



Genworth®  
Financial

*Insurance for living,  
Solutions for life.™*

# BUYER PROFILE AND CONVERSATION STARTERS

## ANNUITY INCOME BUYERS\* – WHO, WHY AND WHAT?

*SecureLiving<sup>SM</sup>  
Income Provider*

*Fixed  
immediate*

*annuity  
issued by*

*Genworth  
Life Insurance  
Company*

*Lynchburg, VA*

**Who – Annuity income buyers are typically people who are retired, value safety and simplicity, and need additional income for retirement.**

- 9 out of 10 described themselves as retired
- 3 out of 4 bought their immediate annuity with non-qualified monies
  - 65% were age 65 or over
  - Median age was 70

**Why – The single most important buying reason was income for retirement, cited by 69%.**

- When multiple responses were allowed, the top three reasons cited were:
  - Guaranteed income in retirement – 85%
  - Cover specific essential expenses in retirement – 37%
  - Avoid being a burden on children – 34%

**What – Annuity income buyers show a preference for income that lasts a lifetime.**

- 53% of buyers elected lifetime income payouts
- 74% of dollars went to lifetime income payouts

\* Source: LIMRA, Annuitization Study, 2003

## IMMEDIATE ANNUITY CONVERSATION STARTERS

- What concerns do you have about income during retirement?
- Are you concerned about having enough income to last throughout your retirement?
- Are you doing anything to make sure your income lasts as long as you do?
- Have you given thought to how you will manage your income during retirement?
- Did you know that I can help you ensure reliable, guaranteed income throughout your retirement, no matter how long?
- Did you know that I can help you ensure reliable, guaranteed income for life, no matter how long?
- Would you be interested in a product that can provide reliable, guaranteed income during retirement that is in addition to your Social Security and pensions?
- Would you be interested in a product that can provide reliable, guaranteed income for life with safety and simplicity?

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## About SecureLiving<sup>SM</sup> Income Provider

SecureLiving Income Provider is a fixed immediate annuity. It provides your clients a guaranteed income payment for a guaranteed period of time such as for life, a selected period of time, or a combination of the two. As an insurance product, Income Provider can provide financial protection against the risk of outliving your income. An annuity is the only financial product that can provide a guaranteed income you can't outlive.

Income Provider is for people who want guaranteed income that:

- Can last a lifetime or for a specified period of time
- Can be fixed or can increase over time
- Can be tax-advantaged
- Can provide a level of flexibility and control in the event of unforeseen circumstances
- Can be used to pay living expenses, be left to beneficiaries, or even given as a financial gift

For more information about SecureLiving Income Provider and how it may be able to help you help your clients address their retirement income needs, contact:

Bank:	800 201.3576
Independent Broker/Dealers:	800 554.6843
Wirehouse/Regional Firms:	800 521.8884
BGA:	888 325.5433 ext. 5555

SecureLiving Income Provider single premium fixed immediate annuity is Genworth Life Insurance Company's policy form series 37117 et al. and GEC6012 et al. Not available in all states and markets. Features and benefits may vary by state.

All guarantees are based on the claims-paying ability of Genworth Life Insurance Company.

This is a brief product summary. Please refer to the contract for a complete and detailed description of benefits, limitations and restrictions.



Distributions of taxable amounts are subject to ordinary income tax and, if taken prior to age 59½, an additional 10% federal penalty tax may apply.

The discussion of tax treatments in this material is Genworth Life's interpretation of current tax law and is not intended as tax advice. Clients should consult their tax professional regarding all tax matters.

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Insurance and annuity products:

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



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