V.I. Fund - Class III Shares <sup>¶\$</sup>	-9.62	-0.10	9.21	5.99	5.31	02/14/07
BlackRock Basic Value V.I. Fund - Class III Shares <sup>\$</sup>	-0.47	4.21	14.44	5.76	5.15	02/14/07
BlackRock Global Allocation V.I. Fund - Class III Shares <sup>+\$</sup>	-2.91	0.39	6.19	3.25	3.71	02/14/07
BlackRock Large Cap Focus Growth V.I. Fund - Class III Shares <sup>\$</sup>	-3.50	5.33	13.22	11.57	8.49	02/14/07
ClearBridge Variable Growth Portfolio - Class II <sup>\$</sup>	-6.79	-1.95	5.98	2.63	5.34	02/14/07
ClearBridge Variable Large Cap Value Portfolio - Class I	-4.74	2.86	12.94	6.87	6.51	12/05/14
Columbia CTIVP® - Principal Blue Chip Growth Fund - Class 1	-0.82	5.05	13.01	NA	12.29	04/29/16
Columbia Variable Portfolio - Overseas Core Fund - Class 2 <sup>+</sup>	3.51	2.71	9.93	NA	4.36	04/29/16
Eaton Vance VT Floating-Rate Income Fund	-0.91	2.39	4.17	1.98	2.21	02/14/07
Federated Hermes Insurance Series Federated Hermes High Income Bond Fund II - Service Shares <sup>H\$</sup>	-0.78	0.35	3.53	2.24	3.87	02/14/07
Federated Hermes Insurance Series Federated Hermes Kaufmann Fund II - Service Shares <sup>¶\$</sup>	-8.49	-2.45	3.19	5.50	5.45	02/14/07
Fidelity® VIP Balanced Portfolio - Service Class 2 <sup>\$</sup>	-1.48	2.40	10.70	6.95	6.18	02/14/07
Fidelity® VIP Contrafund® Portfolio - Service Class 2 <sup>\$</sup>	1.24	7.77	16.02	10.50	8.37	02/14/07
Fidelity® VIP Dynamic Capital Appreciation Portfolio - Service Class 2 <sup>\$</sup>	-2.30	5.43	16.46	9.82	8.20	02/14/07
Fidelity® VIP Equity-Income Portfolio -Service Class 2 <sup>\$</sup>	2.20	4.79	13.59	7.42	5.28	02/14/07
Fidelity® VIP Growth & Income Portfolio - Service Class 2 <sup>\$</sup>	3.06	7.63	16.64	9.16	7.21	02/14/07
Fidelity® VIP Growth Portfolio - Service Class 2 <sup>\$</sup>	-3.48	6.27	17.33	12.86	9.96	02/14/07
Fidelity® VIP Mid Cap Portfolio - Service Class 2 <sup>\$</sup>	-8.90	1.36	14.96	5.78	6.18	02/14/07
Fidelity® VIP Value Strategies Portfolio - Service Class 2 <sup>\$</sup>	-13.01	0.79	17.30	6.18	5.46	02/14/07
Franklin Income VIP Fund - Class 2 Shares <sup>H\$</sup>	0.52	0.54	7.31	3.65	3.76	02/14/07
Franklin Mutual Global Discovery VIP Fund - Class 2 Shares <sup>+\$</sup>	0.14	6.51	13.49	4.63	4.68	02/14/07
Franklin Mutual Shares VIP Fund - Class 2 Shares <sup>\$</sup>	-1.32	3.40	11.39	4.05	3.47	05/01/07
Goldman Sachs VIT Government Money Market Fund - Service Shares	-1.78	1.03	0.14	-0.12	-0.35	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: 3.31% Current: 3.26%						
Goldman Sachs VIT Large Cap Value Fund - Service Shares <sup>\$</sup>	-1.38	4.19	13.34	5.93	4.58	02/14/07
Goldman Sachs VIT Strategic Growth Fund - Service Shares <sup>\$</sup>	1.71	5.09	14.96	11.08	8.93	02/14/07
Invesco V.I. American Value Fund - Series II Shares	1.39	8.10	NA	NA	7.32	04/30/21
Invesco V.I. American Franchise Fund - Series I Shares	-4.10	4.91	13.82	10.29	11.27	04/30/12
Invesco V.I. Comstock Fund - Series II Shares <sup>\$</sup>	1.46	5.54	18.36	7.65	6.15	02/14/07
Invesco V.I. Core Equity Fund - Series I Shares	1.22	4.70	13.97	7.03	6.13	02/14/07
Invesco V.I. Discovery Large Cap Fund - Series II Shares <sup>\$</sup>	-4.55	3.66	14.23	9.23	7.24	02/14/07
Invesco V.I. Discovery Mid Cap Growth Fund - Series II Shares <sup>\$</sup>	-12.40	-2.44	8.54	7.08	5.91	02/14/07
Invesco V.I. Equity and Income Fund - Series II Shares <sup>\$</sup>	-1.87	1.73	10.65	5.26	5.09	02/14/07
Invesco V.I. EQV International Equity Fund - Series II Shares <sup>+\$</sup>	-8.74	-0.01	6.10	2.08	2.16	02/14/07
Invesco V.I. Global Fund - Series II Shares <sup>+\$</sup>	-7.66	2.97	10.92	6.33	5.34	02/14/07
Invesco V.I. Growth and Income Fund - Series II Shares <sup>\$</sup>	-2.15	3.31	15.65	6.68	5.61	02/14/07
Invesco V.I. Main Street Fund® - Series II Shares <sup>\$</sup>	-1.48	4.05	13.41	8.41	6.64	02/14/07
Invesco V.I. Main Street Small Cap Fund® - Series II Shares <sup>¶\$</sup>	-7.12	0.56	14.60	5.89	6.12	02/14/07
Janus Henderson Balanced Portfolio - Service Shares <sup>\$</sup>	-1.11	1.93	7.87	6.19	6.38	02/14/07

