

FG Retirement Pro[®]

Modified Single Premium Deferred Annuity
Options for your retirement planning

Why Buy This Product?

Income Planning

FG Retirement Pro[®] is an annuity primarily designed to provide an income stream, one guaranteed for life to you through its Guaranteed Minimum Withdrawal Benefit (GMWB¹) feature. FG Retirement Pro's GMWB feature is innovative and very unique from most other annuities with a GMWB feature. FG Retirement Pro's GMWB feature focuses on potentially growing income over time through the use of indexed interest crediting directly on the GMWB feature's Benefit Base as opposed to the annuity's Account Value. The GMWB feature is automatically included in your annuity at no additional charge to you.

The Need for Security, But Desire for Growth Potential

FG Retirement Pro has no risk of market loss, either to your Account Value or to your Benefit Base. The Benefit Base is not cash; it is a separately tracked value used to calculate a lifetime income under the GMWB feature. Indexed interest crediting potentially grows your Benefit Base, which in turn will potentially grow your income.

Long Term Account Value Growth Potential

Although the primary feature of FG Retirement Pro is its Guaranteed Minimum Withdrawal Benefit feature, there is long term Account Value growth potential. This is achieved through a unique, first of its kind feature called "Breakthrough". If Breakthrough is achieved, the Account Value has the same growth rate potential as the Benefit Base. (See details in this brochure on how Benefit Base and Breakthrough work.)

Wealth Transfer

FG Retirement Pro allows you to transfer wealth to the next generation with two death benefit options or provides an option for spousal continuation in the event you die prior to annuitizing the contract. The death benefit for this product is the greater of the account value plus any unvested Premium Bonus or the minimum guaranteed surrender value.

Subject to certain limitations and conditions, this product has an Alternative Death Benefit rider at no additional charge that may be elected by the beneficiary in lieu of the Death Benefit under the Base Annuity Death Benefit provision. The Alternative Death Benefit rider is referred to as the Enhanced Death Benefit feature for marketing purposes only. After the Alternative Death Benefit waiting period and prior to beginning the withdrawal period the Enhanced Death Benefit is equal to the Benefit Base and stops increasing after age 85. It is payable in equal installments for a defined number of years. The Enhanced Death Benefit will not exceed the lesser of 200% of Net Premium (Premiums paid less withdrawals) or Net Premium accumulated at 10%.

¹ Please see the Statement of Understanding that must accompany this brochure for an explanation of capitalized terms herein.



Product Features include:

- ✓ A Guaranteed Minimum Withdrawal Benefit feature. The GMWB feature guarantees a level lifetime income called a “Guaranteed Withdrawal Payment”¹ without the need to annuitize. There is no additional charge for this important benefit.
- ✓ Unique, first of its kind upside interest crediting potential directly to the Benefit Base via 3 S&P 500® Index- linked interest crediting options.
- ✓ Downside Market Protection - Any index-linked interest applied to the Benefit Base is never taken away due to an index decline.
- ✓ A 5% vesting Premium Bonus that is immediately applied to the Benefit Base and over time applied to the Account Value. For the Account Value, the Premium Bonus vests over the term of the Surrender Charge Schedule.
- ✓ Unique, first of its kind feature called “Breakthrough” that may provide long term potential growth to Account Value.
- ✓ Enhanced Death Benefit feature at no additional charge.
- ✓ Liquidity for life’s unexpected events. Surrender Charges are waived for specific events including your need for home health care, diagnosis of a terminal illness or nursing home confinement. These riders (addendums to the policy) provide full access to your Account Value without penalty. (Certain conditions apply and riders may not be available in all states. Please refer to the Statement of Understanding for details.)

¹ The level of Guaranteed Withdrawal Payment amount is guaranteed for life so long as no Excess Withdrawals are taken. Excess Withdrawals will reduce the Guaranteed Withdrawal Payment amount and in some cases reduce it to zero, terminating the policy.

What is an Annuity?

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

What is FG Retirement Pro?

FG Retirement Pro is a Modified Single Premium Deferred Annuity. This means you may deposit Premium into the policy any time within the first policy year. Deferred annuities do not allow annuity payments immediately. However, you pay no current income tax on interest earned. Taxes are deferred until you withdraw earnings.



What is Account Value?

