

Annuity Portfolio Matrix

Information provided is consistent with many states; however, product features, restrictions and optional riders vary by issue state. Please see product brochure and other materials applicable to your state for additional details.

Safe Income Plus • Performance Pro • FG Retirement Pro • Prosperity Elite 7, 10 & 14
FG Index-Choice 10 • FG AccumulatorPlus 7 & 10 • Accelerator Plus 10 & 14

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| Product | Safe Income Plus (FPDA) | Performance Pro (FPDA) | FG Retirement Pro (Modified SPDA) |
|---|--|--|--|
| ISSUE AGES | NQ 0 - 80; Q 18 - 80 | NQ 0 - 80; Q 18 - 80 | NQ 0 - 80; Q 18 - 80 |
| MINIMUM PREMIUMS | NQ/Q \$10,000 | NQ/Q \$10,000 | NQ/Q \$10,000 |
| PREMIUM BONUS | All First Year Premiums ¹ | All First Year Premiums ² | All First Year Premiums ³ |
| | w/EGMWB | w/EGMWB | Basic |
| Ages 0 to 75 | 8.00% | 10.00% | 7.00% |
| Ages 76 to Max issue age | 8.00% | 5.50% | 7.00% |
| | Bonus applies immediately to Income Base and vests over time to Account Value. | Bonus applies to Account Value and vests over time. | Bonus applies immediately to Benefit Base and vests over time to Account Value. |
| SURRENDER CHARGE SCHEDULE⁴ | 10 Years: 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0% | 10 Years: 14, 13, 12, 11, 10, 8, 6, 4, 2, 1, 0% ⁵ | 12 Years: 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% |
| MARKET VALUE ADJUSTMENT | Applies during the Surrender Charge period ⁶ | | |
| ACCOUNT VALUE INTEREST CREDITING OPTIONS | <ul style="list-style-type: none"> • One-year S&P 500[®] Monthly Average w/Cap • One-year S&P 500[®] Monthly Point-to-Point w/Cap • One-year S&P 500[®] Annual Point-to-Point w/Cap • Point-to-Point Fixed Declared Rate on Index Gain • Fixed | <ul style="list-style-type: none"> • Barclays Trailblazer 5 Index Two Year Point-to-Point w/Spread and Participation Rate⁷ • One-year S&P 500[®] Monthly Point-to-Point w/Cap • One-year S&P 500[®] Annual Point-to-Point w/Cap • Two-year S&P 500[®] Point-to-Point w/Cap⁸ • Three-year S&P 500[®] Point-to-Point w/Cap⁸ • One-year Gold Commodity Annual Point-to-Point w/Cap • Five-year Point-to-Point Dow Jones U.S. Real Estate Daily Risk Control USD 10% Index w/Spread⁸ • Fixed | <ul style="list-style-type: none"> • Fixed - Your Account Value grows through the Fixed Interest Method. Your Account Value has additional interest potential through the Breakthrough feature.⁹ |
| FREE WITHDRAWALS | 10% of Account Value after year one. | | |
| DEATH BENEFIT | Greater of: Account Value, including any unvested bonus if applicable or Minimum Guaranteed Surrender Value | Greater of: Account Value, including any unvested bonus if applicable or Minimum Guaranteed Surrender Value | Base contract death benefit is greater of full Account Value or Minimum Guaranteed Surrender Value; Beneficiaries may elect Alternative Death Benefit available via rider. |
| SURRENDER CHARGE WAIVERS AVAILABLE | Nursing Home, Terminal Illness, Home Health Care | | |