## Variable Income Provider

a variable annuity issued by

**Genworth Life and Annuity Insurance Company**

### 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.**

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

Includes deduction of maximum rider charges of 0.50%.

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
Janus Henderson Forty Portfolio - Service Shares <sup>§</sup>	-2.74	3.87	13.54	11.51	9.79	02/14/07
Lord Abbett Series Bond - Debenture Portfolio - Class VC Shares	-0.99	-0.90	2.49	1.69	3.61	02/14/07
Lord Abbett Series Dividend Growth Portfolio - Class VC Shares	1.07	5.64	14.18	9.02	7.32	02/14/07
Lord Abbett Series Growth and Income Portfolio - Class VC Shares	0.61	5.09	14.95	7.23	5.21	02/14/07
Lord Abbett Series Growth Opportunities Portfolio - Class VC Shares	-8.87	-3.32	6.78	5.14	6.32	02/14/07
LVIP American Century Inflation Protection Fund – Service Class <sup>§</sup>	-0.84	-3.63	0.25	0.27	1.58	02/14/07
MFS® VIT II MA Investors Growth Stock Portfolio - Service Class Shares	-4.45	2.74	12.86	10.21	10.23	03/27/15
MFS® VIT Investors Trust Series - Service Class Shares <sup>§</sup>	-1.36	4.02	13.18	8.51	7.17	02/14/07
MFS® VIT Total Return Series - Service Class Shares <sup>§</sup>	-0.72	1.73	7.38	4.56	4.18	02/14/07
MFS® VIT Utilities Series - Service Class Shares <sup>§</sup>	6.80	-0.69	7.66	4.24	5.33	02/14/07
PIMCO VIT All Asset Portfolio - Advisor Class Shares <sup>H+§</sup>	-1.33	-1.53	6.37	2.81	3.12	02/14/07
PIMCO VIT High Yield Portfolio - Administrative Class Shares <sup>H§</sup>	0.31	1.53	3.74	2.59	3.72	02/14/07
PIMCO VIT Long-Term U.S. Government Portfolio - Administrative Class Shares <sup>§</sup>	-4.63	-9.52	-9.55	-2.30	2.17	02/14/07
PIMCO VIT Low Duration Portfolio - Administrative Class Shares	-0.79	-0.14	-0.82	-0.36	1.04	02/14/07
PIMCO VIT Total Return Portfolio - Administrative Class Shares <sup>§</sup>	-0.50	-2.08	-1.95	-0.08	2.23	02/14/07
PSF PGIM Jennison Blend Portfolio - Class II Shares <sup>§</sup>	-0.01	NA	NA	NA	12.43	12/08/23
PSF PGIM Jennison Growth Portfolio - Class II Shares <sup>§</sup>	-3.37	5.82	15.27	12.08	9.94	02/14/07
Rydex VT NASDAQ-100® Fund <sup>§</sup>	-1.74	5.06	16.31	13.23	11.55	02/14/07
State Street Income V.I.S. Fund – Class 1 Shares	-3.02	-3.61	-3.03	-1.04	0.62	02/14/07
State Street Premier Growth Equity V.I.S. Fund – Class 1 Shares	-3.04	6.14	15.44	11.48	9.48	02/14/07
State Street Real Estate Securities V.I.S. Fund – Class 1 Shares <sup>R</sup>	4.51	-3.53	8.61	3.77	4.00	02/14/07
State Street S&P 500® Index V.I.S. Fund – Class 1 Shares	1.29	5.63	15.65	10.24	7.89	02/14/07
State Street Small-Cap Equity V.I.S. Fund – Class 1 Shares <sup>¶</sup>	-9.73	-1.00	11.82	5.15	5.55	02/14/07
State Street Total Return V.I.S. Fund – Class 3 Shares <sup>+§</sup>	0.20	1.32	6.84	3.36	2.98	02/14/07
State Street U.S. Equity V.I.S. Fund – Class 1 Shares	-1.75	5.71	15.36	9.87	7.76	02/14/07
Templeton Growth VIP Fund - Class 2 Shares <sup>§</sup>	-6.59	2.45	7.83	2.25	1.60	02/14/07



