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the Power of
Collaborative
Thinking

At-a-Glance FG Index-Choice[®] 10

Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-85**

Qualified: **18-85**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option
- \$1M and over requires home office approval

Bonus

Upfront bonus on any premium paid in year 1

- Chart reflects current percentages, subject to change

All states where approved
except as noted below
(see state approval chart for details)

AK, AL, CA, DE, FL (65+), MA, MN,
MS, NJ, NV, OH, OK, OR, PA, SC,
TX, UT, WA

4%

3%

Interest options

May change allocation among the interest options at the end of index crediting periods.

Index-based interest guaranteed never to go below 0%, even if the index does

S&P 500[®]

- 1-year Monthly Point-to-Point (cap & par rate)
- 1-year Monthly Average (cap & par rate)
- 1-year Annual Point-to-Point (cap & par rate)
- Point-to-Point Fixed Declared Rate on Index Gain
- 2-year Annual Point-to-Point (cap & par rate)¹
- 3-year Annual Point-to-Point (cap & par rate)¹

Fixed crediting set once per year, guaranteed $\geq 1\%$

¹ Not available in NH

Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Paid as a lump sum, greatest of:

- ▶ Account value, including the up front premium bonus;
- ▶ Minimum guaranteed surrender value

Free partial withdrawals

Each contract year after year 1 may withdraw $\leq 10\%$ (as of prior anniversary, less any withdrawals taken during current year) with no Surrender Charge or Market Value Adjustment (MVA), less any withdrawals taken during contract year. Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.



Surrender charge percentages— for withdrawals in year 1, or withdrawals > 10% in years 2-10

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below (see state approval chart)	14%	13%	12%	11%	10%	8%	6%	4%	2%	1%	0%
AK, AL, CA, DE, FL (65+), MA, MN, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
For Indiana:	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%

Any time a withdrawal incurs a surrender charge, an MVA will be made.

The MVA is based on a formula that takes into account changes in U.S. Treasury yields since contract issuance. Generally, if treasury yields have risen, the market value adjustment will decrease surrender value; if treasury yields have fallen, it will increase surrender value. MVA does not apply in AK, AL, IL, MN, MO, MS, OR, PA or WA.

For unexpected health care costs— access to vested account value with no surrender charge or MVA

Home Health Care
(provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in FL, ID, MA

Nursing Home Care
(in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician
- Life expectancy must be less than 1 year

Questions? Contact us at SalesMarketing@fglife.com

“F&G” refers to the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Policy Form Numbers: API-1018 (06-11) ACI-1018 (06-11), ICC11-1035 (11-11), ARI-1016 (03-11), ICC12-1058 (07-12), ARI-1014 (03-11), ICC12-1056 (07-12), ARI-1015 (03-11), ICC12-1057 (07-12), ARI-1007 (02-11), ICC11-1037 (11-11), FGL FS-PW-FLEX (2001), ICC11-1042 (11-11), FGL DOO1 (2003), ICC11-1043 (11-11), FGL NH1 (2003), ICC11-1044 (11-11), FGL TI1 (2003), ICC11-1045 (11-11), ARI-1006 (02-11), ICC11-1036 (11-11), FGL PBIR (2003), ICC12-1059 (07-12), ARI-1056 (06-13), et al.

The provisions, riders and optional additional features of this product have limitations and restrictions, and may have additional charges. Contracts are subject to state availability, and certain restrictions

may apply.

Withdrawals may be taxable and subject to tax penalties if made before age 59-1/2.

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