| Product | Safe Income Plus (FPDA) | Performance Pro (FPDA) | FG Retirement Pro (Modified SPDA) |
|-------------------------------------|--|---|---|
| INCOME BENEFIT (GMWB) | <p>Income Base reflects guaranteed 7.50% roll-up rate for up to 10 years or until age 85 or income begins. Client eligible to restart 10-year accumulation period one time between the 6th and 10th contract years only.</p> <p>Guarantee Withdrawal % Based on Age at Commencement (Single / Joint Annuitants) Age 60 = 4.00% / 3.30% Age 65 = 5.20% / 4.50% Age 70 = 5.63% / 4.93% Age 75 = 6.43% / 5.73% Age 80 = 6.98% / 6.28% Age 90+ = 8.08% / 7.38%</p> <p>Please refer to your Statement of Understanding for age specific Guarantee Withdrawal percentages.</p> | <p>Income Base reflects guaranteed 3.25% roll-up rate for up to 10 years or age 85 or until income begins. Client eligible to restart 10-year accumulation period one time between the 6th and 10th contract years only.</p> <p>Guarantee Withdrawal % Based on Age at Commencement (Single / Joint Annuitants) Age 60 = 4.75% / 4.25% Age 65 = 5.25% / 4.25% Age 70 = 5.75% / 5.25% Age 75 = 6.25% / 5.25% Age 80 = 6.75% / 6.25% Ages 85+ = 7.25% / 6.25%</p> <p>Please refer to your Statement of Understanding for age specific Guarantee Withdrawal percentages.</p> | <p>Income benefit is built in. The Benefit Base has the potential to increase annually, based on the following Benefit Base crediting options.</p> <ul style="list-style-type: none"> • One-year S&P 500® Monthly Average with Cap • One-year S&P 500® Monthly Point-to-Point with Cap • One-year S&P 500® Annual Point-to-Point with Cap • Fixed (Initial Rate guaranteed for 12 years) <p>Guarantee Withdrawal % Based on Age at Commencement (Single/Joint Annuitants) Age 60 = 4.50% / 4.00% Age 65 = 5.00% / 4.50% Age 70 = 5.50% / 5.00% Age 75 = 6.00% / 5.50% Age 80 = 6.50% / 6.00% Age 85 = 7.00% / 6.50% Ages 90+ = 7.50% / 7.00%</p> <p>Please refer to your Statement of Understanding for age specific Guarantee Withdrawal percentages.</p> |
| ENHANCED PAYMENTS | If unable to perform 2/6 ADL; and all other conditions are met | | |
| COSTS OF ADDITIONAL BENEFITS | GMWB: 1.05% ¹⁰ | GMWB: 0.95% ¹⁰ | There is no charge for additional benefits. |

¹ For the following states, the vesting bonus rate is 7%: AK, CA, DE, FL (ages 65 and above), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA.

² For the following states, the vesting bonus rate is 8% for issue ages 0-75 and 4.5% for issue ages 76+: AK, CA, DE, FL (ages 65 and above), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA.

³ For the following states, the vesting bonus rate is 5% for all issue ages: CA, FL (ages 65 and above), NJ, NV, OH, OK, SC, TX and UT

⁴ Lower surrender charges apply in AK, CA, DE, FL (ages 65 and above), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA.

They are level or declining for ten years, and are: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%

⁵ Indiana follows an alternate surrender charge schedule. For Indiana, the surrender charge schedule is: 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%.

⁶ For Safe Income Plus and Performance Pro, the Market Value Adjustment is not applicable in AK, MN, MO, OR, PA and WA. For FG Retirement Pro, it is not applicable in CA, IL, MO and NJ.

⁷ Not available in IA or NH.

⁸ Not available in NH.

⁹ Please refer to the Statement of Understanding for an explanation of the Breakthrough feature.

¹⁰ The listed charge is based on the income base and is deducted from the contract's account value annually after the completion of the first contract year.

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Fidelity & Guaranty Life Insurance Company