Your Account Value equals your Premium plus any vested Premium Bonus, plus interest thereon, less withdrawals of any type, including Surrender Charges and Market Value Adjustment thereon. The Premium Bonus goes to work immediately, but your ownership of it vests over the duration of the Surrender Charge period. Your Account Value will grow based on the Fixed Interest Method. The rate under the Fixed Interest Method is declared annually and has a minimum guaranteed rate.

INCOME

Guaranteed Minimum Withdrawal Benefit (GMWB) Feature

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 Guaranteed Minimum Withdrawal Benefit (GMWB) feature. This feature is innovatively designed to provide you with level, guaranteed income payments for life called Guaranteed Withdrawal Payments.¹ It 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 Withdrawal Payment, perhaps even eliminate it, therefore you should carefully consider whether you need or want to do this.

How Do I Potentially Grow Income through the Guaranteed Minimum Withdrawal Benefit (GMWB) feature?

After at least one year and after you attained the age of 50, you decide when to turn on Guaranteed Withdrawal Payments. At that time, we multiply the Benefit Base by the Guaranteed Withdrawal Percentage to determine the Guaranteed Withdrawal Payment amount.

Benefit Base

A Benefit Base is established for your policy from day one. It is initially equal to the Initial Premium plus Premium Bonus. The Benefit Base is not cash; it is a separately tracked value used to calculate the Guaranteed Withdrawal Payments as well as the Enhanced Death Benefit (subject to certain limitations). The Benefit Base is not a value that can be surrendered or withdrawn.

The Benefit Base potentially grows based on three index-interest Benefit Base Crediting Options linked to the S&P 500® Index subject to Cap Rates and Participation Rates. FG Retirement Pro also offers a Benefit Base Fixed Interest Crediting Option.

Benefit Base Indexed-Interest Crediting Options

- ✓ One-year Annual Point-to-Point with a Cap and Participation Rate (S&P 500® Index)
- ✓ One-year Monthly Point-to-Point with a Cap and Participation Rate (S&P 500® Index)
- ✓ One-year Monthly Average with a Cap and Participation Rate (S&P 500® Index)

Benefit Base Fixed Interest Crediting Option

The initial interest rate for this option is guaranteed for 12 years. At the end of the 12th policy anniversary, we will declare, on or before each policy anniversary, a new interest rate that is guaranteed for one year.

A more detailed description of the Benefit Base Crediting Options and their related formulas used to calculate interest is available in the Statement of Understanding provided by your representative.

¹ If you elect annuitization under your policy, you must elect a lifetime only payment option as defined in the policy in order to receive payments for life. Annuitization amount may be different than the Guaranteed Withdrawal Payment amount.



A Time to Potentially Build Your Income: Accumulation Period

During the Accumulation Period the Benefit Base will potentially grow based on the Benefit Base Crediting Options you elect. The Benefit Base is adjusted proportionately for any withdrawals you may take. If the Benefit Base grows, your Guaranteed Withdrawal Payments will also grow.¹

A Time to Use Your Income: Withdrawal Period¹

You may begin taking Guaranteed Withdrawal Payments annually, semiannually, quarterly or monthly at ANY time after the first policy year and after having attained age 50. You may take up to the Guaranteed Withdrawal Payment amount, which is the maximum amount that can be withdrawn each policy year without negatively affecting your Guaranteed Withdrawal Payment. 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 determined at Withdrawal Payment election.

Your Guaranteed Withdrawal Payment amount is calculated by multiplying your Benefit Base by the Guaranteed Withdrawal Percentage for your age, and is based on your age at the time you elect to receive income payments.

Guaranteed Withdrawal Percentages²

Annuitant’s Age:												
50	51	52	53	54	55	60	65	70	75	80	85	90+
Single Annuitant:												
3.50%	3.60%	3.70%	3.80%	3.90%	4.00%	4.50%	5.00%	5.50%	6.00%	6.50%	7.00%	7.50%

