



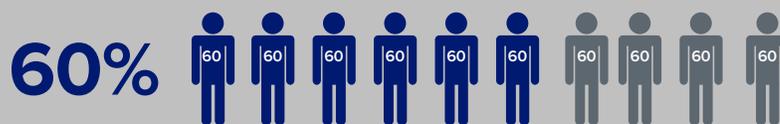
Fidelity &  
Guaranty Life®

## ACCELERATOR PLUS™ 10

Flexible Premium Fixed Deferred Indexed Annuity  
10-Year Duration



**FACT: WHILE 60% OF 60-YEAR-OLDS HAVE RETIREMENT ACCOUNTS, THE MAJORITY ARE UNDERFUNDED.**



In a perfect world, you would save enough to generate 80% of your pre-retirement salary by the time you retire. Various experts suggest you save as much as:

**1x** your salary by 30

**3x** your salary by 40

**7x** your salary by 55

**10x** your salary by 67

**FACT: MOST PEOPLE MAY HAVE NO IDEA WHAT THEIR RETIREMENT EXPENSES WILL BE.**

Most of us are so busy working throughout our lives, that by the time we reach 60, we haven't really thought about how much retirement will cost. Below are some median annual expenses for older Americans from the Bureau of Labor Statistics. You'll note that while some expenses go down as we grow older, others, like medical expenses, may go up.



**Housing**

Age 55-64: \$18,006  
Age 65-74: \$15,838



**Transportation**

Age 55-64: \$9,321  
Age 65-74: \$8,338



**Food**

Age 55-64: \$6,800  
Age 65-74: \$6,303



**Pensions & S.S.**

Age 55-64: \$6,578  
Age 65-74: \$2,788<sup>1</sup>



**Health Care**

Age 55-64: \$4,958  
Age 65-74: \$5,956



**Entertainment**

Age 55-64: \$2,852  
Age 65-74: \$2,988



**Other<sup>2</sup>**

Age 55-64: \$5,963  
Age 65-74: \$5,257

<sup>1</sup> BLS notes: Households with a reference person age 65-74 and 75 and older are more likely to have retired members who are collecting pension and Social Security benefits rather than making contributions.

<sup>2</sup> Includes cash contributions, alcohol, tobacco, personal care products and services, reading, education, life and personal insurance, and miscellaneous expenses.

Source: <http://clark.com/personal-finance-credit/how-much-should-you-save-for-retirement/>

## **FACT: THE BEST WAY TO PREPARE FOR RETIREMENT IS TO START WITH A RETIREMENT BUDGET.**

This exercise could give you an idea of what you need in retirement. Knowing what you need will in turn help you to start planning.

### **A smart retirement approach may be:**

1. Determine how much you currently spend each month on essentials (housing, utilities, health insurance, food, gas, and other necessities).
2. Try to pay down all extraneous debt before you retire (the goal is to be mortgage free and by the time you retire).
3. Determine how much you'd like to spend each month in retirement doing the things you'd like to (golf, travel, dining out etc.).
4. Add up what sources of income you'll have in retirement (SS, pension, retirement accounts, annuities).
5. If you do have a retirement account, if you withdraw only 4% annually, your funds should last 30 years.
6. Add up how much you think you'll spend each month in retirement and subtract it from how much monthly income you'll have.

## **FACT: IF YOU'RE 60, THERE'S STILL TIME TO PICK A SMART RETIREMENT PLAN AND CATCH UP.**

If you're approaching 60, you still have 10 years to build a retirement nest egg. It is a perfect time to devise a plan that can both accrue money with interest and later provide a steady stream of income for the rest of your life.

One of the many ways you can do just that is with a FGL's Accelerator Plus™ 10 fixed indexed annuity. Read through this brochure and discover why it may be the perfect solution for anyone planning to retire 10 or so years from now.

### **If you're turning 60, ideally you should make a plan now. Here are 10 things you can do in the next 10 years that may give you a better retirement:**

1. Take a look at your current debt:
  - Try to pay off the debt with the highest interest rate first.
  - Then pay off the debt with the next highest interest and so on.
2. Pay off your mortgage, if you can.
3. If it's difficult to pay the mortgage down, refinance it.
4. Consider continuing working...even if it's only part-time.
5. Think about starting a side business to bring in additional income (1 in 4 Americans aspire to business ownership).
6. Consider turning a hobby into an income producing activity.
7. Research the facts about Medicare. Medicare supplemental insurance and Medicare Advantage programs (these will become part of your monthly budget in retirement).
8. Think about purchasing long-term disability insurance; the older you get the more expensive it becomes.
9. Put off collecting social security (full retirement age for social security is now 66-67, but waiting until you're 70 to collect yields 8% more per year after you reach full retirement age).
10. Start thinking about putting some of your money into an income-producing annuity like Fidelity & Guaranty Life's Accelerator Plus 10.



## ACCELERATING TOWARDS YOUR GOALS

You're starting to look for a retirement solution with strong earnings potential that can protect you from market downturns, provides tax deferred account accumulation and guarantees lifetime income. Accelerator Plus 10 could be a good financial tool to meet your long-term retirement needs.

Accelerator Plus 10 is first and foremost an annuity. Annuities are designed primarily to meet long-term retirement goals, but can also provide for unexpected life events. Annuities traditionally provide payments to the holder at specified intervals, usually following retirement. Fidelity & Guaranty Life's Accelerator Plus 10 annuity could give you the very financial boost you're seeking.