| Product | Prosperity Elite 7 (FPDA) | | Prosperity Elite 10 (FPDA) | | Prosperity Elite 14 (FPDA) | |
|--|--|--------------------|--|--------------------|--|--------------------|
| ISSUE AGES | NQ 0 - 85; Q 18 - 85 | | NQ 0 - 85; Q 18 - 85 | | NQ 0 - 85; Q 18 - 85 | |
| MINIMUM PREMIUMS | NQ/Q \$10,000 | | NQ/Q \$10,000 | | NQ/Q \$10,000 | |
| PREMIUM BONUS | All First Year Premiums | | All First Year Premiums ¹ | | All First Year Premiums | |
| | Enhanced Package | Protection Package | Enhanced Package | Protection Package | Enhanced Package | Protection Package |
| Ages 0 to 75 | 3.00% | 5.00% | 4.00% | 7.00% | 5.00% | 8.00% |
| Ages 76 to Max issue age | 1.50% | 3.50% | 2.00% | 3.50% | 2.50% | 4.00% |
| | Bonus applies to Account Value and vests over time | | Bonus applies to Account Value and vests over time | | Bonus applies to Account Value and vests over time | |
| SURRENDER CHARGE SCHEDULE | 7 Years: 10, 9, 8, 7, 6, 5, 4, 0% ² | | 10 Years: 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0% ³ | | 14 Years: 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0% ⁴ | |
| MARKET VALUE ADJUSTMENT⁵ | Applies during the Surrender Charge period | | | | | |
| INTEREST CREDITING OPTIONS | <ul style="list-style-type: none"> • Barclays Trailblazer 5 Index Two Year Point-to-Point w/ Spread⁶ • One-year S&P 500[®] Monthly Average w/Cap • One-year S&P 500[®] Monthly Point-to-Point w/Cap • One-year S&P 500[®] Annual Point-to-Point w/Cap • Point-to-Point Fixed Declared Rate on Index Gain • One-year Gold Commodity Annual Point-to-Point w/Cap⁷ • Fixed | | | | | |
| FREE WITHDRAWALS | 10% of Account Value after year one | | | | | |
| DEATH BENEFIT | <p>ENHANCEMENT PACKAGE: Receive the greatest of:</p> <ul style="list-style-type: none"> • 5% Simple Interest on initial premium only plus premium bonus thereon up to 10 years or until age 85 (whichever is first); or • Total Account Value; or • MGSV <p>PROTECTION PACKAGE: Multi-Year Death Benefit Payout⁸ - receive greater of: Payouts taken over at least 5 years (10 years if the contract was issued at age 71 or older)</p> <ul style="list-style-type: none"> • Initial premium with 6.00% compound interest for up to 10 years, age 85, or until the withdrawal period begins; or • Initial premium, plus 18% bonus; <p>or:</p> <p>Lump Sum Death Benefit Payout – receive greatest of</p> <ul style="list-style-type: none"> • Total Account Value; or • Initial premium plus the premium bonus growing at 5% simple interest up to 10 years, age 85 or death, whichever comes first; or • MGSV. | | | | | |

| Product | Prosperity Elite 7 (FPDA) | Prosperity Elite 10 (FPDA) | Prosperity Elite 14 (FPDA) |
|---|--|----------------------------|---|
| SURRENDER CHARGE WAIVERS AVAILABLE | Nursing Home, Terminal Illness, Home Health Care | | |
| INCOME BENEFIT (GMWB) | <p>Income benefit is optional and available by rider. Available on the Protection Package only, Rider Income Base equals the greater of initial premium plus 18% Income Base bonus or initial premium paid accumulated at 6.00% interest for up to ten years. Client eligible to restart 10-year accumulation period one time between the 6th and 10th contract years only. Guarantee Withdrawal % Based on Age at Commencement (Single / Joint Annuitants)</p> <p>Age 60 = 4.30% / 3.80% Age 65 = 4.80% / 4.30% Age 70 = 5.30% / 4.80% Age 75 = 5.80% / 5.30% Age 77+ = 6.00% single annuitant Age 80 = 5.80% joint annuitant Ages 82+ = 6.00% joint annuitant</p> <p>Please refer to your Statement of Understanding for age specific Guarantee Withdrawal percentages.</p> | | |
| ENHANCED PAYMENTS | If unable to perform 2/6 ADL; and all other conditions are met | | |
| COSTS OF ADDITIONAL BENEFITS | Protection Package: 1.30%⁹ (0.80% for EGMWB, 0.50% for EGMDB) | | Enhancement Package: 0.50%⁹ (0.50% for GMDB) |

¹ The following states work with alternate vesting Bonus rates: AK, CA, DE, FL (ages 65 and above), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. With the Enhancement Package for these states, the premium bonus is 3% (for issue ages 0-75) or 1.5% (for issue ages 76+). With the Protection Package for these states, the premium bonus is 6% (for issue ages 0-75) or 3% (for issue ages 76+).

² The following states follow an alternate surrender charge schedule: AK, CA, DE, FL (ages 65 and above), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 0%.

³ The following states follow an alternate surrender charge schedule: AK, CA, DE, FL (ages 65 and above), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

⁴ Indiana follows an alternate surrender charge schedule. For Indiana, the surrender charge schedule is: 12.5%, 12.5%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

⁵ For Prosperity Elite 7 and Prosperity Elite 10, the Market Value Adjustment is not applicable in AK, IL, MN, MO, OR, PA and WA. For Prosperity Elite 14, it is not applicable in IL and MO.

