

FG Guarantee-Plus 5 & 7

FG Guarantee-Platinum 3, 5 & 7

Product Highlights

FG Guarantee-Series

Multi-Year Guarantee Single Premium
Fixed Deferred Annuities



Fidelity &
Guaranty Life®

FG Guarantee-Series
Multi-Year Guarantee Single Premium
Fixed Deferred Annuities

1% Interest Rate Bonus

No Interest Rate Bonus

FG Guarantee-Plus 5 & 7

FG Guarantee-Platinum 3, 5 & 7

FG Guarantee-Plus

Additional 1% of interest in the first year and free withdrawal of accumulated interest from day one.



This single premium, fixed deferred annuity with tax-deferred growth features:

A five or seven-year interest rate guarantee.

A competitive initial interest rate is guaranteed for the guarantee period selected, with an additional 1% interest rate bonus during the first year. After the initial guarantee period, the annuity will immediately enter into a new guarantee period crediting the then current interest rate. During the first 30 days of the renewal period, contract holders will have the option to withdraw some or all of their account value free of surrender charges and MVA. Beyond the 30-day window, a new set of surrender charges, identical to those in the initial guarantee period, will apply.¹ Unless there is a full surrender, this renewal process will continue until annuitization or death.

¹ Surrender charges may vary by state.

FG Guarantee-Platinum

Surrender charge waivers and free withdrawal of accumulated interest from day one.



This single premium, fixed deferred annuity with tax-deferred growth features:

A three, five or seven-year interest rate guarantee.

A competitive initial interest rate is guaranteed for the guarantee period selected. After the initial guarantee period, the annuity will immediately enter into a new guarantee period crediting the then current interest rate. During the first 30 days of the renewal period, contract holders will have the option to withdraw some or all of their account value free of surrender charges and MVA. Beyond the 30-day window, a new set of surrender charges, identical to those in the initial guarantee period, will apply.² Unless there is a full surrender, this renewal process will continue until annuitization or death.

² Surrender charges may vary by state.

FG Guarantee-Plus

FG Guarantee-Platinum

MINIMUM PREMIUM \$10,000

\$10,000

MAXIMUM PREMIUM Home Office approval required for premiums in excess of \$600,000

Home Office approval required for premiums in excess of \$600,000

ISSUE AGE (age last birthday) 0-90 N/Q

0-90 N/Q

GUARANTEE PERIOD 5 or 7 years

3, 5 or 7 years

MINIMUM INTEREST RATE GUARANTEE 1-3%

1-3%

ADDITIONAL INTEREST RATE BONUS 1% interest rate bonus credited during the first year

N/A

MARKET VALUE ADJUSTMENT A market value adjustment (MVA) applies to a full surrender, or to any partial surrender (withdrawal), to which a surrender charge applies. The MVA is in addition to the surrender charge and is calculated using the Adjustment Factor described in the MVA rider attached to the annuity. This factor is based on changes in the yields on U.S. Treasuries. The MVA may increase or decrease your surrender value.

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DEATH BENEFIT Surrender Value

Account Value (Unless the spouse, as beneficiary, of the first owner to die continues or succeeds to ownership of the annuity.)

FREE SURRENDERS AND WITHDRAWALS Accumulated interest

Accumulated interest

SURRENDER CHARGES¹

Years into Guarantee Period	1	2	3	4	5	6	7
Surrender Charge %	9%	8%	7%	6%	5%	4%	3%

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Surrender Charge %	9%	8%	7%	6%	5%	4%	3%

The surrender charge will be 9% in the first year decreasing throughout the rate guarantee period according to chart above. Upon renewal into a new rate guarantee period, surrender charges will reset to 9%, and will follow the identical decreasing pattern through each subsequent guarantee period.

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¹ In certain states the surrender charges are as follows: 9% in the first year and decrease by 1% per year for 10 years. Please review the product consumer brochure for surrender charges applicable by state.

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MINIMUM SURRENDER AND WITHDRAWAL AMOUNT \$500

\$500

MINIMUM ACCOUNT BALANCE AFTER SURRENDERS AND WITHDRAWALS \$500

\$500

LIQUIDITY FEATURES Surrender charges and MVA will be waived:

- Upon annuitization
- During the first 30 days of any renewal period
- Accumulated interest withdrawals

Surrender charges and MVA will be waived:

- When any of the following benefits are exercised under the terms as defined by these riders: - Terminal Illness - Nursing Home
- Upon annuitization
- During the first 30 days of any renewal period
- Accumulated interest withdrawals
- Upon Death of Owner



FG Guarantee-Series - Multi-Year Guarantee Annuities **Product Highlights**

FG Guarantee-Plus

FG Guarantee-Platinum

SURRENDER CHARGE PERIOD Ongoing with the exception of the first 30 days in each guarantee renewal period.

SYSTEMATIC WITHDRAWAL PROVISION¹ Two automatic payment options for payment of either a specific amount or interest only on a repetitive basis. Minimum payment per mode is \$100. Frequency: monthly, quarterly, semiannual or annual. Withdrawals are free from surrender charges and MVA if limited to accumulated interest. Up to four withdrawals of all accumulated interest may be made each year without surrender charge and MVA. Available from first day.

ANNUITIZATION From day one of your client's annuity, he or she may elect to have the account value paid to him or her under an annuity payment plan.

QUALIFIED PLANS Rollovers from IRAs, 401(k), 403(b), pension or profit sharing plans. Clients purchasing qualified contracts after age 65 should be advised that surrenders to satisfy minimum required distribution rules may be subject to surrender charges.

FREE LOOK 10 days or longer as required by state law.

RATE PROTECTION ON SECTION 1035 EXCHANGES/ QUALIFIED TRANSFERS 60 days

FRONT-END SALES LOAD None

FRONT-END PREMIUM TAXES None

ANNUAL MAINTENANCE FEES None

¹Subject to the guaranteed values in the annuity, the cash surrender values in the annuity may increase or decrease based on a market value adjustment prior to the date or dates specified in the annuity. The market value adjustment applies when a surrender charge is applied.

Call your Master General Agent,
or our Sales Support Center
for details at 800-445-6758.

WHAT SHOULD I KNOW ABOUT FIDELITY & GUARANTY LIFE?

Incorporated in 1959, Fidelity & Guaranty Life Insurance Company has a solid commitment to serving the individuals it knows best – middle market consumers seeking the safety, protection, accumulation and potential income features of secure life insurance and annuity products. Fidelity & Guaranty Life offers its series of focused life insurance and annuity products through its network of independent marketing organizations. Insurance products are offered through Fidelity & Guaranty Life Insurance Company in every state, other than New York, as well as the District of Columbia. In New York, products are offered through a wholly owned subsidiary, Fidelity & Guaranty Life Insurance Company of New York. That company is solely responsible for its contractual commitments.





1.800.445.6758 www.fglife.com

Form Numbers: FGL SPDA MY-F-C (6-04); FGL SPDA-MY-F (7-04); ICC14-1095 (06-14); et al.

Guarantees are subject to the claims paying ability of Fidelity & Guaranty Life Insurance Company.

Subject to state availability. Certain restrictions may apply.

Interest rates subject to change.

Surrender charges and MVA apply to surrenders and withdrawals above the free amount allowed.

Withdrawals and surrenders may be taxable and subject to penalties prior to age 59½. Withdrawals and surrenders may reduce available death benefit. This product is offered on a group or individual basis as determined by state approval.

Annuities are long-term vehicles to help with retirement income needs.

Optional provisions and riders may have limitations, restrictions and additional charges.

Contracts are issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.