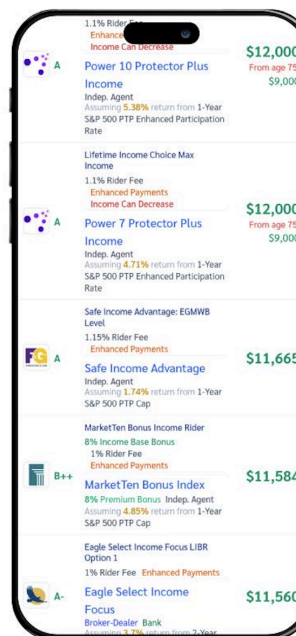




[Click here to read the review of this annuity at annuityeducator.com](https://annuityeducator.com)

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Corporate **Spotlight**

Be smart. Take action. **Own your future.**SM



Fidelity &
Guaranty Life®

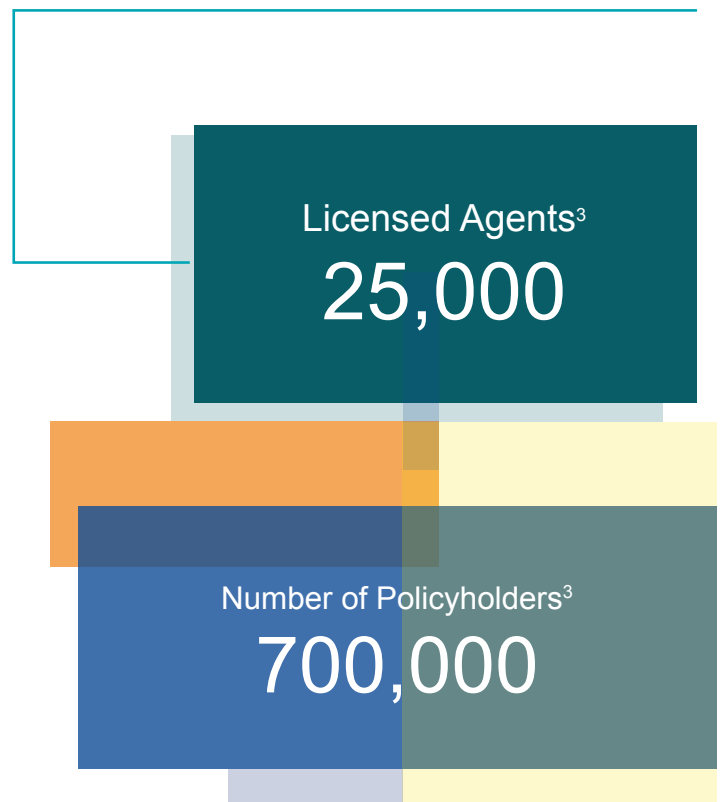
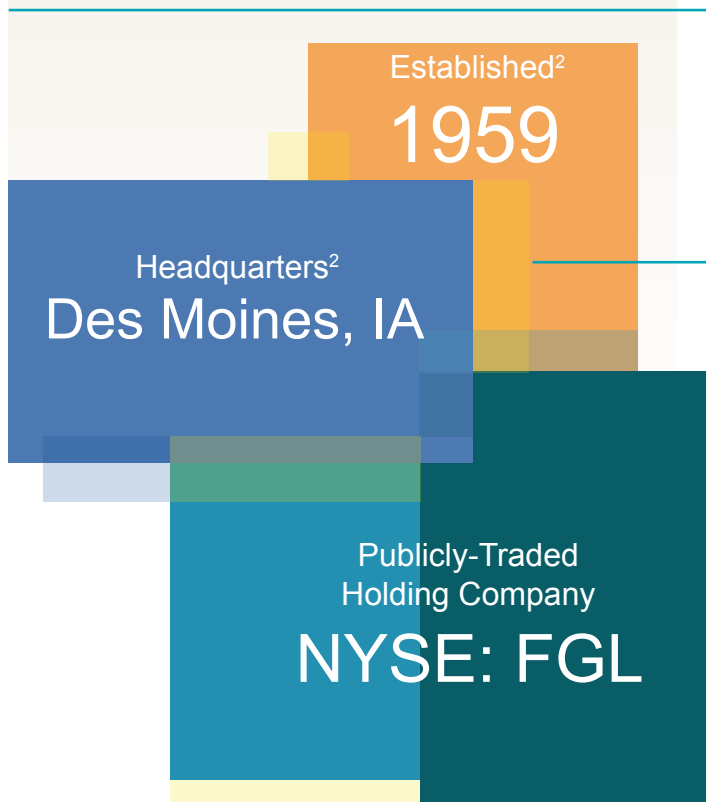
**Be smart. Take action.
Own your future.SM**

