Fidelity & Guaranty Life®

Safe Income Plus

Flexible Premium Fixed Deferred Indexed Annuity
Options for your retirement planning

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Safe Income Plus is a flexible premium fixed deferred indexed annuity

What is **that?**

Flexible Premium: This means you can make multiple premium payments.

Deferred: This means the maturity date and annuitization does not begin immediately. Also, you pay no current income tax on interest earned. Taxes are deferred until you withdraw your earnings.[1]

Fixed: This means that Fidelity & Guaranty Life Insurance Company declares and guarantees for one year periods a fixed rate of interest on the fixed interest rate option.

Indexed: This means that it offers indexed interest crediting options. The indexed interest crediting options earn interest that depends in part on how a market index performs. You could earn an indexed interest percentage change, limited to the declared cap or declared fixed rate, as applicable. **You could never be credited less than 0%.**

The annuity does not participate in any stock, bond or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the indices are based don't increase your annuity earnings.

Annuity: An annuity is a vehicle to provide payments to the holder at specified intervals. It is designed to be a long-term retirement tool and not to be used to meet short-term financial goals.

[1] Tax defferal offers no additional value if the annuity is used to fund a qualified plan, such as an IRA and may not be available if the owner of the annuity is not a natural person such as a corporations or certain types of trusts.

In this document are important points to think about before you buy the **Safe Income** *Plus annuity from Fidelity & Guaranty Life Insurance Company. Fidelity & Guaranty Life has prepared this summary to help you understand* ***Safe Income*** *Plus' many options, advantages, and limitations.*

Your agent will provide to you the Safe Income Plus - Statement of Understanding disclosure form. Please review the Statement of Understanding then confirm your understanding by completing and signing the Applicant Acknowledgement on the last page.

Product features include:

- *Minimum guarantees that protect your principal from market decline.*
- *A Guaranteed Minimum Withdrawal Benefit Rider that guarantees a level lifetime income without the need to annuitize prior to maturity. (Rider charges apply)*
- *Upside interest potential through four indexed interest crediting options or an annually declared fixed interest rate option.*
- *Downside protection – any indexed interest credited is never taken away due to market decline.*
- *Liquidity for life's unexpected events. Surrender charges and market value adjustment charges are waived for home health care, diagnosis of a terminal illness or nursing home confinement. These riders (addendums to the contract) provide full access to your account value without penalty as long as certain conditions are met. (Riders may not be available in all states.)*

Guarantees

- *The guaranteed minimum surrender value is the minimum you would receive if you surrender your contract. It is meant to provide a known value, a floor, and is required of products of this type. The minimum guaranteed surrender value is 87.5% of your premiums compounding at the minimum guaranteed surrender value (MGSV) rate. That rate is between 1% and 3%, is set at issue and fixed for the life of the contract.*

How does **Safe Income Plus** work?

1. HOW WILL THE VALUE OF MY ANNUITY POTENTIALLY GROW?

Five Interest Crediting Options
(Subject To Cap/Declared Rate)

Four of the five interest crediting options in your annuity will potentially earn interest based on formulas in part linked to changes in an index. These are subject to a limit or cap rate. Please see the four Indexed Interest-Crediting Options listed in the side box. 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%.

Indexed Interest Crediting Options S&P 500®

- ✓ One-year monthly point-to-point with a cap
- ✓ One-year annual point-to-point with a cap
- ✓ One-year monthly average with a cap
- ✓ Point-to-point fixed declared rate on Index Gain

Fixed Interest Option[1]

The interest rate your annuity is issued with is guaranteed for one year. After the first contract anniversary, we will declare, on or before each contract anniversary, a new interest rate that is guaranteed for one year.