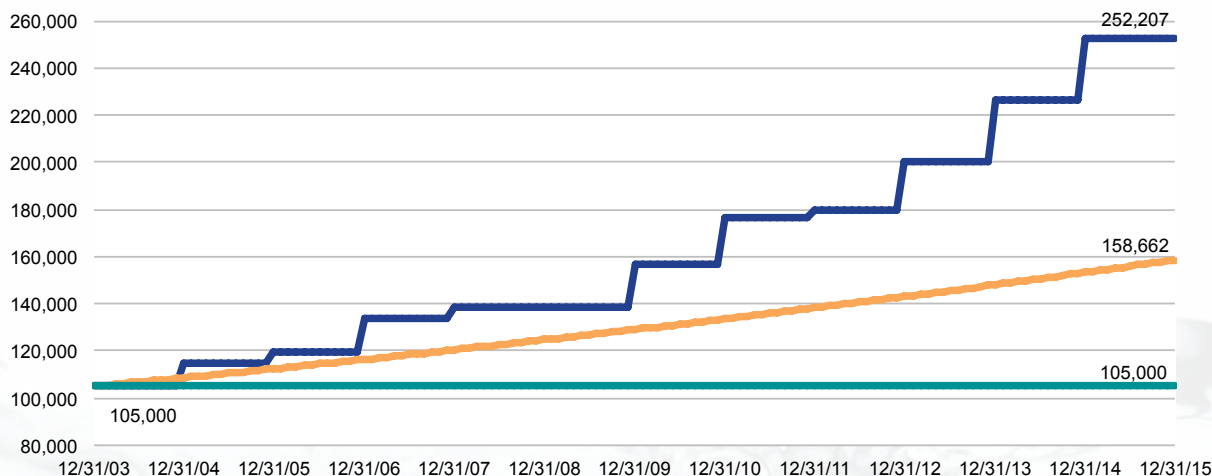
Annuitant’s Age:												
50	51	52	53	54	55	60	65	70	75	80	85	90+
Joint Annuitant:												
3.00%	3.10%	3.20%	3.30%	3.40%	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%	6.50%	7.00%

Payout percentages vary for age. While only certain ages are represented in the chart above, payout percentages increase by 0.10% every year to age 90. Refer to the Statement of Understanding for the Guaranteed Withdrawal Percentage based on the annuitant’s age.

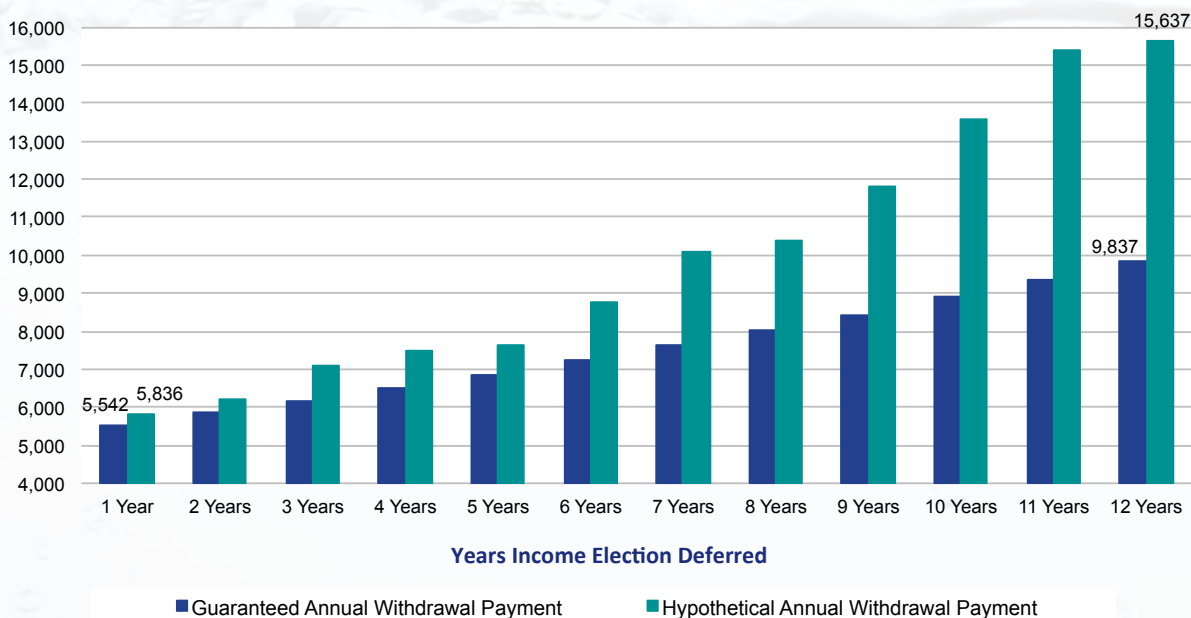
¹ Any withdrawals will cause the Benefit Base to be reduced in proportion to the reduction in the Account Value.