This brochure is intended to help explain the Accelerator Plus 10 fixed indexed annuity product as well as how an annuity may be a good fit for your overall retirement plan. Your agent will provide to you the Accelerator Plus 10 Statement of Understanding disclosure form. Please review the Statement of Understanding then confirm your understanding by completing and signing the Applicant Acknowledgment on the last page.

### What Retirement Goals Can an Annuity Help Meet?

- ✓ Build your retirement nest egg
- ✓ Diversify your retirement assets
- ✓ Guarantee a lifetime income stream
- ✓ Gain flexibility to fund unexpected events like critical illness or nursing home care
- ✓ Transfer assets to your heirs

# KEEPING PACE WITH ACCUMULATION NEEDS

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## How Does My Account Value Grow?

Accelerator Plus 10 provides a dependable **growth opportunity**. It does not put your money in a market fund or inside an actual market index, but instead uses an index's performance to determine interest credits, if any. Growth and locking in your gains as you go are important parts of achieving the highest potential income stream once you elect to start taking payments. We will show you how this works later in the brochure.

Accelerator Plus 10 offers interest crediting options linked to the S&P 500® Index and the Barclays Trailblazer Sectors 5 Index. The S&P 500 interest crediting options have a cap and an option to purchase a higher cap. Accelerator Plus 10 crediting options linked to the Barclays Trailblazer Sectors 5 Index provide uncapped potential growth, with a spread and participation rate. With the Barclays option, you have the option to purchase a higher participation rate and potentially lower spread. Interest crediting options that include a fee typically offer a higher cap or participation rate than the no fee interest crediting options. This means that you may have greater upside potential for your retirement savings when the market index demonstrates growth. When the market is negative, you will never be credited less than zero percent. Accelerator Plus 10 also has a fixed rate interest crediting option.

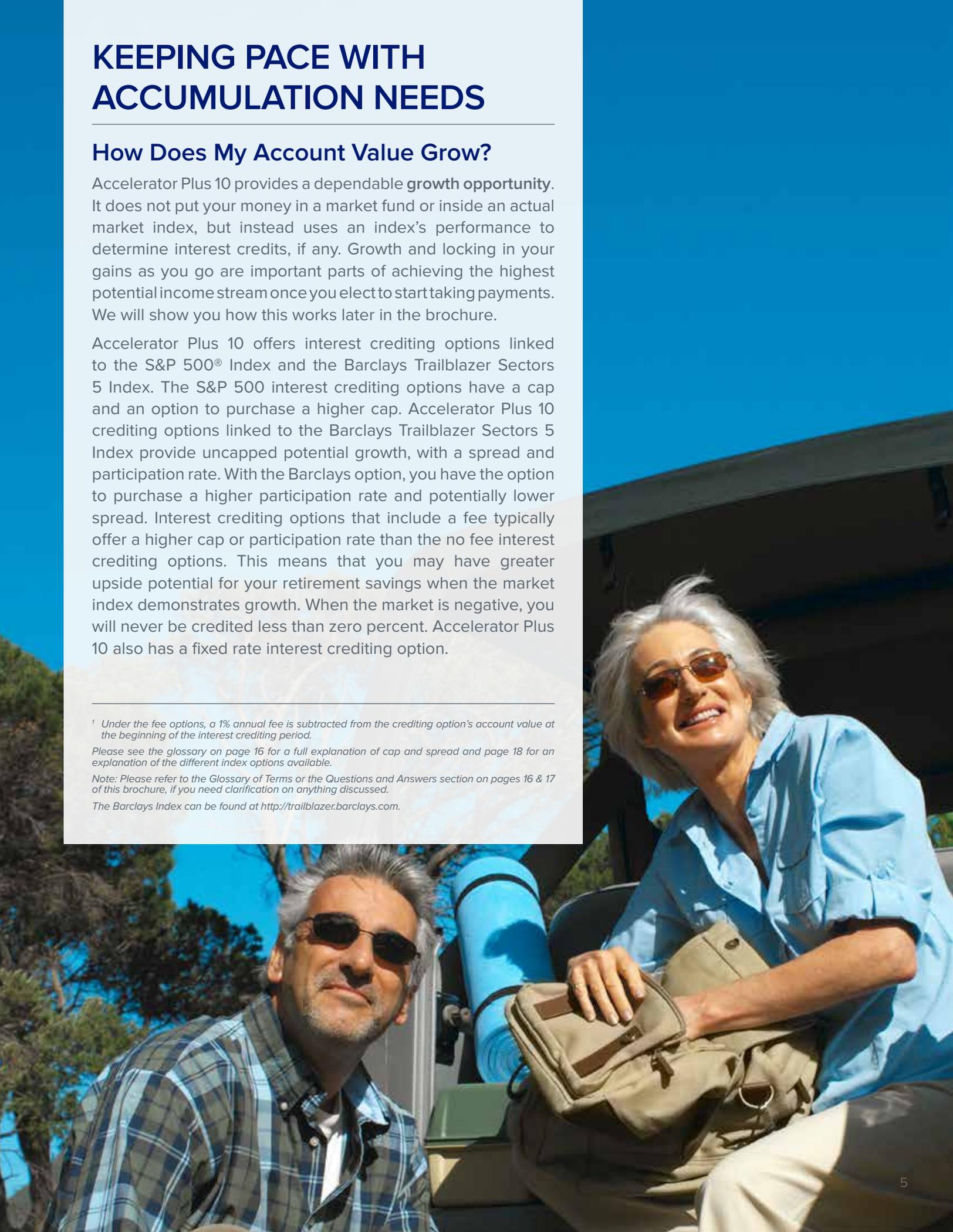
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<sup>1</sup> Under the fee options, a 1% annual fee is subtracted from the crediting option's account value at the beginning of the interest crediting period.