**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.**

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 International Portfolio - Class B Shares +§	8.12	9.15	7.82	10.24	2.02	3.67*	05/10/01
AB VP Large Cap Growth Portfolio - Class B Shares §	-11.57	2.89	10.17	12.21	12.99	9.93*	06/26/92
AB VP Relative Value Portfolio - Class B §	-7.12	-0.60	5.09	11.38	7.77	8.35*	01/14/91
AB VP Small Cap Growth Portfolio - Class B Shares¶ §	-18.47	-6.01	-0.56	3.52	6.99	6.14*	08/05/96
AB VP Sustainable Global Thematic Portfolio - Class B Shares §	-9.90	-4.40	0.95	6.90	6.83	5.25*	01/11/96
Allspring VT Discovery All Cap Growth Fund - Class 2 §	-12.33	0.78	5.96	7.38	9.60	7.75*	03/06/97
BlackRock Advantage SMID Cap V.I. Fund - Class III Shares¶ §	-14.08	-4.96	2.72	6.62	6.43	8.24*	04/20/82
BlackRock Basic Value V.I. Fund - Class III Shares §	-3.81	0.56	5.62	11.95	5.97	8.05*	07/01/93
BlackRock Global Allocation V.I. Fund - Class III Shares +§	-3.01	3.71	3.54	5.54	3.82	5.82*	02/28/92
BlackRock Large Cap Focus Growth V.I. Fund - Class III Shares §	-13.87	4.23	12.19	11.23	12.38	6.96*	04/30/99
ClearBridge Variable Growth Portfolio - Class II §	-9.13	3.11	3.13	5.20	3.57	10.38*	12/03/93
ClearBridge Variable Large Cap Value Portfolio - Class I	-8.43	-3.45	4.49	10.44	6.85	6.48*	02/17/98
Columbia CTIVP® - Principal Blue Chip Growth Fund - Class 1	-7.34	6.39	11.95	11.50	12.18*	12.69*	05/07/10
Columbia Variable Portfolio - Overseas Core Fund - Class 2 +	7.56	10.68	7.00	9.04	3.55*	4.73*	05/03/10
Eaton Vance VT Floating-Rate Income Fund	-5.37	-0.96	2.92	3.98	2.41	2.62*	05/02/01
Federated Hermes Insurance Series Federated Hermes High Income Bond Fund II - Service Shares HS	-3.88	1.42	2.36	3.36	2.72	4.93*	03/01/94
Federated Hermes Insurance Series Federated Hermes Kaufmann Fund II - Service Shares¶ §	-7.44	2.92	4.76	2.09	6.73	7.39*	04/29/02
Fidelity® VIP Balanced Portfolio - Service Class 2 §	-8.10	2.14	5.62	9.09	7.43	6.71*	01/03/95
Fidelity® VIP Contrafund® Portfolio - Service Class 2 §	-9.33	7.53	13.25	13.99	11.16	10.62*	01/03/95
Fidelity® VIP Dynamic Capital Appreciation Portfolio - Service Class 2 §	-10.54	2.50	9.51	14.02	10.42	6.29*	09/25/00
Fidelity® VIP Equity-Income Portfolio -Service Class 2 §	-4.11	3.19	6.23	11.78	7.51	8.07*	10/09/86
Fidelity® VIP Growth & Income Portfolio - Service Class 2 §	-6.48	5.00	10.20	14.82	9.30	7.42*	12/31/96