² Payout percentages are subject to change at the Company’s discretion.

Hypothetical Benefit Base Values



Hypothetical Annual Withdrawal Payments (Issue Age 65)



These hypothetical examples assume a new FG Retirement Pro policy was issued on December 31, 2003, to a 65 year old, utilizing \$100,000 in Premium plus a Premium Bonus of 5% that is allocated entirely to the Benefit Base Point-To-Point index-linked option without any allocation to other Benefit Base Crediting Options. The Hypothetical Benefit Base assumes that the non-guaranteed Cap Rate was 13% and the Participation Rate was 100% and did not change throughout the entire period shown. In reality, Cap Rates and Participation Rates are subject to change, subject to certain contractual minimum guarantees. The Guaranteed Benefit Base assumes interest crediting of 0% every year. The Minimum Benefit Value assumes the Premium plus Premium Bonus grows at 3.50% per year (for 12 years). The Hypothetical Annual Withdrawal Payment equals the greater of the Hypothetical Benefit Base or the Minimum Benefit Value, multiplied by the Guaranteed Withdrawal Percentage (single withdrawal payments) at the age when Withdrawal Payments begin. The Guaranteed Annual Withdrawal Payment equals the greater of the Guaranteed Benefit Base or the Minimum Benefit Value, multiplied by the Guaranteed Withdrawal Percentage (single withdrawal payments) 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.

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. 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.

Excess Withdrawal:

An Excess Withdrawal is an amount withdrawn over the Guaranteed Withdrawal Payment, or the Enhanced Guaranteed Withdrawal Payment, if applicable, available for that policy year. The Benefit Base and the Guaranteed Withdrawal Payment will be reduced in proportion to the reduction in the Account Value due to the Excess Withdrawal.

The Guaranteed Withdrawal Payment amount will be recalculated following an Excess Withdrawal. Depending on the amount of the withdrawal, Surrender Charges and Market Value Adjustment may apply.

Protection In The Event Of Impairment

The GMWB feature includes a valuable feature that guarantees a higher payment stream while impaired and the Account Value is greater than zero. If you are a single annuitant, the Guaranteed Withdrawal Payment will be multiplied by 200% of the standard Guaranteed Withdrawal Payment. If you are joint annuitants, the Guaranteed Withdrawal Payment will be multiplied by 150% of the standard 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 caregiver and cannot be an immediate member of your family.

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

- any of the lives on which Guaranteed Withdrawal Payments are based must become Impaired at least 1 year after the policy Date of Issue;
- the policy must have been in force for 3 years and the person with the Impairment must have attained age 60;
- no Premium or Additional Premiums may have been paid into the policy for at least 3 years prior to the request for the Enhanced Guaranteed Withdrawal Payment Benefit;
- the person with the Impairment must be a legal U.S. resident on the date we approve the benefit; satisfactory written proof must be received at our home office that the person with the Impairment is unable to perform, at least 2 of the 6 Activities of Daily Living (defined in the Statement of Understanding) and Impairment requires an appropriately licensed professional to provide care related to the Impairment; and
- the Impairment is expected to be permanent.

If Impairment conditions cease or if the Account Value has been reduced to \$0 (not due to an Excess Withdrawal), the owner can continue Guaranteed Withdrawal Payments at the previous level of 100%.

Spousal Continuation:

If the surviving spouse of the deceased owner (or the deceased annuitant if the owner is a non-natural person) becomes the sole owner and the sole annuitant and elects to continue the policy, the GMWB provisions will also continue and the following will apply:

- if the policy is in the Accumulation Period at the time of the spousal continuation, the policy will continue in the Accumulation Period. If the policy then later enters the Withdrawal Period, the Guaranteed Withdrawal Payments will be based on the life of the surviving spouse.
- if the policy was in the Withdrawal Period at or prior to the time of spousal continuation, the surviving spouse will continue to receive Withdrawal Payments if they were based, in part, on the life of the surviving spouse. If the Withdrawal Payments were based solely on the life of the deceased spouse then the GMWB provisions will terminate and the Base Annuity Death Benefit provision will apply.

Spousal continuation can only apply once. It cannot apply a second time if the surviving spouse continues the policy, remarries and then dies.



