

Performance Report

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

Savvy Investor
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.

Savvy Investor is a flexible premium variable deferred annuity, policy form P1153 12/99, 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, 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...

Asset Charge

We deduct from the portfolios an amount, computed daily, equal to an annual rate of 0.75% 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 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

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 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.

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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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

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
Fidelity® VIP Growth & Income Portfolio - Initial Class	10.74	12.32	16.23	10.08	7.74	05/01/97
Fidelity® VIP Growth Opportunities Portfolio - Initial Class	12.47	14.60	14.97	15.66	8.67	05/01/97
Fidelity® VIP Mid Cap Portfolio - Initial Class	0.17	5.82	13.46	7.01	8.43	06/30/00
Fidelity® VIP Overseas Portfolio - Initial Class +	12.00	9.09	10.34	5.68	5.46	05/02/88
Goldman Sachs VIT Government Money Market Fund - Service Shares	3.79	3.35	1.69	0.88	0.53	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: 3.23% Current: 3.18%						
Invesco V.I. American Franchise Fund - Series I Shares	9.59	12.78	12.79	11.81	11.35	04/29/11
Invesco V.I. Core Equity Fund - Series I Shares	11.15	10.31	12.72	7.91	4.88	08/01/00
Invesco V.I. Discovery Mid Cap Growth Fund - Series I Shares	0.07	4.38	8.04	2.02	4.59	05/02/88
Invesco V.I. Equity and Income Fund - Series I Shares	4.48	5.29	NA	NA	3.42	04/30/21
Invesco V.I. Government Securities Fund - Series I Shares	7.94	1.30	-0.98	0.44	2.36	08/01/00
Invesco V.I. Technology Fund - Series I Shares	8.22	10.92	10.53	11.77	1.98	08/01/00
Janus Henderson Flexible Bond Portfolio - Institutional Shares ^H	7.74	1.11	-0.51	0.99	4.15	10/02/95
Janus Henderson Forty Portfolio - Institutional Shares	10.17	12.24	12.81	12.98	11.21	05/01/97
Janus Henderson Overseas Portfolio - Institutional Shares +	4.37	7.04	12.02	4.42	6.84	05/01/96
State Street Income V.I.S. Fund – Class 1 Shares	6.43	-0.06	-1.96	0.00	2.34	12/12/97
State Street Premier Growth Equity V.I.S. Fund – Class 1 Shares	9.15	13.78	14.54	12.73	7.83	05/03/99
State Street Real Estate Securities V.I.S. Fund – Class 1 Shares ^R	15.91	-0.77	8.12	5.14	9.16	05/01/95
State Street S&P 500® Index V.I.S. Fund – Class 1 Shares	10.91	11.01	14.42	11.13	9.27	05/02/88
State Street Total Return V.I.S. Fund – Class 1 Shares +	9.39	6.16	7.33	4.46	6.45	05/02/88
State Street U.S. Equity V.I.S. Fund – Class 1 Shares	7.70	11.08	14.04	10.79	7.01	05/01/98
Templeton Foreign VIP Fund - Class 1 Shares +	4.71	8.10	8.98	1.68	4.04	06/28/02

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

INVESTMENT SUBACCOUNTS	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
Fidelity® VIP Growth & Income Portfolio - Initial Class	9.25	10.26	18.68	10.50	7.81	05/01/97
Fidelity® VIP Growth Opportunities Portfolio - Initial Class	6.90	7.98	18.93	15.66	8.67	05/01/97
Fidelity® VIP Mid Cap Portfolio - Initial Class	-3.45	3.83	16.95	7.08	8.56	06/30/00
Fidelity® VIP Overseas Portfolio - Initial Class +	2.75	4.49	11.08	5.66	5.35	05/02/88
Goldman Sachs VIT Government Money Market Fund - Service Shares	3.86	3.24	1.63	0.85	0.51	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: 3.26% Current: 3.21%						
Invesco V.I. American Franchise Fund - Series I Shares	1.41	7.21	15.52	11.36	11.23	04/29/11
Invesco V.I. Core Equity Fund - Series I Shares	7.04	6.99	15.67	8.07	4.92	08/01/00
Invesco V.I. Discovery Mid Cap Growth Fund - Series I Shares	-7.14	-0.06	8.31	1.62	4.55	05/02/88
Invesco V.I. Equity and Income Fund - Series I Shares	4.02	4.22	NA	NA	4.26	04/30/21
Invesco V.I. Government Securities Fund - Series I Shares	4.52	0.30	-1.08	0.30	2.33	08/01/00
Invesco V.I. Technology Fund - Series I Shares	-1.76	3.92	12.87	11.14	1.83	08/01/00
Janus Henderson Flexible Bond Portfolio - Institutional Shares ^H	4.41	-0.20	0.13	0.93	4.15	10/02/95
Janus Henderson Forty Portfolio - Institutional Shares	3.10	6.41	15.52	12.88	11.20	05/01/97
Janus Henderson Overseas Portfolio - Institutional Shares +	1.85	4.62	13.82	5.37	6.83	05/01/96
State Street Income V.I.S. Fund – Class 1 Shares	2.55	-1.50	-1.58	-0.07	2.33	12/12/97
State Street Premier Growth Equity V.I.S. Fund – Class 1 Shares	2.53	8.46	17.16	12.56	7.78	05/03/99
State Street Real Estate Securities V.I.S. Fund – Class 1 Shares ^R	10.51	-1.42	10.23	4.78	9.28	05/01/95
State Street S&P 500® Index V.I.S. Fund – Class 1 Shares	7.11	7.94	17.38	11.31	9.31	05/02/88
State Street Total Return V.I.S. Fund – Class 1 Shares +	6.20	3.81	8.70	4.62	6.46	05/02/88
State Street U.S. Equity V.I.S. Fund – Class 1 Shares	3.89	8.02	17.08	10.94	7.06	05/01/98
Templeton Foreign VIP Fund - Class 1 Shares +	4.34	6.24	10.70	2.28	4.09	06/28/02