Who We Are

Fidelity & Guaranty Life¹ serves consumers seeking the safety, protection, accumulation and income features of secure life insurance and annuity products. Since the incorporation of Fidelity & Guaranty Life Insurance Company in 1959, we have pioneered the development of fixed indexed annuity and fixed indexed universal life products. Our holding company, Fidelity & Guaranty of Life of Delaware, is a publicly-traded entity (NYSE:FGL).



Company Profile



¹ Fidelity & Guaranty Life when used herein is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York and, in New York only, Fidelity & Guaranty Life Insurance Company of New York. Each Fidelity & Guaranty Life company is solely responsible for its contractual commitments.

² For Fidelity & Guaranty Life Insurance Company.

³ Combined totals as of September 30, 2014 for Fidelity & Guaranty Life Insurance Company and Fidelity & Guaranty Life Insurance Company of New York.

Annuities

Annuities can help your assets grow and can provide a steady stream of income when you decide to retire.

An annuity is a contract between you and an insurance company, where you may accumulate your funds in a tax advantaged manner. You can later receive a series of payments from your annuity for a determined period of time, either a number of years or for life, beginning right away, or in the future, whatever your needs are.

If you are in a saving-money stage of life, our annuities can help you:

- Meet your retirement income goals.
- Manage and diversify your investment savings.
- Benefit your heirs.
- Plan your estate.

If you are in a need-income stage of life, our annuities can help you:

- Protect against outliving your assets.
- Protect your assets from creditors.
- Provide safety and guarantee income.
- With tax deferral on interest earnings.

Life Insurance

Life insurance insures against financial loss to dependents in the event of the premature death of an individual.

A life insurance policy is financial protection for your family in the event of your death. You make a contract with an insurance company, which guarantees to provide a certain amount of money, or the death benefit, to your family or beneficiaries upon your death.

Life insurance is particularly important if:

- You have a spouse.
- You're a parent.
- You have an aging loved one who depends on your income.
- Your retirement savings are not enough to sustain your loved ones' future.
- You have a sizable illiquid estate.
- You own a business.
- You have bills, a car loan or a mortgage.
- Your family depends on your income to live.

Different types of life insurance can offer a high degree of flexibility to:

- Provide the level of coverage you need.
- Adjust the premiums you pay each month, quarter, or year.
- Get tax-free access to account value to pay for life's unexpected expenses.
- Get income in retirement on a tax-free basis through policy loans.



Experienced Professionals

We work hand-in-hand with its distribution partners to devise the product solutions for the ever-changing market. Our belief is that, on a practical basis, no one has a better understanding of the safety, accumulation, protection, and income needs of the U.S. market than these trained, licensed, experienced professionals. This collaborative approach leads to highly customizable solutions that tackle the major concerns confronting consumers.

Be smart. Take action. **Own your future.**SM

Diversified Investment Portfolio

Our investment portfolio is well positioned to protect our policyholders' families and guarantee predictable income when they retire. Our in-house team manages the bulk of the investment portfolio, and partners with best-in-class external advisors to execute an investment strategy designed to 1) maintain robust absolute returns; 2) provide reliable yield and investment income; and 3) preserve capital through a disciplined risk management process. We base all of our decisions on fundamental, bottoms-up research, coupled with a top-down view that respects the cyclicity of certain asset classes.



