

### FG Guarantee-Platinum 5 Features:

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

**MINIMUM PREMIUM** \$20,000

**MAXIMUM PREMIUM** \$1,000,000

**GUARANTEE PERIOD/** 5 years

**SURRENDER CHARGE**

**SCHEDULE**

A competitive initial interest rate is guaranteed for the 5-year guarantee period. After the initial guarantee period, the annuity will immediately enter into a new guarantee period crediting a renewal fixed interest rate. At the end of any guarantee period, contract holders will have a 30-day window 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.

### SURRENDER CHARGES

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

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.

### 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Accumulated interest and any amount withdrawn during the first 30 days after any guarantee renewal.

### MINIMUM SURRENDER AND WITHDRAWAL AMOUNT

\$500

### MINIMUM ACCOUNT BALANCE AFTER SURRENDERS AND WITHDRAWALS

\$500

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.

### FG Guarantee-Platinum 5 Features: (continued)

#### LIQUIDITY FEATURES

(The Terminal Illness and Nursing Home features are offered by rider included at no additional cost; availability varies by state. Additional limitations/restrictions apply.)

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 -- *If a licensed physician certifies that the contract holder has been diagnosed with an illness or condition that causes their 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.*
- Nursing Home -- *If the annuitant is confined to a licensed nursing home for more than 60 days, and the 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 the annuitant's confinement.*

Upon annuitization on the Annuity Date

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.

Fidelity & Guaranty Life is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York.

**Form Numbers: FGL SPDA MY-F-C (6-04); FGL SPDA-MY-F (7-04); et al.**

Guarantees are based upon the claims paying ability of the issuing insurer. Interest rates subject to change.

Subject to state availability. Certain restrictions may apply.

Surrender charges and MVA apply to surrenders and withdrawals above the free amount allowed.

Tax-deferral offers no additional value if the annuity is used to fund a qualified plan, such as an IRA or 401k and may not be available if the owner of the annuity is not a natural person such as a corporation or certain types of trusts.

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.

Product features may vary by state. Optional provisions and riders may have limitations, restrictions and additional charges. Please see applicable FG Guarantee-Platinum 5 Statement of Understanding and Consumer Brochure for additional product details.

Annuities are issued by Fidelity & Guaranty Life Insurance Company, Des Moines, Iowa.

FOR PRODUCER USE ONLY. NOT FOR USE WITH THE GENERAL PUBLIC.

Fidelity & Guaranty Life Insurance Company