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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

INVESTMENT SUBACCOUNTS	2025 YTD (%)	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Inception (%)	Portfolio Inception
Fidelity® VIP Growth & Income Portfolio - Initial Class	-1.49	10.74	12.32	16.23	10.08	7.79*	12/31/96
Fidelity® VIP Growth Opportunities Portfolio - Initial Class	-10.44	12.47	14.60	14.97	15.66	9.64*	01/03/95
Fidelity® VIP Mid Cap Portfolio - Initial Class	-9.06	0.17	5.82	13.46	7.01	10.55*	12/28/98
Fidelity® VIP Overseas Portfolio - Initial Class +	10.85	12.00	9.09	10.34	5.68	5.23*	01/28/87
Goldman Sachs VIT Government Money Market Fund - Service Shares	1.07	3.79	3.35	1.69	0.88	0.70*	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: 3.23% Current: 3.18%							
Invesco V.I. American Franchise Fund - Series I Shares	-10.93	9.59	12.78	12.79	11.81	9.51*	07/03/95
Invesco V.I. Core Equity Fund - Series I Shares	-5.23	11.15	10.31	12.72	7.91	7.99*	05/02/94
Invesco V.I. Discovery Mid Cap Growth Fund - Series I Shares	-10.99	0.07	4.38	8.04	2.02	4.82*	08/15/86
Invesco V.I. Equity and Income Fund - Series I Shares	-2.99	4.48	5.29	10.06*	6.11*	7.82*	06/01/10
Invesco V.I. Government Securities Fund - Series I Shares	3.65	7.94	1.30	-0.98	0.44	2.75*	05/05/93
Invesco V.I. Technology Fund - Series I Shares	-12.78	8.22	10.92	10.53	11.77	6.51*	10/18/93
Janus Henderson Flexible Bond Portfolio - Institutional Shares ^H	2.72	7.74	1.11	-0.51	0.99	4.31*	09/13/93
Janus Henderson Forty Portfolio - Institutional Shares	-8.00	10.17	12.24	12.81	12.98	11.21	05/01/97
Janus Henderson Overseas Portfolio - Institutional Shares ⁺	5.66	4.37	7.04	12.02	4.42	7.37*	05/02/94
State Street Income V.I.S. Fund – Class 1 Shares	2.88	6.43	-0.06	-1.96	0.00	2.87*	01/02/95
State Street Premier Growth Equity V.I.S. Fund – Class 1 Shares	-9.59	9.15	13.78	14.54	12.73	9.25*	12/12/97
State Street Real Estate Securities V.I.S. Fund – Class 1 Shares ^R	-2.23	15.91	-0.77	8.12	5.14	9.16	05/01/95
State Street S&P 500® Index V.I.S. Fund – Class 1 Shares	-5.24	10.91	11.01	14.42	11.13	9.48*	04/14/85
State Street Total Return V.I.S. Fund – Class 1 Shares ⁺	0.64	9.39	6.16	7.33	4.46	6.58*	07/01/85
State Street U.S. Equity V.I.S. Fund – Class 1 Shares	-6.41	7.70	11.08	14.04	10.79	9.31*	01/02/95
Templeton Foreign VIP Fund - Class 1 Shares ⁺	7.76	4.71	8.10	8.98	1.68	5.37*	05/01/92