Please see the glossary on page 16 for a full explanation of cap and spread and page 18 for an explanation of the different index options available.

Note: Please refer to the Glossary of Terms or the Questions and Answers section on pages 16 & 17 of this brochure, if you need clarification on anything discussed.

The Barclays Index can be found at <http://trailblazer.barclays.com>.



# VESTING PREMIUM BONUS

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Accelerator Plus 10 offers a vesting bonus which is based on your age when your contract was issued.

**7.00%<sup>1</sup>** (ages 0-75) **3.50%<sup>1</sup>** (ages 76-85)

The bonus is calculated at issue and credited to your account value on premiums paid in the first year. It is split between the crediting options you have chosen. The bonus amount, plus any interest earned on the bonus vests over a ten year period.

See Q&A for the premium bonus vesting schedule.

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<sup>1</sup> Subject to change. For the following states, the vesting premium bonus rates differ: CA, DE, FL (issue ages 65+), MA, NJ, NV, OH, OK, SC, TX and UT. For these states, the vesting premium bonus is 5.00% (ages 0-75) and 2.50% (ages 76-85).

# AVOIDING BUMPS IN THE ROAD (Like Market Declines)

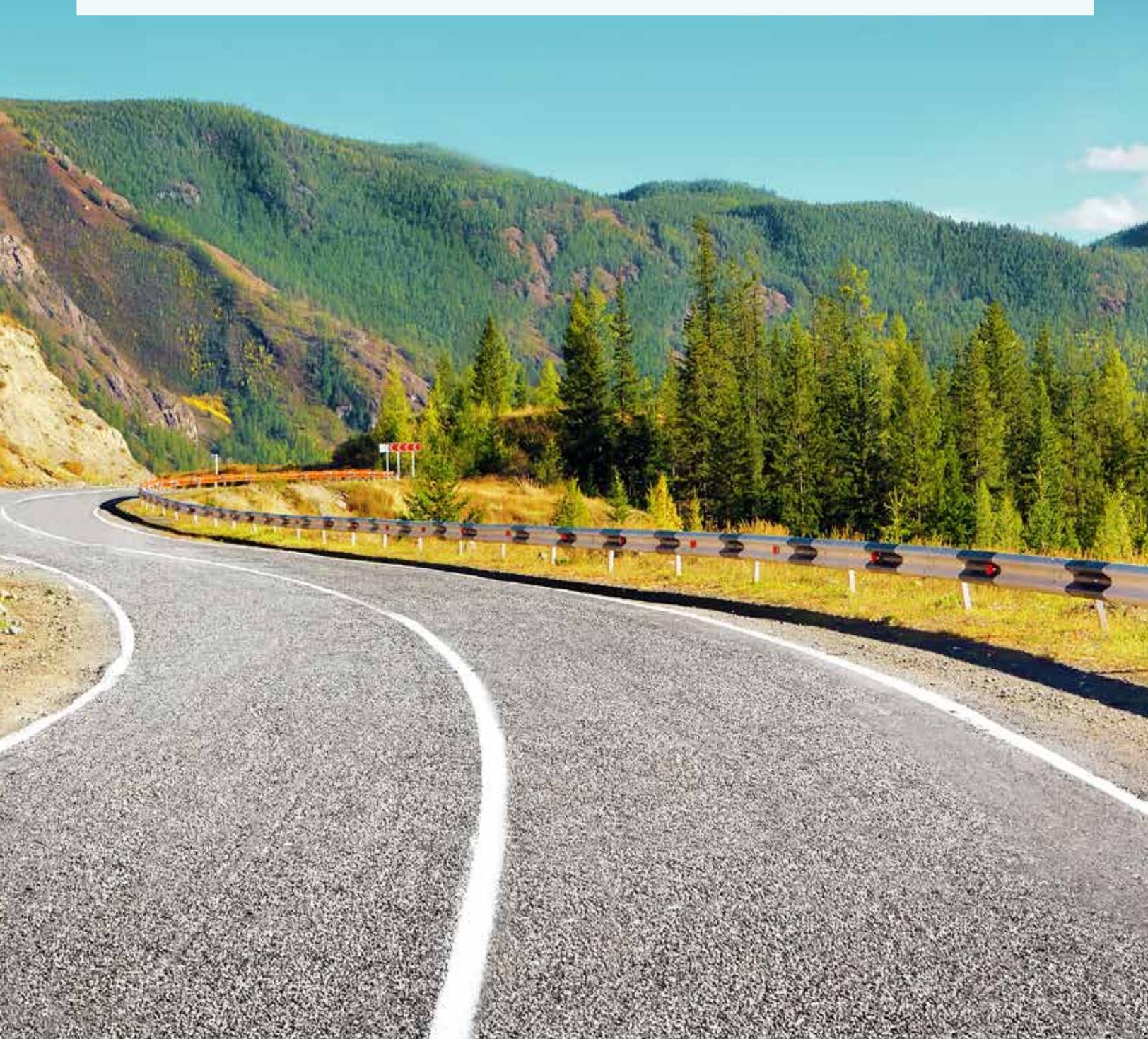
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**You work hard for your money and you want to protect it from market downturns.**

Accelerator Plus 10 protects you from economic downturn. You have the opportunity to enjoy upside potential<sup>1</sup> when changes in the index are positive and are also protected from the negative index changes. The amount of interest credited will never be less than 0%.

