

Performance Report

Average Annual Total Return Performance Report as of July 31, 2025

For contracts issued on or after May 1, 2006

RetireReadySM Retirement Answer
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 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.

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. Surrender charges may apply.

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.

RetireReady Retirement Answer is a scheduled purchase payment variable deferred annuity, policy form P1161 and rider forms P5163 for disability, P5164 for unemployment and P5165 for joint annuitant life (all 3/01). Not available in all states and markets. Features and benefits may vary by state or market. Ask your registered representative for details.

All guarantees, including the guaranteed minimum retirement payment, Guarantee Account and death benefit, are based on the claims-paying ability of Genworth Life & Annuity. The guaranteed minimum retirement payment also depends on all required purchase payments and other contract requirements being satisfied.

Portfolio

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

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.

Withdrawals/Surrenders

Withdrawals/surrenders may be subject to surrender/access charges, a market value adjustment, ordinary income taxes and, if taken prior to age 59½, a 10% federal penalty tax. Withdrawals/surrenders reduce the death benefit, contract value and surrender value and may result in a reduction or forfeiture of the guaranteed minimum retirement payment.

Fees & Expenses...

Asset Charge

We will deduct from the Subaccount an amount, computed daily, equal to an effective annual rate of 1.50% of the average daily net assets of the Subaccount. 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 1.35%.

Surrender Charge

Performance results labeled "Contract Surrendered" reflect the deduction of a surrender charge. The surrender charge is a percentage of the lesser of the purchase payments made to date and not previously taken as withdrawals/surrenders or the amount taken and varies by the contract year of surrender as shown in the following table:

Contract Year of Withdrawal/Surrender	1	2	3	4	5	6	7	8	9+
Surrender Charge	9%	8%	7%	6%	5%	4%	3%	2%	1%

The surrender charge period varies in CT and MA. See your contract for details.

Access Charge

Withdrawals/surrenders from the Immediate Installment Account are subject to an access charge and a positive or negative market value adjustment and do not need to be repaid to keep your guaranteed minimum retirement payment in effect. Withdrawals/surrenders from your Immediate Installment Account require an increase in your future monthly purchase payments to retain the guaranteed minimum retirement payment. A market value adjustment is based on the change in interest rates since amounts were allocated to the Immediate Installment Account. If interest rates go up, the market value adjustment will be negative and will reduce the amount of the partial surrender. If interest rates go down, the market value adjustment will be positive. The access charge is a percentage of account value for years remaining until scheduled transfers to the Subaccount are complete. The charge varies by year as shown in the following table:

Years of Transfers Remaining	6+	5	4	3	2	<=1
Access Charge	6%	5%	4%	3%	2%	1%

Retirement Payments

RetireReady Retirement Answer is intended to provide a series of monthly retirement payments. If instead an owner chooses to receive a lump sum or other payout option, the guaranteed minimum retirement payment provided by the contract will be forfeited. There may be other investments and insurance products that are more suitable. Consult the product prospectus for detailed information.

About Past Performance...

These returns are based on the performance of the GEI Investments Funds, Inc. Total Return Fund - Class 3, which is the only Subaccount currently available in this contract. The value of the Subaccount will fluctuate and, upon redemption, units may be worth more or less than the original cost.

Performance results are calculated as if all the capital gains and dividends were reinvested. Performance results assume a \$1,000 initial Scheduled Installment at the beginning of the periods shown with no withdrawals/surrenders taken or additional Scheduled Installments during the period. Returns for periods of less than one year are not annualized. Performance results labeled "Contract Surrendered" assume that the contract was surrendered at the end of the periods shown and reflect the deduction of a surrender charge. The surrender charge varies by the contract years since any purchase payment as described in the Surrender Charge section. Performance results labeled "Contract Not Surrendered" 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, unless a portfolio was not available in the Separate Account during those periods.

Standardized Performance

Maximum charges for optional riders are reflected. 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 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

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.

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See Important Information beginning on page 1 for additional information.

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. The maximum surrender charge on this product is 9%.

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.

GE Investments Funds, Inc. Total Return Fund - Class 3 ^{\$}

Standardized Performance Assuming Contract Surrendered for the Month Ending 07/31/25

GEI Total Return Fund Subaccount - Class 3	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
Contract Surrendered	-20.51	-1.66	.42	1.86	5.12	05/02/88

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

GEI Total Return Fund Subaccount - Class 3	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Adoption (%)	Adoption Date
Contract Surrendered	-18.94	-.22	1.16	1.87	5.12	05/02/88

Non-standardized Performance Assuming Contract Surrendered for the Month Ending 07/31/25

GEI Total Return Fund Subaccount - Class 3	2025 YTD (%)	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Inception (%)	Inception Date
Contract Surrendered	-2.47	-1.04	5.80	4.92	4.11	5.90*	07/01/85

Non-standardized Performance Assuming Contract Not Surrendered for the Month Ending 07/31/25

GEI Total Return Fund Subaccount - Class 3	2025 YTD (%)	1 Year (%)	3 Years (%)	5 Years (%)	10 Years (%)	Since Inception (%)	Inception Date
Contract Not Surrendered	6.53	7.96	7.84	5.73	4.18	5.90*	07/01/85