Fidelity® VIP Growth Portfolio - Service Class 2 §	-12.79	1.97	11.20	14.80	13.63	10.06*	10/09/86
Fidelity® VIP Mid Cap Portfolio - Service Class 2 §	-13.66	-5.04	3.82	12.08	6.25	10.11*	12/28/98
Fidelity® VIP Value Strategies Portfolio - Service Class 2 §	-16.55	-11.40	1.62	13.60	6.18	7.01*	02/20/02
Franklin Income VIP Fund - Class 2 Shares HS	-5.09	0.99	1.86	6.43	3.76	6.75*	01/24/89
Franklin Mutual Global Discovery VIP Fund - Class 2 Shares +§	0.62	2.19	7.41	11.67	4.65	7.29*	11/08/96
Franklin Mutual Shares VIP Fund - Class 2 Shares §	-6.72	0.04	4.27	9.17	3.97	5.96*	11/08/96
Goldman Sachs VIT Government Money Market Fund - Service Shares	-3.96	-1.35	1.65	0.71	0.41	0.49*	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: 3.28% Current: 3.23%							
Goldman Sachs VIT Large Cap Value Fund - Service Shares §	-7.85	1.01	6.11	11.29	5.92	4.88*	01/12/98
Goldman Sachs VIT Strategic Growth Fund - Service Shares §	-13.53	8.68	11.56	12.85	11.78	7.19*	04/30/98
Invesco V.I. American Value Fund - Series II Shares	-13.81	1.55	10.03	15.97*	6.18*	8.95*	05/05/03
Invesco V.I. American Franchise Fund - Series I Shares	-15.37	4.16	10.93	11.70	11.29	9.38*	07/03/95
Invesco V.I. Comstock Fund - Series II Shares §	-6.87	0.71	6.35	15.15	7.45	6.64*	04/30/99
Invesco V.I. Core Equity Fund - Series I Shares	-9.96	5.65	8.50	11.62	7.41	7.87*	05/02/94
Invesco V.I. Discovery Large Cap Fund - Series II Shares §	-15.14	2.66	9.42	12.00	10.07	9.28*	04/03/85
Invesco V.I. Discovery Mid Cap Growth Fund - Series II Shares §	-15.49	-5.13	2.41	6.72	8.04	8.27*	08/15/86
Invesco V.I. Equity and Income Fund - Series II Shares §	-7.90	-0.87	3.31	8.72	5.35	6.62*	04/30/03
Invesco V.I. EQV International Equity Fund - Series II Shares +§	-1.18	-1.55	4.09	5.61	2.55	5.44*	05/05/93
Invesco V.I. Global Fund - Series II Shares +§	-10.00	-2.75	7.91	9.10	6.85	8.62*	11/12/90
Invesco V.I. Growth and Income Fund - Series II Shares §	-10.08	-2.00	4.69	12.64	6.51	7.52*	12/23/96
Invesco V.I. Main Street Fund® - Series II Shares §	-9.91	2.67	7.83	11.08	8.84	7.91*	07/05/95
Invesco V.I. Main Street Small Cap Fund® - Series II Shares¶ §	-12.01	-3.10	3.60	11.52	6.64	7.16*	05/01/98
Janus Henderson Balanced Portfolio - Service Shares §	-6.74	3.61	5.10	7.07	6.71	8.41*	09/13/93

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**Variable Income Provider**

