

Investment Options Available with RetireReadySM Selections Variable Annuity and RetireReadySM Selections NY Variable Annuity as of 6/30/2025



Issued by Genworth Life and Annuity Insurance Company and Genworth Life Insurance Company of New York

RetireReady Selections and RetireReady Selections NY Variable Annuities provide Designated Portfolios and asset allocation models to help meet investment objectives. **The performance figures shown represent past performance. The past performance illustrated is no guarantee of future results, and current results may be lower or higher than the figures shown. The return and principal value of a portfolio will fluctuate and may be worth more or less than the original cost. The maximum surrender charge on this product is 6% .Although standardized performance is not defined for periods of less than one year, the performance of portfolios with less than one year of history is calculated using the same standardized methodology and displayed in the standardized performance pages.**

Asset Category	Current Designated Portfolios	Portfolio Inception Date	Non-standardized, Not Surrendered Performance (%)							Non-standardized, Surrendered Performance (%)							Standardized Performance (%)					
			YTD 2025	3 Mo	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Inception	YTD 2025	3 Mo	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Inception	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Adoption	Adoption Date
Moderate Allocation	AB VP Balanced Hedged Allocation Portfolio - Class B Shares	07/01/04	8.29	7.79	10.90	6.91	5.31	4.03	3.97*	2.89	2.39	5.50	5.85	5.31	4.03	3.97*	2.05	2.17	1.38	-.26	-3.02	08/27/07
World Allocation	BlackRock Global Allocation V.I. Fund - Class III Shares	02/28/92	9.92	10.39	11.75	9.04	6.02	4.31	5.13*	4.52	4.99	6.35	8.03	6.02	4.31	5.13*	2.83	4.42	2.04	-.10	.16	04/29/05
Moderate Allocation	Fidelity® VIP Balanced Portfolio - Service Class 2	01/03/95	4.27	7.75	8.68	11.82	9.39	7.79	6.05*	-1.13	2.35	3.28	10.85	9.39	7.79	6.05*	-.16	7.30	5.63	4.05	1.77	05/01/06
Moderate Allocation	Invesco V.I. Equity and Income Fund - Series II Shares	04/30/03	4.07	4.58	9.56	8.90	9.45	5.65	6.10*	-1.33	-.82	4.16	7.88	9.45	5.65	6.10*	.76	4.38	5.75	1.59	-.32	05/01/07
Moderate Allocation	Janus Henderson Balanced Portfolio - Service Shares	09/13/93	6.83	9.54	10.57	10.97	7.88	7.29	7.75*	1.43	4.14	5.17	9.99	7.88	7.29	7.75*	1.68	6.43	4.11	3.55	3.72*	10/02/95
Moderate Allocation	MFS® VIT Total Return Series - Service Class Shares	01/03/95	4.15	1.80	7.39	6.95	6.00	4.80	5.82*	-1.25	-3.60	1.99	5.89	6.00	4.80	5.82*	-1.37	2.36	2.25	.72	-.69*	06/28/02
Moderate Allocation	State Street Total Return V.I.S. Fund – Class 3 Shares	07/01/85	5.92	5.43	9.69	9.10	6.27	3.98	5.69*	.52	.03	4.29	8.09	6.27	3.98	5.69*	.87	4.54	2.39	-.40	2.12*	05/02/88

RetireReady Selections Variable Annuity and RetireReady Selections NY Variable Annuity
Issued by Genworth Life and Annuity Insurance Company, Richmond, VA and Genworth Life Insurance Company of New York, 600 Third Avenue, New York, NY 10016

Principal Underwriter
Capital Brokerage Corporation
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Member FINRA

Variable annuities are long-term investments designed for retirement purposes. Variable products are sold by prospectuses which describe 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.

RetireReady Selections is a flexible premium variable deferred annuity, policy forms contract P1156 9/00, optional living benefit rider P5409 5/08 and P5409DB 5/08, and is not available in all states or markets. Features and benefits may vary by state. Ask your registered representative for details.

RetireReady Selections NY is one of Genworth Life Insurance Company of New York's flexible premium variable deferred annuities, policy forms contract NY1157 8/02, optional living benefit rider NY5409 5/08 and NY5409DB 5/08.

All guarantees including death benefits, income benefits and guarantee account are based on the claims-paying ability of the issuing insurance company.