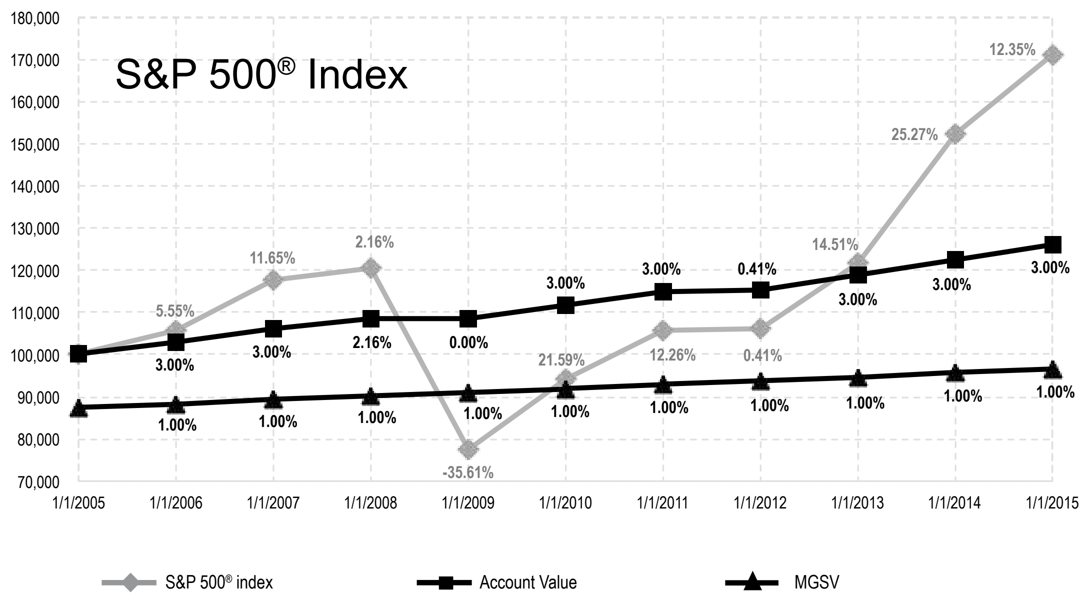
Indexed Interest Crediting Options:[1] Minimum caps/fixed declared rate

Each interest crediting option has a minimum cap/fixed declared rate. These are the lowest the rates could be set at each crediting option anniversary.

- ✓ One-year monthly point-to-point with a cap.
  Minimum cap per month: 1%
- ✓ One-year annual point-to-point with a cap.
  Minimum cap per year: 1%
- ✓ One-year monthly average with a cap.
  Minimum cap per year: 1%
- ✓ Point-to-point fixed declared rate on Index Gain.
  Minimum declared rate: 1%

[1] Refer to your agent for the current caps and rates.

The following hypothetical examples demonstrates how this indexed interest crediting option works, assuming an allocation of $100,000 in premium without any additional premium payments. Keeping in mind that past performance is no guarantee of future results, let's assume no vesting bonus, no rider charges, deductions, or withdrawals are made, and no surrender charges or market value adjustments apply.



This hypothetical example assumes a new Safe Income Plus contract was issued on January 1, 2005, utilizing $100,000 in premium allocated entirely to the one-year annual point-to-point with a cap Indexed Interest Crediting Option without any reallocation to other interest crediting options. This example further assumes the non-guaranteed cap rate was 3.00% and did not change throughout the entire period shown. In reality, cap rates are subject to change, subject to certain contractual minimum guarantees. The example further assumes that during the period shown, there were no additional premiums paid, no rider charges deducted, no premium bonus applied, no surrender, no withdrawals of any type and thus no surrender charges or market value adjustments applied. Safe Income Plus is not available for sale without the Enhanced Guaranteed Minimum Withdrawal Benefit Rider and rider charges will be deducted from the contract for this benefit. Although this product was not available for the time period referenced, actual historical prices of the S&P 500® Index have been used. The example is hypothetical, non-guaranteed and is not an indication of the annuity's past or future performance. The use of alternate rates or assumptions would produce significantly different results.

The S&P 500® Index does not include dividends paid on the underlying stocks, and therefore does not reflect the total return of the underlying stocks; neither a market index nor any market indexed annuity is comparable to a direct investment in the financial markets. Indexed annuities do not directly participate in any stock or equity investments. Minimum Guaranteed Surrender Value: 87.5% of premium accumulating at 1.00%

See the Statement of Understanding for detailed descriptions of the indexed interest crediting options. All of the indexed interest crediting options may not always be available for allocations. You may move your account value among the interest crediting options at the end of index crediting periods. Any premium paid between contract anniversaries is allocated to the fixed interest option until the next applicable index crediting period at which time your premium will be allocated to the chosen indexed interest option.