*a variable annuity issued by*

**Genworth Life and Annuity Insurance Company**

## Variable Income Provider

a variable annuity issued by

**Genworth Life and Annuity Insurance Company**

### 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.**

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
Janus Henderson Forty Portfolio - Service Shares <sup>§</sup>	-12.66	4.45	10.11	11.44	12.18	10.83*	05/01/97
Lord Abbett Series Bond - Debenture Portfolio - Class VC Shares	-5.04	0.19	0.40	2.07	2.12	4.97*	12/03/01
Lord Abbett Series Dividend Growth Portfolio - Class VC Shares	-7.87	6.17	8.71	12.23	9.50	9.06*	04/30/03
Lord Abbett Series Growth and Income Portfolio - Class VC Shares	-7.93	2.61	7.04	12.39	7.35	8.40*	12/11/89
Lord Abbett Series Growth Opportunities Portfolio - Class VC Shares	-12.46	4.87	3.28	5.82	6.53	8.08*	04/30/03
LVIP American Century Inflation Protection Fund – Service Class <sup>§</sup>	-1.64	1.40	-2.42	0.05	0.71	2.22*	12/31/02
MFS® VIT II MA Investors Growth Stock Portfolio - Service Class Shares	-11.31	-0.77	5.59	10.58	10.63	6.71*	05/01/98
MFS® VIT Investors Trust Series - Service Class Shares <sup>§</sup>	-8.95	2.03	6.51	10.82	8.88	7.59*	10/09/95
MFS® VIT Total Return Series - Service Class Shares <sup>§</sup>	-4.55	1.51	3.42	5.87	4.83	6.61*	01/03/95
MFS® VIT Utilities Series - Service Class Shares <sup>§</sup>	-2.75	8.56	1.38	7.11	4.71	9.26*	01/03/95
PIMCO VIT All Asset Portfolio - Advisor Class Shares <sup>H+§</sup>	-2.30	1.38	0.14	5.71	3.02	4.35*	04/30/03
PIMCO VIT High Yield Portfolio - Administrative Class Shares <sup>H§</sup>	-4.18	1.70	3.25	3.41	3.01	4.46*	04/30/98
PIMCO VIT Long-Term U.S. Government Portfolio - Administrative Class Shares <sup>§</sup>	-1.45	0.78	-6.69	-9.57	-1.62	3.73*	04/30/99
PIMCO VIT Low Duration Portfolio - Administrative Class Shares	-2.99	0.76	0.89	-0.39	0.21	2.17*	02/16/99
PIMCO VIT Total Return Portfolio - Administrative Class Shares <sup>§</sup>	-1.94	2.51	-0.20	-1.84	0.49	3.39*	12/24/97
PSF PGIM Jennison Blend Portfolio - Class II Shares <sup>§</sup>	-10.40	3.96	10.18*	12.64*	9.63*	6.03*	05/03/99
PSF PGIM Jennison Growth Portfolio - Class II Shares <sup>§</sup>	-12.18	5.64	13.05	13.25	12.85	6.06*	02/09/00
Rydex VT NASDAQ-100® Fund <sup>§</sup>	-12.07	4.95	11.35	13.88	13.76	9.43*	05/07/97
State Street Income V.I.S. Fund – Class 1 Shares	-2.25	1.16	-1.71	-2.91	-0.46	2.88*	01/02/95
State Street Premier Growth Equity V.I.S. Fund – Class 1 Shares	-14.10	3.74	11.91	13.42	12.21	9.17*	12/12/97
State Street Real Estate Securities V.I.S. Fund – Class 1 Shares <sup>R</sup>	-7.10	10.17	-2.40	7.07	4.65	9.17*	05/01/95
State Street S&P 500® Index V.I.S. Fund – Class 1 Shares	-9.96	5.42	9.18	13.31	10.62	9.69*	04/14/85
State Street Small-Cap Equity V.I.S. Fund – Class 1 Shares <sup>¶</sup>	-15.72	-6.17	1.20	8.78	5.57	6.97*	05/01/00
State Street Total Return V.I.S. Fund – Class 3 Shares <sup>+§</sup>	-4.43	3.80	4.16	6.03	3.73	6.50*	07/01/85
State Street U.S. Equity V.I.S. Fund – Class 1 Shares	-11.08	2.36	9.26	12.93	10.28	9.32*	01/02/95
Templeton Growth VIP Fund - Class 2 Shares <sup>§</sup>	-4.16	-2.70	5.33	6.95	2.38	5.12*	03/15/94