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Thinking

At-a-Glance Prosperity Elite[®] 7

Flexible Premium, Deferred, Fixed Indexed Annuity

Package options

Customer chooses one. Once a package is selected, it cannot voluntarily be terminated until the end of the surrender charge period.

Enhancement Package

- Guaranteed Minimum Death Benefit Rider (GMDB)

Protection Package

- Enhanced Guaranteed Minimum Death Benefit Rider (EGMDB)
- Enhanced Guaranteed Minimum Withdrawal Benefit Rider (EGMWB)

Eligible ages

Non-qualified: **0-85** (80 in IN)

Qualified: **18-85** (80 in IN)

- 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

Vesting bonus on any premium paid in year 1

- Vests over 7 years, only on premium paid in year 1
- Chart reflects current percentages, subject to change

	Enhancement Package		OR	Protection Package	
Age at issue <i>(older owner's age if joint owners)</i>	70 or younger	71-85		70 or younger	71-85
All states where approved <i>(see state approval chart availability)</i>	2%	1.25%		4%	3%

Fees

	OR	
0.5% of the highest guaranteed death benefit on each contract anniversary		1.3% 0.8% of the Income Base plus 0.5% of the highest guaranteed death benefit on each contract anniversary

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	
Barclays Trailblazer Sectors 5 <i>(not available in IA, NH)</i>	<ul style="list-style-type: none"> 2-year Point-to-Point (spread & par rate)
S&P 500 [®]	<ul style="list-style-type: none"> 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
Gold Commodity ¹ <i>(not available in AL, MN, MS, OR, PA, PR, WA)</i>	<ul style="list-style-type: none"> 1-year Annual Point-to-Point (cap & par rate)
Fixed crediting set once per year, guaranteed ≥ 1%	

¹ The gold price is the USD PM. closing price of gold as printed by the London Bullion Market Association.

Withdrawals

Guaranteed income (Protection Package only)

Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.

¹ In HI, IL and VT, initial plus additional premiums are included in this amount.

- **Option to receive scheduled income for life** as Guaranteed Withdrawal Payments, assuming no excess withdrawals and a life-only annuity payout option is chosen at maturity.
- **Withdrawal payment amount determined by Income Base** at the time payments begin, calculated as the greatest of:
 - ▶ **Initial premium plus 18% bonus** on the initial premium only (reduced proportionally for all withdrawals; rate subject to change)
 - ▶ **Initial premium¹ increased** by the Enhanced Guaranteed Minimum Withdrawal Benefit Rider rate, compounded at 6% for up to 10 years or start of withdrawal payments, whichever is first. (Reduced proportionally for all withdrawals, rate subject to change)
 - ▶ **Account value** (including vested premium bonus); or
 - ▶ **Minimum guaranteed surrender value.**

Starting Percentage

- **When payments are turned on, the amount is a percentage of the total Income Base:**

	At Age 50	After Age 50
If single annuitant	3.3%	Increase by 0.1% each year to age 77 ³ (at age 77+ the percentage stays at 6%)
If joint annuitant	2.8%	Increase by 0.1% each year to age 82 ³ (at age 82+ the percentage stays at 6%)

Increased payments for annuitants who are impaired revert to their original level if the account value is depleted OR the impairment ends.

² Benefit not available in AL, MN, MS, OR, PA and WA.

³ Payout percentages in HI and IL vary. See SOU for a full schedule.

If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract):²

- ▶ **The Enhanced Guaranteed Minimum Withdrawal Benefit Rider** has been in effect for three years, five years in HI and IL
- ▶ **No premiums have been paid for the last three years**
- ▶ **The annuitant is unable to perform at least 2 of 6 activities of daily living**, certified by a licensed physician, and requires the care of a licensed caregiver
- ▶ **The impairment began at least one year after contract issue**, and is expected to be permanent
- ▶ **The annuitant is 60 years or older and a U.S. resident**

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.

³ In AL, MN, MS, OR, PA, WA and PR, payable over time death benefit is not available.

⁴ In ID, NC, and VT, initial plus additional premiums are included in the calculation, and age is not a factor.

Enhancement Package	Protection Package
<p>Paid as a lump sum, greatest of:</p> <ul style="list-style-type: none"> ▶ Account value, including the total vesting bonus, even if not fully vested; ▶ Minimum guaranteed surrender value; or ▶ Initial premium plus vesting bonus on the initial premium only, growing at 5% simple interest for 10 years, until age 85 (older owner if joint owners) or death, whichever is first. 	<p>Two Options:</p> <ol style="list-style-type: none"> 1. Paid as a lump sum, calculated in the same manner as the Enhancement Package. 2. Paid as payments over at least 5 years (10 if issue age ≥ 71), based on greater of:³ <ul style="list-style-type: none"> ▶ Initial premium plus 18% bonus on the initial premium only; or ▶ Initial premium⁴ plus 6% compound interest for up to 10 years, until age 85 (older owner if joint owners) or beginning of income withdrawals, whichever is first.

Free partial withdrawals

Each contract year after year 1 may withdraw $\leq 10\%$ with no surrender charge or Market Value Adjustment (MVA). 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 2-7

Contract Year	1	2	3	4	5	6	7	8+
All states where approved except as noted below (see state approval chart)	10%	9%	8%	7%	6%	5%	4%	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%	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, SD, WI

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, SD

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), ARI-1056 (06-13), ARI-1054 (02-13), ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1052 (11-12), ARI-1066 (12-13), ARI-1011 (02-11), ARI-1068 (03-14), ARI-1065 (11-13), ARI-1040 (11-12), ICC11-1035 (11-11), ICC11-1047 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1036 (11-11), ICC14-1079 (04-14), ICC14-1080 (04-14), ICC14-1082 (04-14), 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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