Annuities are issued with an effective date of the 1st, 8th, 15th or 22nd of the month. Premiums are held without interest until the next available effective date. Special rules apply if one of these dates falls on a weekend or holiday. If you withdraw money from an indexed interest crediting option on any day other than an interest crediting option anniversary you will not earn indexed interest on the amount you withdraw. The minimum initial premium to purchase this contract is $10,000 and the minimum allocation to any option is $2,000.

2. WHAT GUARANTEES ARE INCLUDED IN MY ANNUITY?

87.5% of Your Premium Compounding at a Rate Between 1% and 3% as a Minimum Guaranteed Surrender Value (MGSV)

Your annuity contains a protective floor. The minimum guaranteed surrender value on a full surrender is 87.5% of premium, plus daily interest accruing at the MGSV accumulation interest rate. That rate is between 1% and 3%, is set at issue and fixed for the life of the contract. The MGSV is reduced by prior withdrawals.

You will be paid the greater of:

- the vested account value, less any applicable surrender charges, market value adjustment (MVA) and rider charges
- the MGSV

3. HOW DO I GET INCOME FROM MY ANNUITY?

There are several ways to access your account value, including transforming your account into annuity payments. If you take withdrawals and it is during the surrender charge period, you will be assessed a surrender charge and MVA if the amount withdrawn is in excess of the free amount.

Partial Free Withdrawals

Each contract year (after the first contract year), you may withdraw, surrender charge free, 10% of your vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year. If your annuity was issued in connection with a tax qualified plan, you may be required to take minimum distributions beginning at age 70½.

Partial Withdrawals and Option for Systematic Withdrawals

Before annuity payments begin you may take up to four withdrawals per year ($500 minimum), or you may take regular systematic withdrawals on a monthly, quarterly, semi-annual or annual basis ($100 minimum). During the surrender charge period, withdrawals that exceed the annual 10% free partial withdrawal amount will be subject to surrender charges and MVA. Interest will not be credited to any amounts withdrawn if taken prior to the interest crediting date for your current options.

Annuity Payouts

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.[1] An annuity option may be changed any time before annuity payments begin.

[1] For TX, surrender charges are waived for annuitization. Surrender charges are assessed for full surrenders.

Payment In The Event Of Death

Should you die before annuity payments begin, we will pay the greater of the total account value and the MGSV to the beneficiary named in your annuity.
We will also pay a partial interest credit, if applicable, up to the date of death.

Account Value

The annuity's account value equals 100% of premium, plus interest credited to each interest crediting option, less any previous withdrawals and associated surrender charges. For an explanation of the MGSV please see prior page.

Market Value Adjustment

What is a Market Value Adjustment?

A Market Value Adjustment (MVA) is an adjustment made during the time the surrender charge schedule is in effect, to the part 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 of the U.S. 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.

SURRENDER CHARGES

What happens if I take out some or all of the money from my annuity?

A surrender charge and MVA applies for the first ten years on full or partial surrenders in excess of the 10% annual free amount allowed, and in calculating the annuity payments unless they do not apply under the conditions below. Notably, there is no free amount available in the first contract year.

Annuity Year:										
1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge:										
12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%

The surrender charge equals the surrender charge percentage for the applicable contract year multiplied by the amount of account value that exceeds the penalty free amount available. Please review your annuity for the appropriate surrender charge schedule.[1]

Is there any way to withdraw money during the surrender charge period without paying a surrender charge?

Free partial withdrawals are available each contract year, after the first contract year, during the surrender charge period and you may withdraw up to 10% of your vested account value as of the prior contract anniversary.

Waiver of surrender charge riders listed below.

- **Home Health Care Rider**[2] *If the annuitant requires Home Health Care Services by a licensed Home Health Care provider as a result of being impaired in performing two out of six activities of daily living as outlined in your contract, and 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 for at least 90 days following the request. Surrender charges and MVA will be waived on withdrawals made while the annuitant is impaired.*
- **Nursing Home Benefit Rider**[2] *If you are confined to a licensed nursing home for more than 60 days, and your confinement begins at least one year after the annuity's effective date, surrender charges and MVA will be waived on withdrawals made during the period of your confinement.*
- **Terminal Illness Benefit Rider** *If a licensed physician certifies that you have been diagnosed with an illness or condition that causes your life expectancy to be less than one year, and the diagnosis takes place at least one year after the annuity's effective date, surrender charges and MVA will be waived during this period of terminal illness.*

Surrender charges and MVA are not imposed if you die. If your spouse, as beneficiary, elects to continue the contract and subsequently surrenders, your spouse will be subject to a surrender charge and MVA if within the surrender charge period.