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. You should carefully read the applicable risk section in the portfolio prospectus before investing. Portfolios having the greatest volatility may include those investing in only one sector or industry (e.g. real estate, science and technology), foreign countries, high-yield bonds and small-cap stocks. Foreign investing involves special risks such as currency fluctuation, political risk, differences in accounting standards and limited information. 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. Investment portfolios are not available to the general public and are only available in variable annuity 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 another 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.

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 \$5,000. If your withdrawal request would reduce contract value to less than \$5,000, we will surrender your contract in full. Surrender charges and taxes may apply.

Investment Strategy for Optional Riders If you select an optional payment rider that uses a required investment strategy, your money must be allocated according to the investment strategy.

Asset Charge Genworth Life & Annuity or Genworth Life of New York deducts from the underlying subaccounts an amount, computed daily, equal to an annual rate of 1.70% of the contract

value in a 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 0.15% and a mortality and expense risk charge at an effective annual rate of 1.55%. When you purchased your annuity, you may have selected one or more optional living or death benefit riders. The charges associated with each optional rider are based on the available rider or riders that you selected when you purchased this annuity. You should refer to your annuity contract for the complete information about your annuity, and the optional rider benefits you may have selected.

Portfolio Management Fees and Expenses The performance shown reflects the management fees and expenses associated with the individual portfolios you select at the time the contract is put in force.

Surrender Charge Performance results labeled "Surrendered Performance" reflect the deduction of a surrender charge. They also reflect the application of a free withdrawal privilege equal to 10% of purchase payments. The surrender charge is a percentage of the purchase payments to date and varies by the number of years since any given purchase payment was made, as shown in the following table:

Surrender Charge Table	
Completed Contract Years	Surrender Charge (%)
0	6

1	5
2	4
3	2
4 or more	0

About Past Performance These returns are based on the performance of Genworth Life & Annuity VA Separate Account 1 (VA Separate Account 1) or Genworth Life of New York 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 "Portfolio Management Fees and Expenses" were deducted from the portfolio's performance. State premium taxes are not reflected. Performance results labeled "Surrendered Performance" assume that the contract was surrendered at the end of the period shown and reflect the deduction of a surrender charge. The surrender charge varies by the completed contract years since any purchase payment as described in "Surrender Charge". Performance results labeled "Not Surrendered Performance" are calculated at the end of the period shown but do not deduct surrender charges. VA Separate Account 1 average annual compounded total return figures are calculated at the end of the periods shown.

Standardized Performance Maximum charges of 4.40% for the base contract and 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 into the contract is therefore hypothetical in nature (noted * in the tables). Returns are 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 and Genworth Life of New York cannot independently verify them.

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

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

Designated Portfolios The Designated Portfolios consist of 7 portfolios that use an asset allocation process to split assets across domestic equity, international equity, fixed income and cash asset classes. Please refer to the portfolios' prospectuses for the range of asset classes.

Efficient Edge Asset Allocation Program To assist you in tailoring a diversified asset allocation plan, Genworth Life & Annuity and Genworth Life of New York have partnered with AssetMark, Inc. to offer the Efficient Edge Asset Allocation program. This program provides a choice of five predetermined asset allocation Models (A-E) that are diversified among asset classes and investment portfolios. Each Model is comprised of a range of underlying portfolios to help you balance your desire to maximize return (performance) within your risk tolerance (volatility). Investing in one of the carefully designed Efficient Edge Allocation Models may help you more effectively diversify across a broad range of investments. Inclusion in an asset allocation model does not

indicate that a portfolio is superior to any portfolio not included in a model. Investing in a model does not assure or guarantee performance and cannot eliminate the risk of investment loss.



The portfolios comprising the models and their percentages are as of 06/30/2025 and are subject to change.

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

Only Genworth Life of New York is admitted in and conducts business in New York.