Financial Strength¹

(\$ in millions as of 9/30/2014)

	Fidelity & Guaranty Life Insurance Company	Fidelity & Guaranty Life Insurance Company of New York	Total
Assets	\$18,461	\$517	\$18,914
Liabilities	\$17,327	\$453	\$17,780

Solid Rating Reviews²

- A.M. Best: B++ for financial strength, the fifth highest of 16 rating classes
- Moody's Investors Services: Baa3 for financial strength, the tenth highest of 21 rating classes
- Fitch Ratings: BBB for financial strength, the ninth highest of 21 rating classes
- Standard & Poor's: BBB- for financial strength, the tenth highest of a possible 22 rating classes

¹ Amounts measured on the basis used to prepare each company's statutory financial statement.

² Ratings apply to Fidelity & Guaranty Life Insurance Company and Fidelity & Guaranty Life Insurance Company of New York.

Social Engagement

Planning for the future has always been founded on trusted relationships, reputation, and open communication. Today's emerging social and mobile technologies will make these three pillars of the insurance industry even stronger. We are actively working to leverage mobile and online tools to create even stronger engagement with our five most important communities - customers, distribution partners, independent agents, employees and the public.



follow on twitter



follow on facebook



use our app

Available on the
App Store



visit us



watch us



get email updates



Forward Thinking

Our unique business model enables us to focus on what matters most for policyholders and independent agents. We partner with leading organizations to provide quality administrative services. That leaves our small, highly engaged teams of trained professionals to focus on the new ideas and technology that in the future will lead to stronger products, faster service and stable operating results in a rapidly changing market.

Our leadership team is committed to their talented and insurance-industry experienced employee base.



Lee

LAUNER

Chief Executive Officer

Lee Launer sets the strategy and oversees all aspects of the insurance business and operations. Following the successful acquisition on April 6, 2011 by Harbinger Group Inc., Lee assumed the role of Chief Executive Officer. Lee is an accomplished insurance executive having held several executive leadership positions through a 28 year career with one of the world's major insurance companies, MetLife.



Chris

LITTLEFIELD

President

Chris Littlefield manages several operating units, including Sales and Distribution. Chris was the former President & Chief Executive Officer of Aviva USA Corporation, a leading provider of indexed universal life and indexed annuity products.



Raj

KRISHNAN

Executive Vice President
& Chief Investment Officer

Raj Krishnan is responsible for all aspects of our investment portfolio. Raj joined us as Senior Vice President and Chief Investment Officer in 2008 and led the restructuring of our fixed income portfolio.

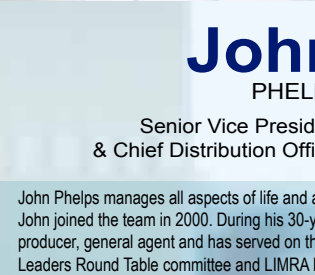


Eric

MARHOUN

Executive Vice President,
General Counsel & Secretary

Eric oversees legal and compliance matters. Eric has 25 years of legal experience in US and non-US insurance markets. Eric Marhoun joined us in 2007 as Senior Vice President and General Counsel.



John

PHELPS

Senior Vice President
& Chief Distribution Officer

John Phelps manages all aspects of life and annuity sales, product development, and distribution channels. John joined the team in 2000. During his 30-year career in the industry, John has served as a personal producer, general agent and has served on the ACLI Life Insurance committee, the LIMRA Distribution Leaders Round Table committee and LIMRA Brokerage Committee.



John

O'SHAUGHNESSY

Senior Vice President,
Chief Actuary

As a market-focused actuary, John manages asset/liability modeling, product tax analysis, life insurance and annuity product development, regulatory compliance, and reinsurance relationships. John O'Shaughnessy joined in January 2008.



Dennis

VIGNEAU

Senior Vice President,
Chief Financial Officer

Dennis Vigneau manages all financial operations for life and annuity operations - capital planning financial reporting, investment accounting, treasury and investor relations activities. Dennis joined us in 2014 with broad accounting and finance experience for other major public insurance carriers.