How does your Account Value work?

The annuity's Account Value equals 100% of Premium, plus any vested Premium Bonus, plus interest credited, less any withdrawals. Your Account Value grows through the Fixed Interest Method.

Your Account Value has additional interest potential through the Breakthrough feature.

Your annuity offers a vesting Premium Bonus that is calculated as 5%¹ of all Premium received in the first policy year.

The bonus is credited to your Account Value as it vests and is eligible to earn interest based on the Fixed Interest Crediting Method and the Breakthrough feature.

The bonus amount, plus any interest earned on that amount, vests over a period of 10 years based on the Premium Bonus Vesting Schedule below.

The Premium Bonus Vesting Schedule is as follows:

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

Vesting percentages shown in the Premium Bonus Vesting Schedule are as of the end of the policy year.

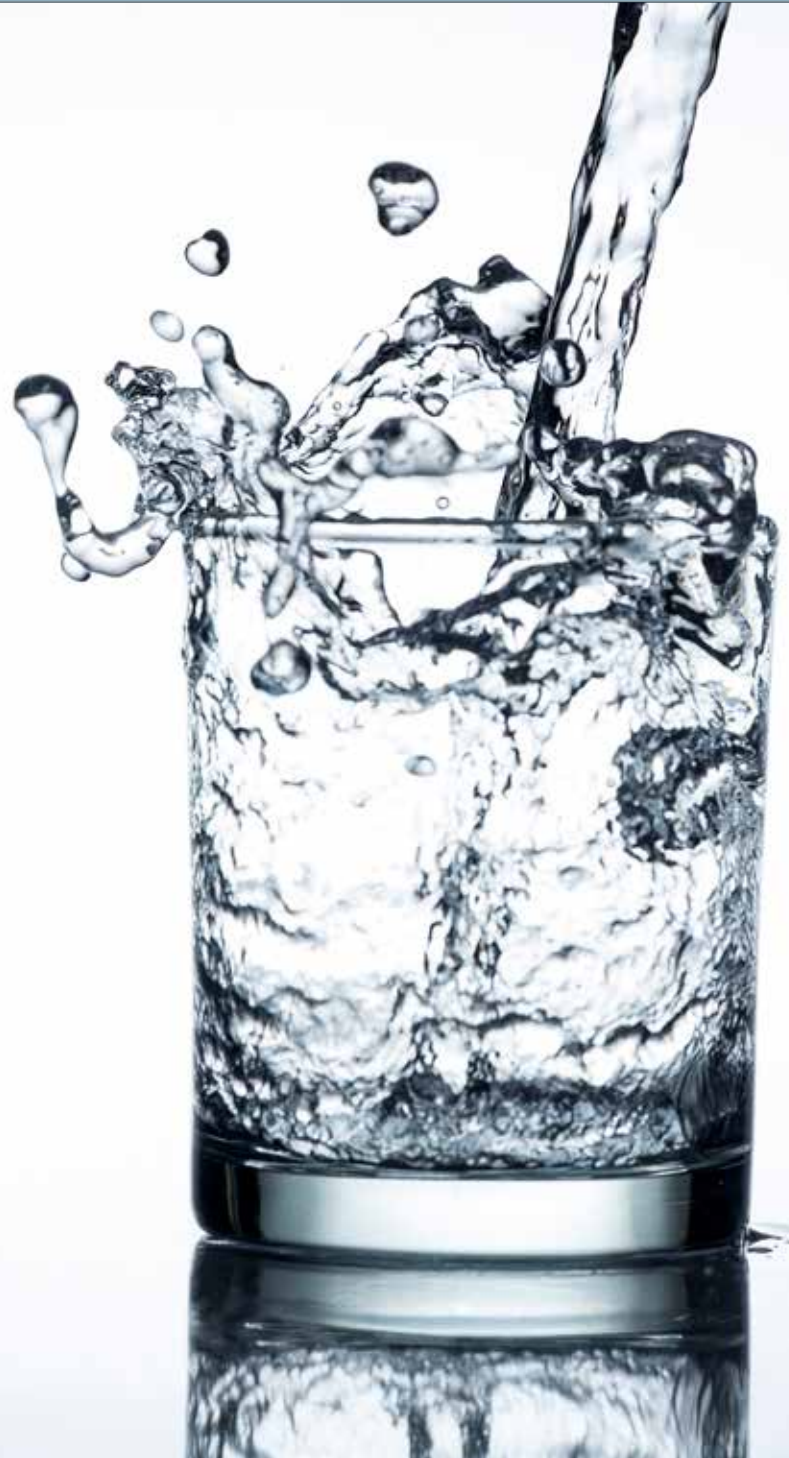
The Account Value is available to you at any time for withdrawals or surrender, but may be subject to Surrender Charges or a Market Value Adjustment. The Account Value does not include any unvested Premium Bonus.