EFFICIENT EDGE ASSET ALLOCATION MODELS AS OF 6/30/2025

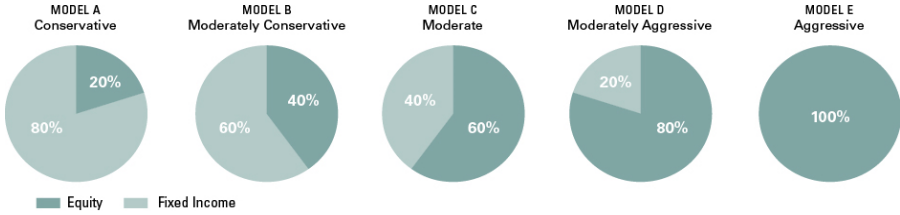
Actual model performance shows the performance of a contract purchased 05/01/06 that invested 100% into the stated model. It includes the impact of any model updates and rebalancing. It is assumed for each of the time periods that the contract value was allocated according to the Efficient Edge Asset Allocation Model in effect at that time. Model updates, including the addition and deletion of investment options, were considered. The standardized performance of the individual subaccounts that currently make up the model is shown below.



Insurance and annuity products

- Are not deposits.
- Are not guaranteed by any bank or its affiliates.
- Are not insured by the FDIC or any other federal government agency.
- May decrease in value.

	Historical Model with Actual Model Allocation	GFMW Model Inception Date	Non-standardized, Not Surrendered Performance (%)							Non-standardized, Surrendered Performance (%)						
			YTD 2025	3 Mo	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Inception	YTD 2025	3 Mo	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Inception
Conservative	Asset Allocation Model A (actual model performance)	05/01/06	3.91	2.78	5.99	3.61	.63	1.59	.00	-1.49	-2.62	.59	2.48	.63	1.59	.00
Moderately Conservative	Asset Allocation Model B (actual model performance)	05/01/06	4.67	5.03	7.93	6.73	3.91	3.37	.00	-.73	-.37	2.53	5.66	3.91	3.37	.00
Moderate	Asset Allocation Model C (actual model performance)	05/01/06	5.40	7.25	9.67	9.75	7.11	5.09	.00	.00	1.85	4.27	8.75	7.11	5.09	.00
Moderately Aggressive	Asset Allocation Model D (actual model performance)	05/01/06	6.05	9.55	11.42	12.99	10.47	6.88	.00	.65	4.15	6.02	12.05	10.47	6.88	.00
Aggressive	Asset Allocation Model E (actual model performance)	05/01/06	6.69	11.82	13.18	16.02	13.58	8.44	.00	1.29	6.42	7.78	15.12	13.58	8.44	.00



Asset Category	Current Portfolios in the Models	Portfolio Inception Date	Non-standardized, Not Surrendered Performance (%)							Non-standardized, Surrendered Performance (%)							Standardized Performance (%)						Model Allocations				
			YTD 2025	3 Mo	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Inception	YTD 2025	3 Mo	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Inception	1 Yr	3 Yrs	5 Yrs	10 Yrs	Since Adoption	Adoption Date	% in Model A	% in Model B	% in Model C	% in Model D	% in Model E