Wendy

YOUNG

Senior Vice President
& Chief Risk Officer

Wendy JB Young oversees risk management efforts and leads the internal controls and internal audit functions. Wendy joined us in 2000 as an actuary and has been involved in a broad range of actuarial and finance functions. Wendy also leads our M&A activity.



Chris

FLEMING

Senior Vice President,
Operations & Technology

Chris Fleming leads the Operations and Information Technology functions. Chris joined Fidelity and Guaranty in November 2012 and since joining has led initiatives to enhance service delivery across the Operations and Technology teams. Chris has worked in the insurance industry for over 15 years.



Paul

TYLER

Senior Vice President,
Strategy & Corp. Development

Paul is responsible for corporate strategy, brand development, marketing communications, digital media and mobile applications. Paul Tyler has been a team member May 2012.



Rose

BOEHM

Senior Vice President,
Human Resources

Rose is responsible for all human resources and talent management strategies and initiatives. Rose Boehm joined us in 2008. Rose has more than 25 years of domestic and international human resources experience in the financial services, manufacturing and government services industries.

Company Culture

Be smart. Take action. **Own your future.**SM

We strive to create a culture that rewards workplace engagement, team-work and results. We focus our efforts on activities that benefit the long-term interests of our policyholders and shareholders.

We believe our most valuable resource is employees who share our CORE principles: Collaboration, Open communication, and Respectful and Ethical behavior. We believe that by practicing these principles, we establish a forum to achieve excellence.

We have developed strategic goals and reward our team for embracing these goals. We conduct an annual engagement survey that senior leadership review both as a team and individually with the CEO to ensure we are creating a positive work environment.

We actively recruit the best and brightest talent in the financial services industry. Over 30% of our current employees have joined the company from other major insurance carriers. We offer unique opportunities for professional growth, support flexible work arrangements, foster diversity, pay competitive wages and celebrate success.



American Red Cross



We make contributions to numerous local charitable organizations. The company, along with its employees, is committed to helping the community by donating to charitable organizations and volunteering time.

Through the Employee Gift Matching Program and Corporate Charitable Contributions, donations were provided to nearly 50 charitable organizations doing positive, impact work in our communities. A few of the organizations that receive contributions include:

American Red Cross

Disabled American Veterans

Boy Scouts of America

Rebuilding Together (Baltimore)

Maryland Food Bank

Toys for Tots Habitat for Humanity

Susan G. Komen Breast Cancer Foundation

In addition to financial support for the community, employees also participated in two "Rebuilding Together" projects wherein employees and their families volunteered their time and materials to refurbish Baltimore-area homes of needy families in the community.

Giving Back to the Community

Contact Us

We can offer a diverse portfolio of fixed and indexed interest annuities and life insurance products. Before purchasing, consider your financial situation and alternatives available to you.

You can reach us the way you most prefer:

Email:

Marketing: sales.marketing@fglife.com

Agent Support: sales-support@fglife.com

Policyholder Assistance: policyholderservices@fglife.com

Phone:

Iowa Headquarters – 800-445-6758

Baltimore Office – 800-445-6758 or 410-895-0100

Nebraska Policyholder Services – 888-513-8797 or 402-328-2266

Mail:

Headquarter Offices

Fidelity & Guaranty Life Insurance Company, Two Ruan Center, 601 Locust Street, 14th Floor, Des Moines, IA 50309

Baltimore Offices and Marketing Inquiries

Fidelity & Guaranty Life Insurance Company, 1001 Fleet Street, Baltimore, MD 21202

Policyholder Service Inquiries

Postal Mail

Fidelity & Guaranty Life Insurance Company Service Center, P.O. Box 81497, Lincoln, NE 68501

Overnight Delivery:

Fidelity & Guaranty Life Insurance Company Service Center, 777 Research Drive, Lincoln, NE 68521

Online: www.fglife.com

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