The Account Value available as a Death Benefit includes 100% of any Premium Bonus regardless of the portion vested at the time the Death Benefit becomes payable.

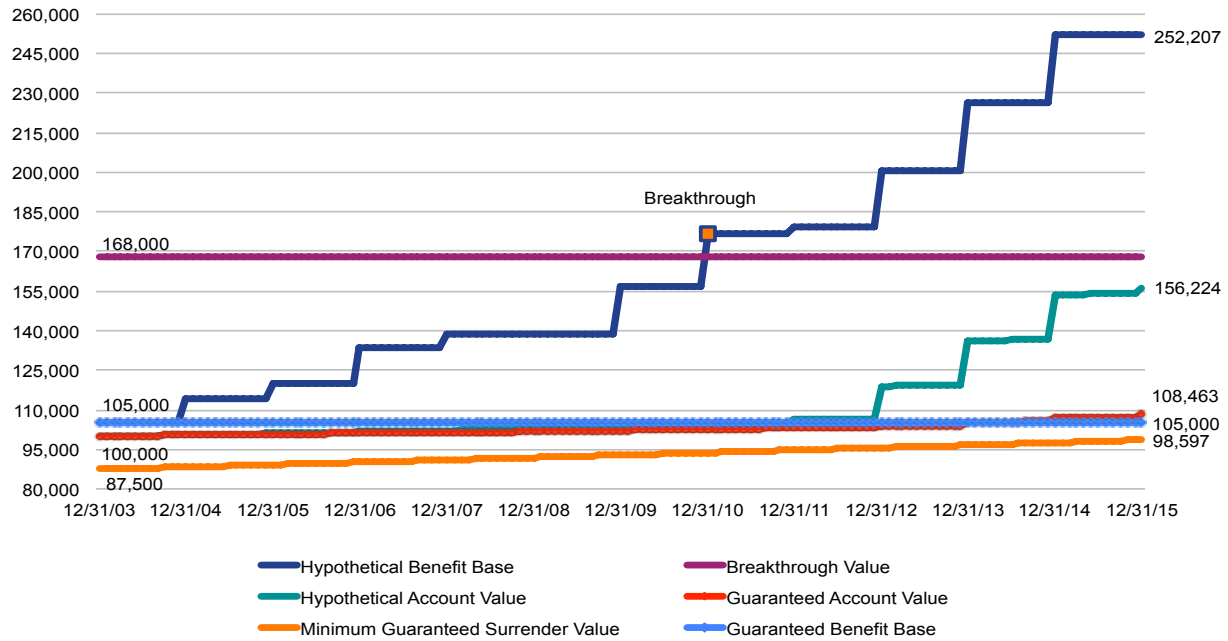
¹ Subject to change.

How Does Breakthrough Work?