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<sup>1</sup> Subject to a cap or a spread.



# AVOID OUTLIVING YOUR SAVINGS

(Guaranteed Lifetime Income Rider)

The Enhanced Guaranteed Minimum Withdrawal Benefit Rider<sup>1</sup> (EGMWB) has two phases: the accumulation period and the withdrawal period. The EGMWB rider can help you maintain your lifestyle in retirement by providing guaranteed lifetime income. After at least one year in force and after you reach age 50, you can turn on Guaranteed Withdrawal Payments. Once you have made the decision to turn on withdrawal payments, we multiply the Income Base by the Guaranteed Withdrawal Percentage to determine what those payments will be. For a more complete explanation of how this works, please refer to the Statement of Understanding.

<sup>1</sup> There is an explicit charge for the EGMWB rider. The charge is 0.80% of the income base and is deducted from the contract's account value annually beginning at the completion of the first contract year.

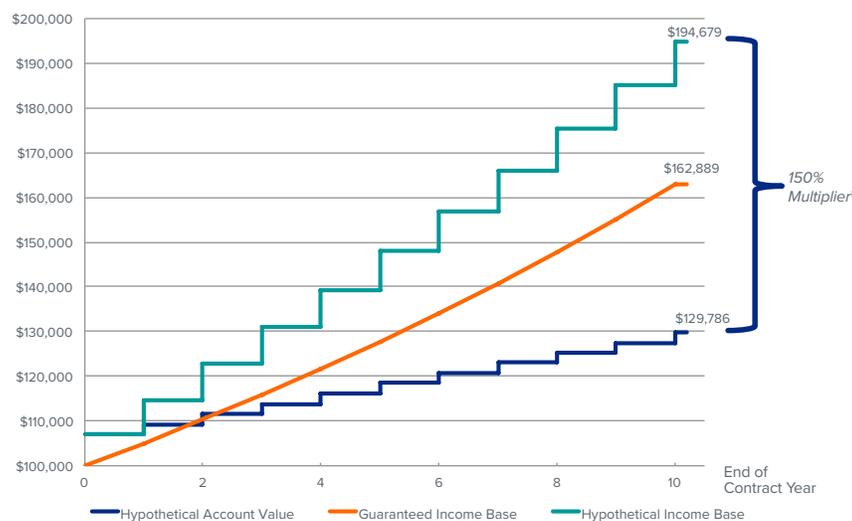


## The Accumulation Period

Earlier in this brochure we mentioned growing your Account Value to achieve the highest level of income once you need to use it.

Here is an example of how that can work. The hypothetical chart to the right is based on Jane's \$100,000 initial premium. Jane is 65 at issue, so she will receive a 7.00% premium bonus. Let's assume the hypothetical account value is credited 3% annually. The income base is impacted by the growth in the account value through the performance multiplier. The Performance Multiplier is equal to 105% at issue and 5% is added to the Performance Multiplier for each contract year that has elapsed. That means the income base is increased to 125% of the account value after 5 years and 150% of the Account Value after 10 years.

### Hypothetical Income Base

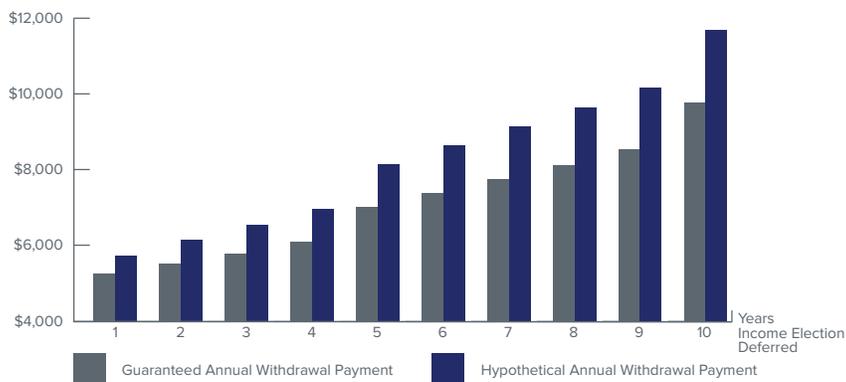


In case Jane's account value doesn't perform, Jane is guaranteed an income base equal to first year premium growing at 5% annually until the earliest of 10 years, age 85, or beginning of the withdrawal period. Jane's annual lifetime withdrawal payment is based on the greater of the performance income base or the guaranteed income base.

## The Withdrawal Period<sup>2</sup>

You may begin taking payments through a series of guaranteed withdrawals annually, semiannually, quarterly or monthly at any time after the first contract year and after having reached age 50. These withdrawal payments can be stopped and started at any time. You may take up to the guaranteed withdrawal payment amount, which is the maximum amount that can be withdrawn each contract year without negatively affecting your income base. This represents the amount paid to you for life, even if your annuity's account value falls to zero.