[1] The following states follow an alternate surrender charge schedule: CA, DE, 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%
[2] Not available in MA.

4. DO I PAY ANY FEES OR CHARGES?

Fees, Expenses & Other Charges

Your full premium is available to potentially earn interest from the effective date of your annuity (surrender charges and MVA apply for the first ten contract years on full or partial surrenders in excess of the free amount).

There is a charge for the Enhanced Guaranteed Minimum Withdrawal Benefit rider which is deducted from the contract's account value annually after the completion of the first contract year. The annual charge for this rider is 1.05% multiplied by the income base.

5. DOES THIS AFFECT MY TAXES?

How will annuity payments and withdrawals from my annuity be taxed?

The annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. Withdrawals are treated as coming from earnings first and then as a return of your premium. Payments under an annuity payment plan are treated as coming partially from earnings and partially as return of premium. You may pay a federal income tax penalty on earnings you withdraw before age 59½.

If your state imposes a premium tax, it may be deducted from the money you receive. You may exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a surrender charge on the annuity you are exchanging. Also, you may start a new surrender charge period in the new annuity.

If your annuity was issued in connection with a tax qualified plan, you may be required to take minimum distributions beginning at age 70½.

Internal Revenue Code provides that if an annuity is held by a non-natural person and such person is not holding as an agent for a natural person, the contract shall not be treated as an annuity contract for income tax purposes.

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.

Does buying an annuity in a retirement plan provide extra tax benefit?

Buying an annuity within an IRA doesn't give you any extra tax benefit. The annuity is tax-deferred, which means you generally don't pay taxes on the money until it is paid to you. Payments under an annuity payment plan are generally entirely taxable under most IRA plans.[1] Choose the annuity based on its other features and benefits as well as its risks and costs, not its tax benefits. Please consult your tax advisor regarding your unique situation.

[1] Taxation on IRA plans varies depending on the type of IRA, traditional IRA, Roth IRA, SEP IRA you own.

6. WHAT ELSE DO I NEED TO KNOW?

Other Information

- This annuity is designed for people who do not anticipate needing access to their annuity beyond the free amount for at least ten years.
- We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.
- You have a set number of days (at least 10) to look at the annuity after you buy it. If you decide during that time that you don't 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.
- At least once each year, we will send you a report of the current annuity values.
- We pay the agent, broker, or firm for selling the annuity to you. Compensation is not deducted from your premium. However, the compensation we pay impacts contract pricing including, surrender charges, interest rates, caps, participation rates and spread.
- Required Minimum Distributions – Certain tax qualified annuities are subject to required minimum distributions which generally require that distributions begin no later than April 1st of the year following your attainment of age 70½ and that amounts be paid to you over a period not longer than your life expectancy.
- Your annuity values are guaranteed by Fidelity & Guaranty Life Insurance Company. As a legal reserve company, Fidelity & Guaranty Life Insurance Company is required by state regulation to maintain reserves equal to or greater than guaranteed surrender values.

7. 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 secure 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. That company is solely responsible for its contractual commitments.

Enhanced Guaranteed Minimum Withdrawal Benefit Rider[1]

Flexible, guaranteed lifetime income withdrawals allow you to maintain control of your financial assets while helping you to avoid outliving your money.

Lifetime income withdrawals are available using the Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) rider.[2] This EGMWB rider is innovatively designed to provide you with level, guaranteed income payments for life.[3] This rider allows you the opportunity to maintain control over your annuity and financial resources, giving you the freedom to withdraw more or less or all of your surrender value. Withdrawing more than the guaranteed withdrawal payment will reduce your guaranteed payment, perhaps even eliminate it, therefore you should carefully consider if you want to do this.

