



FG Guarantee-Platinum 3, 5 & 7

Product Highlights

FG Guarantee-Platinum Series

Multi-Year Guarantee Single Premium
Fixed Deferred Annuities



FG Guarantee-Platinum 3, 5 & 7

- This single premium, fixed deferred annuity features a three, five or seven-year interest rate guarantee period.
- Free withdrawal of accumulated interest from day one and Surrender Charges and Market Value Adjustment (MVA) may be waived if certain conditions are met.



MINIMUM PREMIUM \$20,000

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

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

GUARANTEE PERIOD/ 3, 5 or 7 years

SURRENDER CHARGE SCHEDULE 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. Unless there is a full surrender, this renewal process will continue until annuitization or death.

MINIMUM INTEREST RATE GUARANTEE 1-3%

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 Market Value 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.

DEATH BENEFIT 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FREE SURRENDERS AND WITHDRAWALS Accumulated interest and any amount withdrawn during the first 30 days after any guarantee period renewal.

SURRENDER CHARGES

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

The surrender charge will be 9% in the first year decreasing throughout each rate guarantee period by 1% each contract year. 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.

Surrender charges may vary by state. 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

MINIMUM ACCOUNT BALANCE AFTER SURRENDERS AND WITHDRAWALS \$500

LIQUIDITY FEATURES 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 guarantee period renewal
- For accumulated interest withdrawals
- Upon Payment of Death Benefit

SYSTEMATIC WITHDRAWAL PROVISION 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 annuitized to him or her under an annuity option.

QUALIFIED PLANS Rollovers from IRAs, 401(k), 403(b), pension or profit sharing plans.

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

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 potential and income features of 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. Each company is solely responsible for its contractual commitments.



1.800.445.6758 **www.fglife.com**

PLEASE SEE CONSUMER BROCHURE FOR ADDITIONAL DETAILS

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.

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.

Benefits/features provided by rider have additional limitations and restrictions.

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