### Hypothetical Annual Withdrawal Payments (Issue Age 65)



The chart above is what Jane's expected annual payout amounts would be, based on the previous scenario.

<sup>1</sup> Income Base is equal to Account Value plus 50% bonus if deferred 10 contract years.

<sup>2</sup> If you elect to begin taking withdrawals the Accumulation Period will end, starting the Withdrawal Period. Three percent return is an assumption and is not guaranteed.

These hypothetical examples assume a new Accelerator Plus 10 policy was issued to a 65-year-old, utilizing \$100,000 in Premium plus a Premium Bonus of 7%. The Hypothetical Account Value assumes annual interest credits at 3.00% and an annual EGMWB charge rate of 0.80%. In reality, interest crediting returns will depend on the Index performance of the interest crediting options you elect.

The Guaranteed Income Base is equal to the first year Premium growing at 5.00% per year (until the earlier of 10 years or age 85). The income base is not part of the policy's Account Value and is not used to determine the policy's surrender value. The Hypothetical Income Base is equal to the Account Value multiplied by the Performance Multiplier. The Performance Multiplier is equal to one plus an assumed 5% Performance Factor multiplied by the contract year. The income base is used only to determine the EGMWB Rider charge. The income base is not a value that can be surrendered or withdrawn.

The Guaranteed Annual Withdrawal Payment is equal to the Guaranteed Income Base multiplied by the Guaranteed Withdrawal Percentage (single life withdrawals) at the age when Withdrawal Payments begin. The Hypothetical Annual Withdrawal Payment is equal to the Hypothetical Income Base multiplied by the Guaranteed Withdrawal Percentage (single life withdrawals) at the age when Withdrawal Payments begin. The Hypothetical Annual Withdrawal Payments and the Guaranteed Annual Withdrawal Payments are based on the age at which income is first elected, the Withdrawal Payments at later ages assume that income is deferred until that age. The assumed Guaranteed Withdrawal Percentages are: 5.0% for ages 65-69; 5.5% for ages 70-74; and 6.0% for ages 75-79.

These examples further assume that during the period shown, there were no additional Premiums paid, no surrender, no withdrawals of any type and thus no Surrender Charges or Market Value Adjustments applied. The example is hypothetical, non-guaranteed and is not an indication of the annuity's past or future performance. All rates are subject to change at the sole discretion of Fidelity & Guaranty Life. The use of alternate rates or assumptions would produce significantly different results.

# HOW YOUR INCOME COULD WORK FOR YOU

Let's look at an example for Ed, who is 69:

The amount of the guaranteed withdrawal payment is calculated by multiplying your Income Base by your guaranteed withdrawal percentage and is based on your age at the time you elect to receive income payments, provided no excess withdrawals are taken.



$$\begin{array}{r} \$162,000 \\ \text{Income Base} \end{array} \times \begin{array}{r} 5.00\% \\ \text{Withdrawal Percentage} \\ \text{(Based on age)} \end{array} = \$8,100$$

## ARE THERE OTHER WAYS TO INCREASE MY INCOME IN THE EVENT OF IMPAIRMENT?



What happens to 69-year-old Ed's payments if he gets sick?

$$\begin{array}{r} \$162,000 \\ \text{Income Base} \end{array} \times \begin{array}{r} 5.00\% \\ \text{Withdrawal Percentage} \\ \text{(Based on age)} \end{array} = \$8,100$$

$$\begin{array}{r} \$8,100 \\ \text{Guaranteed} \\ \text{Withdrawal Payment} \end{array} \times 2 = \begin{array}{r} \$16,200 \\ \text{Enhanced Guaranteed} \\ \text{Withdrawal Payment} \end{array}$$

Your Accelerator Plus 10 Enhanced Guaranteed Minimum Withdrawal Rider (EGMWB) is a valuable feature that guarantees a higher income stream while impaired if the account value is greater than zero. If you are a single annuitant, the enhanced guaranteed withdrawal payment will be 2x the standard guaranteed withdrawal payment. For joint annuitants, the enhanced guaranteed withdrawal payment will be 1.5x the standard guaranteed withdrawal payment<sup>1</sup>, assuming no excess withdrawals are taken.

## HOW DOES MY SPOUSE CONTINUE TO RECEIVE INCOME IF I DIE?

If the rider is in the accumulation period on the date of the first owner's death, the policy will continue in the accumulation period if your spouse continues the contract. If the contract then enters the withdrawal period, the guaranteed withdrawal payments will continue if based on the life of the surviving spouse. Please refer to the Statement of Understanding.

<sup>1</sup> To receive enhanced guaranteed withdrawal payments you must be certified by a physician as impaired and permanently unable to perform at least two of the Activities of Daily Living (ADLs) as outlined in the Statement of Understanding and your policy. This is not long-term care insurance.

These examples assume a hypothetical Income Base of \$162,000 at the time Guaranteed Withdrawal Payments begin. In reality, your Income Base will depend on your premium, your contract guarantees, and your actual contract experience, including but not limited to any interest credits, rider charges, and/or withdrawals. These examples also assume a 5.00% guaranteed withdrawal percentage at age 69, the attained age at which Guaranteed Withdrawal Payments are assumed to be elected, and an enhanced multiplier of 2 for a single annuitant contract. The Enhanced Guaranteed Withdrawal Payment is available only while the eligibility requirements are met and the account value is greater than zero. This example is hypothetical, non-guaranteed and is not an indication of the annuity's past or future performance. All rates are subject to change at the sole discretion of Fidelity & Guaranty Life. The use of alternate rates of assumptions would produce significantly different results.