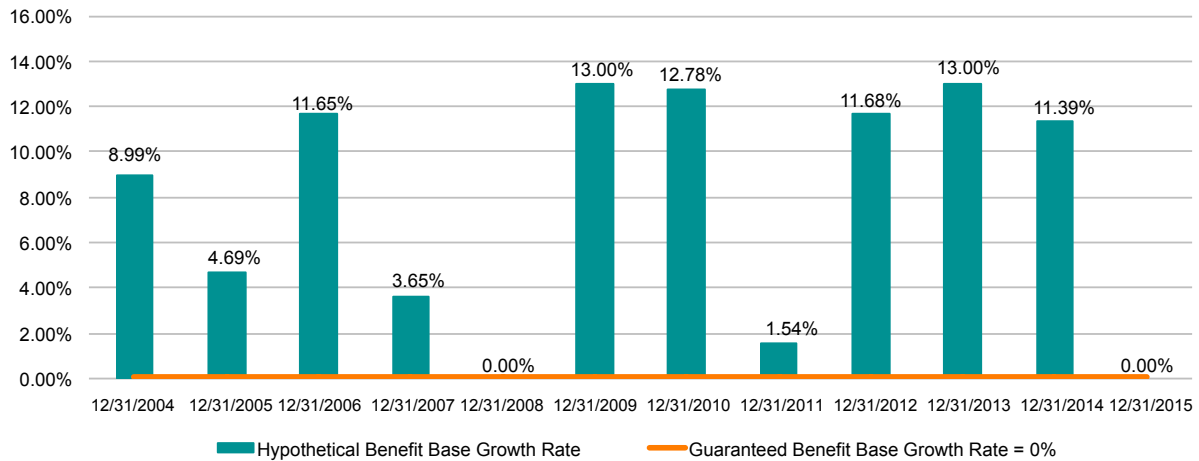
On each policy anniversary, the Benefit Base is compared to the Breakthrough Value. If the Breakthrough Value is met or exceeded by the Benefit Base value on a policy anniversary, then on the following policy anniversaries, Breakthrough Interest Credits, if any, will be added to the Account Value and any unvested Premium Bonus. Breakthrough Interest Credits, if any, will be added until the earlier of the Maturity Date or the point at which the Account Value equals zero. The Breakthrough Value is equal to 160% of Premium plus Premium Bonus and is determined on the first policy anniversary. Breakthrough interest Credits equal the interest rate at which the Benefit Base grew minus the interest rate under the Fixed Interest Method for that policy year times the Account Value.



Hypothetical Account Value Breakthrough



Hypothetical Benefit Base Growth Rate



These hypothetical examples assume a new FG Retirement Pro policy was issued on December 31, 2003, utilizing \$100,000 in Premium plus a Premium Bonus of 5% that is allocated entirely to the Benefit Base Point-To-Point index-linked option without any allocation to other Benefit Base Crediting Options. The Hypothetical Benefit Base assumes that the non-guaranteed Cap Rate was 13% and the Participation Rate was 100% and did not change throughout the entire period shown. In reality, Cap Rates and Participation Rates are subject to change, subject to certain contractual minimum guarantees. The Guaranteed Benefit Base assumes interest crediting of 0% every year. The Breakthrough Value equals Premium plus Premium Bonus, multiplied by 160%. The Minimum Guaranteed Surrender Value equals 87.5% of Premiums growing at 1.00% per year. The Hypothetical Account Value and the Guaranteed Account Value include the vesting Premium Bonus of 7% which vests in accordance with the Premium Bonus Vesting Schedule. The Guaranteed Account Value assumes that the Premium and Premium Bonus are credited at 0.50% for the first year and then 0.25% for all subsequent years. The Hypothetical Account Value assumes that the Premium and Premium Bonus are credited at 0.50% each year. Once the Benefit Base exceeds the Breakthrough Value on a policy anniversary, the Account Value may receive Breakthrough Interest Credits on each following anniversary.

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 and the Premium Bonus fully vests at the end of the 12th policy year. 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.

What other ways can I withdraw money from my annuity?

There are several alternative ways to access your Account Value. If you take withdrawals and it is during the period that the Surrender Charge Schedule is in effect, you may be assessed a Surrender Charge and a Market Value Adjustment.

Free Partial Withdrawals

After the first policy year, you may withdraw up to 10% of your Account Value per policy year. This is known as the Free Withdrawal amount. Free Withdrawals are not subject to Surrender Charge or Market Value Adjustment unless the withdrawal amount exceeds the Free Withdrawal amount for that policy year.

Partial Withdrawals and Option for Systematic Withdrawals

Before Guaranteed Withdrawal 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 a Market Value Adjustment.

Annuity Payouts

You must begin receiving annuity payments on 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 Value¹. An annuity option may be changed any time before annuity payments begin.

Surrender Charge Schedule

During the first 10 policy years the Surrender Charge Schedule is in effect. All withdrawals in the first year are subject to Surrender Charges and Market Value Adjustment. Thereafter, withdrawals that exceed the annual 10% Free Withdrawal amount will be subject to Surrender Charges and Market Value Adjustment. Any amount withdrawn in the first year and in later years the amount above the Free Withdrawal amount will be multiplied by the applicable percentages below, which determines the Surrender Charge.

SURRENDER CHARGE SCHEDULE

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

¹ In Texas only, annuity payments are based on the greater of the Account Value and Minimum Guaranteed Surrender Value.

