

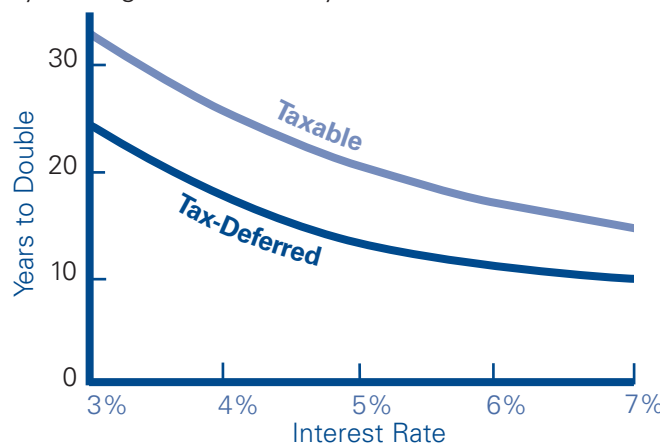


# DOUBLE YOUR MONEY

**Do you ever wonder how you can double your investments?  
Here are two ways to estimate how long it will take –  
and the negative impact of taxes**

## Rule of 72.

If the rate of return is known, estimate the years to double by dividing the rate into 72.  
If you know how quickly you want your money to double, estimate the needed rate of return  
by dividing the number of years into 72.



Example: At 6% interest rate,  
a Tax-Deferred Investment doubles  
in 12 years (72/6=12)

*Tax Deferred  
Investments*

*Issued by  
Genworth Life  
Insurance Company  
(Genworth Life,  
Lynchburg, VA)*

*Genworth Life  
Insurance Company  
of New York  
(Genworth Life of  
New York, 666 Third  
Avenue-9th floor,  
New York, NY  
10017)*

## Rule of 38.

Taxable investments will take roughly 38% longer to double than tax-deferred  
investments, assuming a 28% tax rate.

Years To Double Your Money

Rate of Return	Tax-Deferred	Taxable
3.0%	24	33
3.5%	21	29
4.0%	18	25
4.5%	16	22
5.0%	14	20
5.5%	13	18
6.0%	12	17
6.5%	11	15
7.0%	10	14

Example: At 6% interest rate, the taxable  
equivalent rate is 4.32%. At that rate, a  
Taxable Investment doubles in 17 years  
(72/4.32=16.66)

**16.66 is 38% greater than 12**

Withdrawals/surrenders have the effect of reducing the contract value and death benefit. Withdrawals/surrenders of taxable amounts are subject to ordinary income tax and, if taken prior to age 59 ½, an additional 10% federal penalty tax.

There is no additional tax deferral benefit for annuities purchased in an IRA, or any other tax-qualified plan, since these plans are already afforded tax-deferred status. The other benefits and costs should be carefully considered before purchasing an annuity in a tax-qualified plan.

The discussion of tax treatments is Genworth Life's interpretation of current tax law and is not intended as tax advice. Consult your tax professional regarding all tax matters.

All guarantees are based on the claims-paying ability of the issuing company.

Genworth Life and Annuity Insurance Company is licensed in all states except New York. Only Genworth Life of New York is licensed to conduct business in New York.

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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.