# MAKING WITHDRAWALS AS YOU GO

## What Options Do I Have to Withdraw My Money?

### Surrender Charge-Free Withdrawals

Accelerator Plus™ 10 includes riders which allow you to take several kinds of penalty-free withdrawals while the surrender charge period is still in effect. These penalty-free withdrawals allow you access to your funds provided certain conditions are met. These riders are explained on the next page.

## Withdrawals Without Surrender Charges and Market Value Adjustment

### Free Partial Withdrawals

After the first anniversary, you can withdraw up to 10% of your vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year.

You may take up to four withdrawals per year (\$500 minimum per withdrawal or you can take regular systematic withdrawals on a monthly, quarterly, semi-annual or annual basis (\$100 minimum).

Withdrawals in excess of the 10% surrender charge free amount will be subject to surrender charges and MVA.

At age 70½ required minimum distributions will be free of surrender charges. Surrender charges and Market Value Adjustments will not apply to any penalty free withdrawal amounts, or required minimum distributions.

### Annuity Payouts

You must begin receiving annuity payments on your contract's maturity date. The maturity date is fixed when your contract is issued and is no later than the contract anniversary following the owner's (or the oldest owner if it's a joint contract) 100th birthday. Annuity payments are based on the surrender value. An annuity option may be changed any time before annuity payments begin.<sup>1</sup>

### Surrender Charge Schedule

Policy Year	1	2	3	4	5	6	7	8	9	10	11+
Percentage	14%	13%	12%	11%	10%	8%	6%	4%	2%	1%	0%

The following states follow an alternate surrender charge schedule: CA, DE, FL (issues ages 65+) MA, NJ, NV, OH, OK, SC, TX and UT.

For these states, the surrender charge schedule is:

9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

<sup>1</sup> For policies issued in FL and TX, surrender charges are waived for annuitization. Surrender charges are assessed for full surrenders. Please refer to the Statement of Understanding and check with your insurance professional for details.

# COPING WITH UNEXPECTED SETBACKS ALONG THE WAY

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As we mentioned before, life can throw you a few curves now and then. Accelerator Plus™ 10 gives you the option to withdraw up to 100% of your money without incurring surrender charges in the event of a number of life-altering health issues.

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## 1. What if you need nursing home care?

If confined to a licensed nursing home for more than 60 days and that confinement is after the first full year of your contract date, Accelerator Plus™ 10 provides a Nursing Home Rider<sup>1</sup> which allows you to make withdrawals surrender-charge free and with no market value adjustments during the period of your confinement.

## 2. What if you become terminally ill?

Again, after the completion of your first year of contract, Accelerator Plus™ 10 offers a Terminal Illness Rider that frees you from surrender charges and market value adjustment in the case of a serious life-shortening illness. The diagnosis must be made by a licensed physician and must determine life expectancy is less than a year.

## 3. What if you need home health care?

If your health condition prevents you from performing two or more of the Activities of Daily Living (ADL), with the Home Health Care Rider<sup>2</sup> Accelerator Plus™ 10 waives surrender charges and market value adjustments while you are receiving home health care from a licensed provider.

## 4. What happens if you pass away before your annuity payments begin?

Fidelity & Guaranty Life will pay the greater of your account value<sup>3</sup> and the Minimum Guaranteed Surrender Value (MGSV). Account Value equals 100% of premium, plus bonus, plus interest credited to each of your chosen interest crediting options, less prior withdrawals which may have incurred surrender charges and market value adjustments. A partial interest credit will be paid up to the date of death. Refer to Q&A for a full description of MSGV.

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*Additional restrictions and limitations may apply, see rider for details.*

<sup>1</sup> Not available in MA.

<sup>2</sup> Such care begins at least one year after the annuity's effective date, and the impairment has lasted at least 60 days and is expected to continue at least 90 days following the request. Not available in FL or MA.

<sup>3</sup> Account Value equals 100% of premium, plus bonus, plus interest credited to each of your chosen interest crediting options, less prior withdrawals which may have incurred surrender charges and market value adjustments.



# THINGS TO CONSIDER BEFORE PURCHASING YOUR ANNUITY

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Here are few things to note while talking with a sales representative about Accelerator Plus 10.

- 1.** It's designed for people who do not want to withdraw their funds for at least 10 years other than the free partial withdrawal amount.
- 2.** You have at least 10 days to look at the annuity after you buy it. If you decide during that time you do not want it, you can return the annuity and get your premium back. Read the cover page of your annuity contract as soon as you receive it to understand how many days you have to decide if you want to keep it.
- 3.** At least once a year, FGL will send you an annual statement of the current annuity values.
- 4.** We pay the agent, broker or firm for selling the annuity to you. Compensation is not deducted from your premium.
- 5.** Required Minimum Distributions—under certain tax qualified annuities, required minimum distributions must begin no later than April 1st of the year following your attainment of age 70½ and must be paid over a period not longer than your life expectancy. Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.
- 6.** Your values are guaranteed by Fidelity & Guaranty Life Insurance Company, not the FDIC.