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.

Required Minimum Distributions

If your annuity is purchased with traditional IRA funds, required minimum distributions are required by April 1st of the year following attainment of age 70 ½.

Policy Maturity

On the policy's Maturity Date, you will receive the entire value of your policy in the form of annuity payments. There are a number of payout options from which to select. Regardless of the payout option selected, once the amount of the payments is determined, your payments can never be changed. You should review the available payout options with your tax advisor to select the most appropriate one based on your financial situation.

Are there any other ways to withdraw money during the first 10 policy years without paying a Surrender Charge and incurring a Market Value Adjustment?

Liquidity is available for life's unexpected events. FG Retirement Pro includes riders (addendums to your policy) to provide you with full access to your Account Value without penalty as long as certain conditions are met. Riders may not be available in all states. Please refer to the Statement of Understanding for additional details and availability in your state. There are no fees or charges for these riders.

• HOME HEALTH CARE RIDER

If any annuitant requires Home Health Care Services by a licensed Home Health Care Agency as a result of being Impaired in performing two out of six Activities of Daily Living as outlined in the Statement of Understanding and policy, and such care begins at least one year after the annuity's effective date, Surrender Charges and Market Value Adjustment will be waived on withdrawals made while the annuitant is Impaired.

• NURSING HOME BENEFIT RIDER

If you are confined to a licensed Nursing Home for more than sixty days, and your confinement begins at least one year after the annuity's effective date, Surrender Charges and Market Value Adjustment 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 one year or less, and the diagnosis takes place at least one year after the annuity's effective date, Surrender Charges and Market Value Adjustment will be waived during this period of terminal illness.

YOUR ANNUITY INCLUDES GUARANTEES

Never Less than Zero

Although Benefit Base interest is linked to the performance of the S&P 500® Index, you will never be credited less than 0%, despite a decrease in the S&P 500® Index. This helps preserve the Benefit Base value you may have already accumulated through previous interest credits.

Minimum Benefit Value

The Minimum Benefit Value equals Premium plus Premium Bonus growing at 3.50% per year, for up to 12 years. The Minimum Benefit Value is used only to determine the Guaranteed Withdrawal Payment if the Minimum Benefit Value is greater than the Benefit Base at the time of Guaranteed Withdrawal Payment election.

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%, and is set at issue and fixed for the life of the policy. The MGSV is reduced by prior withdrawals. Upon surrender you will be paid the greater of the MGSV or the Account Value, less any applicable Surrender Charges and Market Value Adjustment.

PAYMENT IN THE EVENT OF DEATH

Should you die before the annuity payments begin we will pay the greater of the Account Value plus any unvested Premium Bonus or MGSV. Any vesting bonus is 100% vested for the death benefit.

Enhanced Death Benefit Feature

Subject to certain limitations and conditions, this product has an Alternative Death Benefit rider at no additional charge that may be elected by the beneficiary in lieu of the Death Benefit under the Base Annuity Death Benefit provision. After the Alternative Death Benefit waiting period and prior to beginning the withdrawal period the Enhanced Death Benefit is equal to the Benefit Base and stops increasing after age 85. It is payable in equal installments for a defined number of years. The Enhanced Death Benefit will not exceed the lesser of 200% of Net Premium (Premiums paid less withdrawals) or Net Premium accumulated at 10%.

Please see the Statement of Understanding for additional information.

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 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.



Policies 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 agent can help you determine the best alternatives for your goals and needs, or visit us at www.fglife.com for more information.

Form numbers: Form numbers: API-1074 (01-15), FGL NH 1 (2003), FGL TI 1 (2003), ARI-1006 (02-11), ARI-1056(06-13), ICC16-1085, ARI-1085.1; et al.

Subject to state availability. Certain restrictions apply.

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

“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 Policy.

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

Benefit Base Crediting Options are subject to a Cap and Participation Rate. Caps and Participation rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

Interest rates subject to change at Fidelity & Guaranty Life Insurance Company’s discretion and are effective annual rates.

You are purchasing a modified single premium deferred annuity policy that provides a Minimum Guaranteed Surrender Value.

You should understand how the Minimum Guaranteed Surrender Values is determined. Even though policy values may be affected by external indices, the policy is not an investment in the stock market and does not participate in any stock, bond, or equity investments.

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