⁶ Not available in IA, NH, or PR.

⁷ Not available in MN, OR, PA, PR, WA.

⁸ Not available in all states. In all states except ID, NC, and VT, the death benefit payout option cannot be invoked prior to the end of the fifth contract year. For ID, NC, and VT, this option is available at issue.

⁹ The listed charges for the GMWB/EGMWB are based on the income base and is deducted from the contract's account value annually after the completion of the first contract year. The listed charges for the GMDB/EGMDB are based on the highest rider death benefit amount and is deducted from the contract's account value annually after the completion of the first contract year.

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| Product | FG Index-Choice 10 (FPDA) | FG AccumulatorPlus 7 (FPDA) | FG AccumulatorPlus 10 (FPDA) |
|--|--|--|--|
| ISSUE AGES | NQ 0 - 85; Q 18 - 85 | NQ 0 - 85; Q 18 - 85 | NQ 0 - 85; Q 18 - 85 |
| MINIMUM PREMIUMS | NQ/Q \$10,000 | NQ/Q \$10,000 | NQ/Q \$10,000 |
| PREMIUM BONUS | All First Year Premiums ¹ | N/A | N/A |
| Ages 0 to 75 | 5.00% | | |
| Ages 76 to Max issue age | 5.00% | | |
| | Up front bonus applies to Account Value | | |
| SURRENDER CHARGE SCHEDULE | 10 Years: 14, 13, 12, 11, 10, 8, 6, 4, 2, 1, 0% ² | 7 Years: 9, 9, 8, 7, 6, 5, 4, 0% | 10 Years: 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0% ³ |
| MARKET VALUE ADJUSTMENT⁴ | Applies during the Surrender Charge period | | |
| INTEREST CREDITING OPTIONS | <ul style="list-style-type: none"> • One-year S&P 500[®] Monthly Average w/Cap • One-year S&P 500[®] Monthly Point-to-Point w/Cap • One-year S&P 500[®] Annual Point-to-Point w/Cap • Two-year S&P 500[®] Point-to-Point w/Cap⁵ • Three-year S&P 500[®] Point-to-Point w/Cap⁵ • Point-to-Point Fixed Declared Rate on Index Gain • Fixed | <ul style="list-style-type: none"> • Barclays Trailblazer 5 Index Two Year Point-to-Point w/Spread and Participation Rate⁶ (with and without fee) • One-year S&P 500[®] Monthly Average w/Cap (with and without fee)⁷ • One-year S&P 500[®] Monthly Point-to-Point w/Cap (with and without fee) • One-year S&P 500[®] Annual Point-to-Point w/Cap (with and without fee) • Point-to-Point Fixed Declared Rate on Index Gain (with and without fee) • Fixed (with and without fee) | |
| FREE WITHDRAWALS | 10% of Account Value after year one | | |
| DEATH BENEFIT | Greater of: Account Value or Minimum Guaranteed Surrender Value | | |
| SURRENDER CHARGE WAIVERS AVAILABLE | Home Health Care, Nursing Home, Terminal Illness | | |

¹ For the following states, the bonus rate is 4%: AK, CA, DE, FL (ages 65 and above), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA

² The following states follow an alternate surrender charge schedule: AK, CA, DE, FL (ages 65 and above), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

³ The following states follow an alternate surrender charge schedule: AK, CA, DE, FL (ages 65 and above), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

⁴ For FG Income Choice 10 and FG AccumulatorPlus 10, the Market Value Adjustment is not applicable in AK, IL, MN, MO, OR, PA and WA.

⁵ Not available in NH.

⁶ Not available in IA or NH.

⁷ Not available in MN, OR, PA and WA.