# GLOSSARY

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## **Annuity Payments**

You must begin receiving annuity payments no later than the maturity date. The maturity date is fixed at contract issue and is no later than the contract anniversary following the annuitant's 100th birthday.

## **Cap**

The declared maximum rate of interest that you will receive based on how an index performs. For example, if index growth was 13% and the cap was 6%, you will be credited 6%.

## **Enhanced Guaranteed Minimum Withdrawal Benefit Rider (EGMWB)**

A rider that is included with the contract that includes a premium bonus, lifetime income withdrawals and an impairment feature that enables a single annuitant to receive 2x the guaranteed income (1.5 for joint annuitants) if your health prevents you from performing two out of six activities of daily living. There is an explicit fee for this rider.

## **Income Base**

This is used to determine the guaranteed withdrawal payment and the EGMWB rider charge. The income base value can't be surrendered or withdrawn.

## **Index Performance**

How well the index that you've chosen performs in the market.

## **Interest Credits**

Amount of interest that is credited to your account, based on the crediting options that you have chosen.

## **Market Index**

For example, the Dow Jones Industrial Average, S&P 500®.

## **Market Value Adjustment**

A Market Value Adjustment (MVA) is an adjustment made during the time the Surrender Charge Schedule is in effect to the portion of the Account Value withdrawn that exceeds the Free Withdrawal amount. The MVA is based on a formula that takes into account changes in yields on Treasury Constant Maturity Series between the date of issue and the date of the withdrawal. Generally, if treasury yields have risen since you purchased your annuity, the MVA will decrease your Surrender Value. If treasury yields have fallen, the MVA will increase your Surrender Value. See the Statement of Understanding for additional details.

## **Participation Rate**

The participation rate determines how much of any increase will be used to calculate any index interest credits.

## **Performance Multiplier**

At issue, the Performance Multiplier is equal to one plus the Performance Factor. Beginning in the second contract year, the Performance Multiplier will increase by the Performance Factor each year until the earliest of 10 years, age 85, or the beginning of the withdrawal period.

## **Spread**

The spread is a declared percentage that is deducted from any index percentage increase before interest earnings are credited to the annuity.

## **Surrender Charge**

The cost that you incur if the contract is surrendered or any money is withdrawn in excess of the free withdrawal amount during the period the surrender charge schedule is in effect.

# HAVE QUESTIONS? WE HAVE ANSWERS.

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## What is MGSV?

There is a Minimum Guaranteed Surrender Value (MGSV) which is the minimum you will receive if you surrender your contract. The Minimum Guaranteed Surrender Value is 87.5% of your premiums, less previous withdrawals, compounding at the Minimum Guaranteed Surrender Value interest rate. This rate will be between 1% and 3%, is set at issue and fixed for the life of your contract.

## How does the premium vesting bonus work?

Vesting percentages shown in the premium bonus vesting schedule are as of the end of the policy year. The vested account value is available to you at any time for withdrawals or surrender, but may be subject to surrender charges or market value adjustment. The vested account value does not include any unvested premium bonus. The vested account value available as a death benefit includes 100% of any premium bonus regardless of the portion vested at the time the death benefit is paid.

## What if I elect annuity payments?

If you elect annuity payments under your policy, you must elect a lifetime only payment option as defined in the policy in order to continue receiving the Guaranteed Withdrawal Payment amount. Annuitization amount, under other annuitization options may be different than the Guaranteed Withdrawal Payment amount.

## When do I start taking annuity payouts?<sup>1</sup>

You must begin receiving annuity payments no later than the maturity date. The maturity date is fixed at contract issue and is no later than the contract anniversary following the annuitant's (or the oldest annuitant's if a second annuitant is named) 100th birthday. Annuity payments are based on the surrender value. An annuity option may be changed any time before annuity payments begin. If your annuity was issued in connection with a tax qualified plan, you may be required to take minimum distributions beginning at age 70½.

## How will the value of my annuity potentially grow?

Four of the five interest crediting options will potentially earn interest based on formulas in part linked to changes in an index. These are subject to a limit, cap, spread, and/or participation rate. You choose which Interest-Crediting Options you wish to participate in. With respect to the indexed interest crediting options, interest, if any, is credited on each indexed crediting option's anniversary. Because interest will never be less than 0%, your account value will never decrease due to a declining index. The fifth interest crediting option is the Fixed Interest Option. The initial interest rate is GUARANTEED for one year, and the rate thereafter is declared in advance and guaranteed in one year increments. The rate is guaranteed never to be less than 1%.

## What are the available index crediting options?<sup>2</sup>

You can allocate your premium among any number of available crediting options that are designed to provide dependable growth and strong upside potential. You also have the flexibility to reallocate your account value among these options on each interest crediting anniversary.

- S&P 500® One-year annual point-to-point with cap (fee and without fee)
- S&P 500® One-year monthly point-to-point with cap (fee and without fee)
- S&P 500® One-year Declared rate on index gain (fee and without fee)
- Two-year Uncapped Barclays Trailblazer Sectors 5 Index, with a spread and participation rate (fee and without fee)
- Fixed Option

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<sup>1</sup> For policies issued in FL and TX, surrender charges are waived for annuitization.

<sup>2</sup> Refer to your agent for the current caps and rates.