Protection against Impairment

EGMWB includes a valuable feature that guarantees a higher guaranteed income stream while impaired and the account value is more than zero. If you are a single annuitant, the enhanced guaranteed withdrawal payment will be 2 times the guaranteed withdrawal payment. If there are joint annuitants, the enhanced guaranteed withdrawal payment will be 1.5 times the guaranteed withdrawal payment.

In order to receive the enhanced guaranteed withdrawal payments you must be certified by a physician as impaired and expected to be permanently unable to perform at least two out of six activities of daily living (ADLs). ADLs include eating, bathing, dressing, transferring, toileting, and continence. Care for the related impairment must be received by a licensed professional.

To qualify for this benefit all of the following conditions must apply:

- The contract must be in force for a minimum of three years with no premiums paid for at least three years. (This benefit will not be available until the completion of at least three contract years.)
- The annuitant is age 60 or older,
- The annuitant must be a U.S. resident on the approval date and;
- Must meet ADL guidelines listed above and the impairment under those guidelines must begin at least 1 year after the contract date of issue.

If impairment conditions cease or if the account value has been reduced to $0 (assuming no excess withdrawals), the owner can continue GMWB payments at the original level prior to impairment, even if the account value has been reduced to zero. If the account value is depleted while receiving this benefit, the enhanced guaranteed withdrawal payment amount will revert to the original amount. You may not receive this benefit after the point at which the account value is depleted.

1 Not available in all states. See your Statement of Understanding for additional details.

2 There is an explicit charge for the EGMWB rider. The charge is 1.05% of the income base and is deducted from the contract's account value annually after the completion of the first contract year.

3 If you elect annuitization under your contract, you must elect a lifetime only payment option as defined in the contract in order to receive payments for life. Annuitization amount may be different than guaranteed withdrawal amount.

A time to build your savings

Accumulation Period

During the accumulation period the income base is the value used to determine the guaranteed withdrawal payment. It is a value that is tracked separately from your account value and is not cash, but a means to determine the guaranteed withdrawal payment. The income base is the greater of:

- Initial premium plus any applicable Income Base Bonus; or
- Premiums paid in the first policy year plus the applicable premium bonus, accruing for up to 10 years or age 85 or when withdrawals begin at the current EGMWB annual roll-up rate.[1]

There is a 1.05% of income base annual charge for the EGMWB rider that is deducted from the account value. During the accumulation period, any withdrawals will cause the income base to be reduced in proportion to the reduction in the account value.

During the accumulation period the income base can grow as defined above, adjusted proportionately for any withdrawals you may take prior to beginning the guaranteed withdrawal payments.[2] If the income base grows, your guaranteed withdrawal payment will also grow.

During the accumulation period, you may elect to “restart” a new 10-year roll-up period. Restarting a new 10-year period extends the accumulation period and continues the growth of the income base at the annual roll-up rate for up to 10 years or until guaranteed withdrawal payments or 85 if earlier.[3]

1 Please refer to your agent for the current EGMWB annual roll-up rate.

2 If you begin taking withdrawals the accumulation period will end, starting the withdrawal period.

3 Fidelity & Guaranty Life reserves the right to change the EGMWB roll-up rate upon restart.The roll-up rate is not to be less than the guaranteed rate of 2%.

A time to live off your savings

Withdrawal Period[1]

You may begin taking payments through a series of withdrawals annually, semiannually, quarterly or monthly at ANY time after the first contract year, (subject to surrender charges and MVA, if any) 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 is the amount guaranteed to be paid for your lifetime, even if your annuity's account value falls to zero (provided no excess withdrawals are taken). The amount of the guaranteed withdrawal payment is a percentage of the income base, an amount tracked separately from the account value.

Your guaranteed withdrawal payment amount 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.

Joint Payout: Income under this rider can be based on the lives of two people as long as they are joint annuitants and legal spouses. In the case of joint annuitants, the guaranteed withdrawal percentage is determined by the age of the younger of the two annuitants at the time guaranteed withdrawal payments are elected. The guaranteed withdrawal payment is guaranteed to be paid until the death of the second annuitant.[2]

Spousal Continuation: If the rider is in the accumulation period on the date of the first owner's death, this rider will continue if your spouse continues the contract. Should the policy later enter the Withdrawal Period, the Guaranteed Withdrawal Payments will be based on the life of the surviving spouse.