EQUITY

Mid Cap Growth	Federated Hermes Insurance Series Federated Hermes Kaufmann Fund II -	04/29/02	8.03	18.99	15.21	12.26	2.13	6.92	6.98*	2.63	13.59	9.81	11.30	2.13	6.92	6.98*	6.23	7.73	-2.32	2.92	4.13	05/01/03	1%	2%	3%	4%	5%
Large Cap Growth	Fidelity® VIP Contrafund® Portfolio - Service Class 2	01/03/95	9.53	16.48	16.03	23.46	15.04	12.17	10.15*	4.13	11.08	10.63	22.67	15.04	12.17	10.15*	7.01	18.97	11.25	8.50	6.19*	01/04/95	5%	10%	15%	20%	25%
Mid Cap Growth	Fidelity® VIP Mid Cap Portfolio - Service Class 2	12/28/98	.29	8.11	6.25	11.74	12.42	6.68	9.57*	-5.11	2.71	.85	10.77	12.42	6.68	9.57*	-2.51	7.28	8.70	2.72	3.80*	06/30/00	1%	2%	3%	4%	5%
Large Cap Value	Franklin Mutual Shares VIP Fund - Class 2 Shares	11/08/96	5.08	3.01	10.92	10.48	10.30	4.42	5.31*	-.32	-2.39	5.52	9.49	10.30	4.42	5.31*	2.13	6.02	6.56	-.04	-.33*	06/28/02	1%	2%	3%	4%	5%
Large Cap Value	Invesco V.I. Comstock Fund - Series II Shares	04/30/99	6.56	4.18	12.02	12.76	16.27	8.05	6.09*	1.16	-1.22	6.62	11.81	16.27	8.05	6.09*	3.18	8.32	12.76	4.12	1.34*	05/01/02	1%	2%	3%	4%	5%
Large Cap Core	Invesco V.I. Core Equity Fund - Series I Shares	05/02/94	5.88	11.29	14.31	16.87	13.23	8.24	7.31*	.48	5.89	8.91	15.99	13.23	8.24	7.31*	5.40	12.37	9.48	4.29	-100.00*	08/01/00	4%	8%	12%	16%	20%
Foreign Large Cap Growth	Invesco V.I. EQV International Equity Fund - Series II Shares	05/05/93	10.52	9.75	7.18	9.22	5.26	3.12	4.73*	5.12	4.35	1.78	8.21	5.26	3.12	4.73*	-1.69	4.64	1.23	-1.51	-1.76	11/15/04	1%	2%	3%	4%	5%
Large Cap Core	Invesco V.I. Main Street Fund® - Series II Shares	07/05/95	6.26	11.67	11.80	16.31	12.75	9.60	7.38*	.86	6.27	6.40	15.41	12.75	9.60	7.38*	2.89	11.79	9.00	5.98	-100.00*	06/30/00	5%	10%	15%	20%	25%
Small Cap Core	Invesco V.I. Main Street Small Cap Fund® - Series II Shares	05/01/98	.06	6.94	8.61	10.20	11.21	6.63	6.55*	-5.34	1.54	3.21	9.21	11.21	6.63	6.55*	-.15	5.74	7.37	2.72	3.37*	06/28/02	1%	2%	3%	4%	5%

FIXED INCOME

Bank Loans	Eaton Vance VT Floating-Rate Income Fund	05/02/01	1.09	1.55	4.21	6.16	3.74	2.14	1.87*	-4.31	-3.85	-1.19	5.09	3.74	2.14	1.87*	-4.53	1.60	.04	-2.60	-7.24*	06/28/02	6%	5%	3%	2%	0%
Intermediate-Term Bonds	Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2	12/05/88	3.20	.77	4.23	1.12	-1.84	.37	2.80*	-2.20	-4.63	-1.17	-.06	-1.84	.37	2.80*	-4.50	-3.68	-6.06	-4.54	-4.69	05/01/07	22%	16%	11%	5%	0%
TIPS	LVIP American Century Inflation Protection Fund – Service Class	12/31/02	3.38	-.12	3.50	.06	-.34	.50	1.42*	-2.02	-5.52	-1.90	-1.15	-.34	.50	1.42*	-5.22	-4.76	-4.28	-4.42	-6.03	04/29/05	6%	5%	3%	2%	0%
Domestic High Yield	PIMCO VIT High Yield Portfolio - Administrative Class Shares	04/30/98	3.83	3.12	7.45	7.36	3.34	2.99	3.71*	-1.57	-2.28	2.05	6.31	3.34	2.99	3.71*	-1.33	2.81	-.47	-1.46	-1.10*	06/30/00	6%	5%	3%	2%	0%
Long Duration	PIMCO VIT Long-Term U.S. Government Portfolio - Administrative Class Shares	04/30/99	2.69	-1.98	.20	-5.01	-9.37	-1.59	2.84*	-2.71	-7.26	-5.20	-6.14	-9.37	-1.59	2.84*	-8.26	-9.93	-14.53	-6.80	-1.37*	06/30/00	10%	7%	5%	2%	0%
Short Duration	PIMCO VIT Low Duration Portfolio - Administrative Class Shares	02/16/99	2.05	.77	4.19	2.03	-.48	-.23	1.34*	-3.35	-4.63	-1.21	.86	-.48	-.23	1.34*	-4.54	-2.75	-4.58	-5.56	-6.81	04/29/05	6%	5%	3%	2%	0%
Medium Duration	PIMCO VIT Total Return Portfolio - Administrative Class Shares	12/24/97	3.63	.71	4.98	1.48	-2.03	.23	2.56*	-1.77	-4.69	-.42	.30	-2.03	.23	2.56*	-3.75	-3.34	-6.31	-4.75	-2.66*	06/30/00	24%	17%	12%	5%	0%