

Income and WealthBuilder 10

Growth Potential Optimized • Tax Deferred

Fidelity and Guaranty Life Income and WealthBuilder Product Highlights

- To help protect retirement assets from potential loss due to negative market swings
- The opportunity to earn a 6% vesting premium bonus on a fixed indexed annuity product (3% for issue ages 76-85)
- Income base compounds annually to provide a guaranteed lifetime income

Issue ages	18-85 qualified/0-85 non-qualified																								
Premium	Minimum \$25,000 qualified/non-qualified Maximum \$1,000,000 without home office approval																								
Reallocation of Account Values	Account value may be moved among interest crediting options on interest crediting anniversaries after any applicable indexed interest credits are applied. The amount allocated must be moved in increments of at least \$2,000, subject to minimum account value constraints for each option. The reallocation will become effective on the interest crediting anniversary.																								
Indexed Interest Crediting Options	<ul style="list-style-type: none"> • One-year S&P 500[®] Annual Point-to-Point with a cap • One-year S&P 500[®] Monthly Point-to-Point with a cap • One-year S&P 500[®] Monthly Average with a cap • One-year S&P 500[®] Point-to-point Fixed Declared Rate on Index Gain 																								
Fixed Rate Crediting Option	The initial interest rate is GUARANTEED for the first year. A new current interest rate is declared annually and will never be less than the guaranteed minimum effective annual interest rate which is set at issue between 1% and 3% for the life of the annuity contract. Interest is credited daily.																								
Caps/Rates	Please refer to the rate sheet for current caps and interest rates.																								
Surrender Charge	<table border="1"> <tr> <td>Contract Year</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11+</td> </tr> <tr> <td>Surrender Charge</td> <td>9%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>1%</td> <td>0%</td> </tr> </table>	Contract Year	1	2	3	4	5	6	7	8	9	10	11+	Surrender Charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Contract Year	1	2	3	4	5	6	7	8	9	10	11+														
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Fees/Charges	Optional Guaranteed Minimum Withdrawal Benefit (GMWB) rider available for an additional charge of 1.05% each contract year																								
Market Value Adjustment (MVA)	In all applicable states, a market value adjustment (MVA) is included with this annuity. An MVA will apply to any withdrawal to which a surrender charge applies. Any mention of surrender charge in this brochure is presumed to include MVA, as appropriate. The MVA can increase or decrease your surrender value. Please see your Certificate of Disclosure for details.																								
Free Withdrawals	Each contract year, after the end of the first contract year, free partial withdrawals of up to 10% of the vested account value as of the prior contract anniversary.																								
Death Benefit	Surrender charges will be waived if the owner dies. If the MGSV is greater than the account value, the MGSV will be paid. For more information refer to Product Details on SalesLink.																								
Liquidity Riders at No Additional Cost	Terminal illness/nursing home/death of owner/home health care waiver Rider availability may vary by state.																								
Guaranteed Minimum Withdrawal Benefit Rider (GMWB) ¹	GMWB is available with the Income and WealthBuilder Series. This optional rider offers a guaranteed income without annuitization. The GMWB feature must be elected at the time of application and includes a vesting bonus. The minimum guaranteed annual roll-up rate is 2%.																								
Vesting Schedule	<table border="1"> <tr> <td>Annuity Year</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10 and up</td> </tr> <tr> <td>Vested Bonus %</td> <td>10%</td> <td>20%</td> <td>30%</td> <td>40%</td> <td>50%</td> <td>60%</td> <td>70%</td> <td>80%</td> <td>90%</td> <td>100% (fully vested)</td> </tr> </table> <p>Vesting bonus is only available if GMWB is elected.</p>	Annuity Year	1	2	3	4	5	6	7	8	9	10 and up	Vested Bonus %	10%	20%	30%	40%	50%	60%	70%	80%	90%	100% (fully vested)		
Annuity Year	1	2	3	4	5	6	7	8	9	10 and up															
Vested Bonus %	10%	20%	30%	40%	50%	60%	70%	80%	90%	100% (fully vested)															

¹ In MD, the sale of GMWB is only available to applicants age 50+.



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.

Form Numbers: API-1018(06-11), ACI-1018(06-11), ARI-1064(11-13); et al.

Guarantees are based upon the claims paying ability of the issuing insurer. Subject to state availability. Certain restrictions may apply. Interest rates subject to change. Indexed interest rates are subject to a cap. Surrender charges and market value adjustment may apply to withdrawals.

Withdrawals may be taxable and, when made prior to age 59½, may result in tax penalties. Withdrawals will 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.

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

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