| Product | Accelerator Plus 10 (FPDA) | Accelerator Plus 14 (FPDA) |
|--------------------------------------|---|---|
| ISSUE AGES | NQ 0 - 85; Q 18 - 85 | NQ 0 - 85; Q 18 - 85 |
| MINIMUM PREMIUMS | NQ/Q \$10,000 | NQ/Q \$10,000 |
| PREMIUM BONUS ¹ | All First Year Premiums | All First Year Premiums |
| Ages 0 to 75 | 7.00% | 8.00% |
| Ages 76 to Max issue age | 3.50% | 4.00% |
| | Bonus applies to Account Value and vests over time | Bonus applies to Account Value and vests over time |
| SURRENDER CHARGE SCHEDULE | 10 Years: 14, 13, 12, 11, 10, 8, 6, 4, 2, 1, 0% ² | 14 Years: 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0% |
| MARKET VALUE ADJUSTMENT ³ | Applies during the Surrender Charge period | |
| INTEREST CREDITING OPTIONS | <ul style="list-style-type: none"> • Barclays Trailblazer 5 Index Two Year Point-to-Point w/ Spread and Participation Rate⁴ (with and without fee) • One-year S&P 500[®] Monthly Point-to-Point w/Cap (with and without fee) • One-year S&P 500[®] Annual Point-to-Point w/Cap (with and without fee) • Point-to-Point Fixed Declared Rate on Index Gain (with and without fee) • Fixed | |
| FREE WITHDRAWALS | 10% of Account Value after year one | |
| DEATH BENEFIT | Greater of: Account Value including any unvested bonus if applicable or Minimum Guaranteed Surrender Value | |
| SURRENDER CHARGE WAIVERS AVAILABLE | Nursing Home, Terminal Illness, Home Health Care | |
| INCOME BENEFIT (EGMWB) | <p>Income Base reflects the greater of the Guaranteed Minimum Withdrawal Performance Value or a 5% guaranteed rollup. The Income Base increases until the earliest of 10 years, age 85 or the date the withdrawal period begins.</p> <p>The Guaranteed Minimum Withdrawal Performance Value equals the Account Value multiplied by the Performance Multiplier, subject to a cap of 5 times first year premiums. The Performance Multiplier is equal to 105% at issue and increases by 5% each contract year, subject to a cap of 150%.</p> <p style="text-align: center;">Guarantee Withdrawal % Based on Age at Commencement (Single / Joint Annuitants)</p> <p style="text-align: center;">Age 60 = 4.50% / 4.00% Age 65 = 5.00% / 4.00% Age 70 = 5.50% / 5.00% Age 75 = 6.00% / 5.00% Age 80 = 6.50% / 6.00% Ages 85+ = 7.00% / 6.00%</p> | |
| ENHANCED PAYMENTS | If unable to perform 2/6 ADL; and all other conditions are met | |
| COSTS OF ADDITIONAL BENEFITS | EGMWB: .80% ⁵ | |

¹ The following states work with alternate vesting Bonus rates: AK, CA, DE, FL (ages 65 and above), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. The vesting bonus is 5% for issues ages 0-75 and 2.5% for issue ages 76+ (FL issues ages 65+)

² The following states follow an alternate surrender charge schedule: AK, CA, DE, FL (ages 65 and above), MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

³ For Accelerator Plus 10, the Market Value Adjustment is not applicable in AK, IL, MN, MO, OR, PA and WA. For Accelerator Plus 14, it is not applicable in IL and MO.

⁴ Not available in IA or NH

⁵ The listed charges for the EGMWB are based on the income base and is deducted from the contract's account value annually after the completion of the first contract year.

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Fidelity & Guaranty Life Insurance Company

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Form Numbers: API-1018(06-11), ACI-1018(06-11), API-1074(01-15), ACI-1074(01-15), ARI-1054(02-13), ARI-1056(06-13), ARI-1045(11-12), ARI-1049(11-12), ARI-1050(11-12), ARI-1051(11-12), ARI-1046(11-12), ARI-1066(12-13), ARI-1011(02-11), ARI-1068(03-14), ARI-1065(11-13), ARI-1040(11-12), ARI-1009(02-11), ARI-1006(02-11), ARI-1085-G.2, ARI-1085.1, OM FPS-VAV(10-07), FGL NH 1 (2003), FGL TI 1 (2003), FGL DOO1 (2003), ICC11-1035(11-11), ICC14-1079(04-14), ICC14-1080(04-14), ICC14-1082(04-14), ICC11-1036(11-11), ICC11-1044(11-11), ICC11-1045(11-11), ICC15-1085(02-15), ICC15-1006(03-15), ICC16-1085; et al.

Product features, including limitations and riders vary by state. Optional provisions and riders have additional limitations, restrictions and may have additional charges.

Guarantees are based upon the claims paying ability of the issuing insurer. Interest rates are subject to change. Indexed interest rates are subject to a cap and/or spread.

Withdrawals may be taxable and, when made prior to age 59 1/2, may result in tax penalties.

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