If the rider is in the withdrawal period on the date of the first owner's death, and the spouse was a joint annuitant under the contract, guaranteed withdrawal payments will continue based on the same annuitant's age as it was at the time of the owner's death.[2]

Contract Maturity: At contract maturity (age 100), should you elect a life only payment option of income, then the annuity payment amount is the greater of the annuity payment amount provided under the base contract for that payout option and the guaranteed withdrawal payment.[3] Should you choose another payment option available under the contract, the annuity payment amount will be based on the annuity payment amount provided under the base contract.

Excess Withdrawal: An excess withdrawal is a withdrawal that causes the total withdrawals for the contract year to exceed the guaranteed withdrawal payment amount. 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, MVA and other penalties may apply.

Guaranteed Withdrawal Percentages[4]:

Attained Age	50	55	60	65	70	75	80	85	90+
SINGLE Annuitant	2.85%	3.35%	3.95%	4.55%	5.25%	5.85%	6.35%	6.85%	7.35%
JOINT Annuitant	2.15%	2.65%	3.25%	3.85%	4.55%	5.15%	5.65%	6.15%	6.65%

Payout percentages vary for age. Please review the statement of understanding (or your contract) for details.

1 If you elect to begin taking withdrawals the Accumulation Period will end, starting the Withdrawal Period.
2 In order for payments to continue until the death of the second annuitant, the second annuitant must select spousal continuation of the contract and, at contract maturity, must annuitize as defined in the rider.
3 If you annuitize under your contract, you must select a lifetime only payment option as defined in the contract in order to receive payments for life. Annuitization amount may be different than guaranteed withdrawal amount.
4 Subject to change.

A time to live off your savings

Vesting Bonus[1] of All Premium Received in the First Contract Year.[2]

How does it work?

- Your annuity offers a premium bonus that is calculated as 8%[3] of all premium received in the first contract year.
- The bonus is credited to your account value at issue, is split proportionally to each crediting option you elect, and is eligible to earn interest based on the crediting options you elect.
- The bonus amount, plus any interest earned on that amount, then vests over a period of ten years.

The vesting schedule is as follows:

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

Vested percentages shown in the vesting schedule are as of the end of the contract year for each crediting option you elect.

The vested account value available to you at any given time for free withdrawals, surrenders, or annuitization includes only the vested portion of the bonus amount at that time.

The account value available as a death benefit includes 100% of any bonus amounts regardless of the portion vested at that time.

[1] Annuities that offer bonus interest features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap rates than annuities that do not provide the bonus feature.

[2] The vesting bonus rates listed on this brochure are subject to change.

[3] For the following states, the vesting bonus rate is 7%: California, Delaware, Massachusetts, Nevada, New Jersey, Ohio, Oklahoma, South Carolina, Texas and Utah.

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

Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of fixed and indexed deferred 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 for more information.

Form numbers: API-1018 (11-13), ACI-1018 (11-13), ARI-1056 (06-13), FGL DOO1 (2003), FGL TI 1 (2003), FGL NH 1 (2003), OM FPS-VAV (10-07), ARI 1054 (02-13), ARI-1006 (02-11), ARI-1065 (11-13); et al.

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

This product is offered on a group or individual basis as determined by state approval.

For group contracts, terms and conditions are set forth in the group certificate and master contract and are subject to the laws of the state in which they were issued.

This document is not a legal contract. For the exact terms and conditions, please refer to the annuity contract.

"S&P 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor's does not sponsor, endorse, promote, or make any representation regarding the advisability of purchasing the contract.

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.

Annuities are long-term vehicles to help with retirement income needs.

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate, and/or a spread. Caps, fixed declared rates, index gain interest rate, and spreads are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

Interest rates subject to change at insurer's discretion and are effective annual rates.

You are purchasing a fixed deferred indexed annuity contract that provides minimum guaranteed surrender values. You should understand how the minimum guaranteed surrender values are determined and the product features used to determine the values. Even though contract values may be affected by external indices, the contract annuity is not an investment in the stock market and does not participate in any stock, bond, or equity investments.

1.888.513.8797 www.fglife.com

No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early.

Fidelity & Guaranty Life®