## What is an excess withdrawal?

An excess withdrawal is a withdrawal (after Guaranteed Withdrawal Payments have commenced) that exceed the total Guaranteed Withdrawal Payments for the contract year. The Income Base will be reduced in proportion to the reduction in the account value. The guaranteed withdrawal payment amount will be recalculated following an excess withdrawal. Depending on the amount of the withdrawal, surrender charges and other penalties may apply.

## What is the premium bonus vesting schedule?<sup>1</sup>

End of Contract Year	Vesting Percentage
1	10%
2	20%
3	30%
4	40%
5	50%
6	60%
7	70%
8	80%
9	90%
10+	100% Fully Vested

## What is the minimum amount of money that is needed to purchase an annuity?

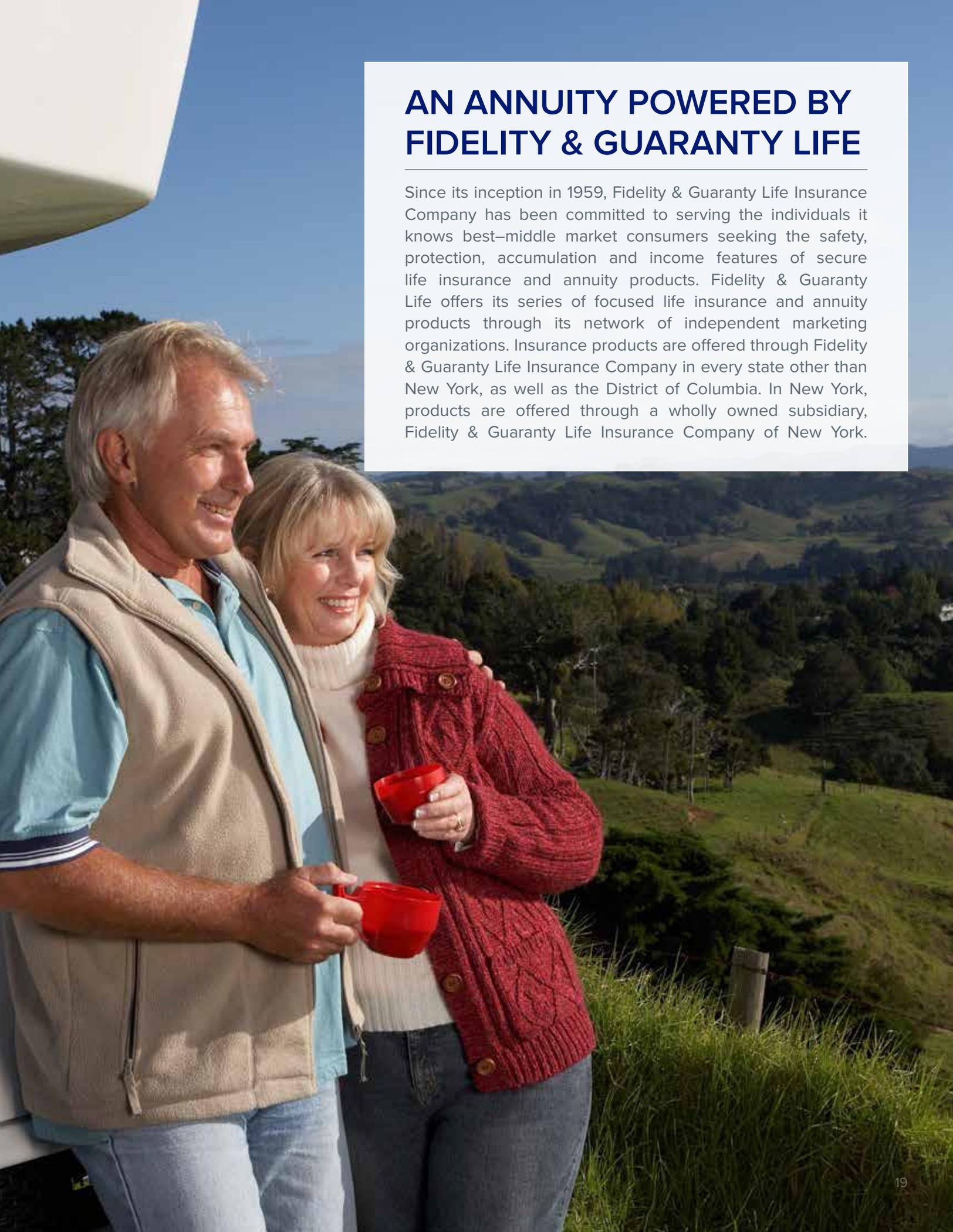
The minimum amount is \$10,000 (\$2,000 per option).

## Are there any age restrictions to purchasing this annuity?

The allowable issue ages are 0-85 for non-qualified and 18-85 for qualified.

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<sup>1</sup> Refer to your agent for the current caps and rates. Under the fee options, a 1% annual fee is subtracted from the crediting option's account value at the beginning of the interest crediting period.



## AN ANNUITY POWERED BY FIDELITY & GUARANTY LIFE

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Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of fixed and indexed interest annuities and optional additional features. Before purchasing, consider your financial situation and alternatives available to you. Your Fidelity & Guaranty Life Insurance Company financial professional can help you determine the best alternatives for your goals and needs, or visit us at [www.fglife.com](http://www.fglife.com) for more information.

Form numbers: API-1018 (06-11), ACI-1018 (06-11); et al.

Provisions and riders may have limitations, restrictions and additional charges. Subject to state availability. Certain restrictions may apply.

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