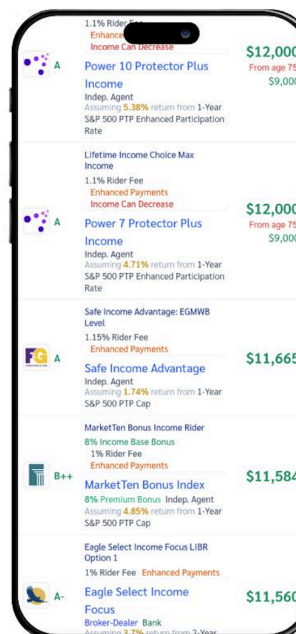




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Safe Income **Plus**

Product Highlights
Safe Income Plus
Fixed Deferred Indexed Annuities



- Offers guarantees plus upside potential (Subject to caps/declared rate)
- Choice of five interest crediting options
- Accumulation and Income Potential, Wealth Transfer, Protection Needs



MINIMUM PREMIUM	\$10,000 (\$2,000 per option)
MAXIMUM PREMIUM	\$1,000,000
ISSUE AGE (age last birthday) Joint owners are permitted with the oldest joint owner as the basis of issue.	0-80 Non-Qualified/18-80 Qualified
INDEXED INTEREST CREDITING OPTIONS	<ol style="list-style-type: none"> 1. One-year monthly point-to-point with a cap. Minimum cap per month: 1% 2. One-year annual point-to-point with a cap. Minimum cap per year: 1% 3. One-year monthly average with a cap. Minimum cap per year: 1% 4. Point-to-point Fixed Declared Rate on Index Gain Crediting Option. Minimum declared rate: 1%
FIXED INTEREST OPTION	The initial interest rate is GUARANTEED for the first year. A new current interest rate is declared annually and will never be less than the guaranteed minimum effective annual interest rate which is set at issue between 1% and 3% for the life of the annuity contract. Interest is credited daily with this option.
MINIMUM GUARANTEED SURRENDER VALUE	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.

Optional Enhanced Guaranteed Minimum Withdrawal Benefit Rider (EGMWB)¹

Flexible, guaranteed lifetime income withdrawals allow your client to maintain control of his/her financial assets while helping them to avoid outliving their money.

Lifetime income withdrawals are available using the Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) rider. This EGMWB rider is innovatively designed to provide your clients with level, guaranteed income payments for life. This rider allows the opportunity to maintain control over the annuity and financial resources, giving your client the freedom to withdraw more or less or all of the surrender value. Withdrawing more than the guaranteed withdrawal payment will reduce subsequent guaranteed withdrawal payments, and perhaps even eliminate it. There is an explicit charge for the EGMWB rider. The charge is 0.95% of the income base and is deducted from the contract's account value annually after the completion of the first contract year.

Protection against Impairment

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

In order to receive the enhanced guaranteed withdrawal payments your client 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 three contract years.)
- The impairment begins at least 1 year after the contract's date of issue.
- 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.

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.

¹ EGMWB is subject to state availability of the annuity and the rider.

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 the account value and is not available for a partial or full surrender, but a means to determine the guaranteed withdrawal payment. The income base is the greater of: Initial premium plus income base bonus or Premiums paid in the first year plus premium bonus accruing for up to 10 years or age 85 or when withdrawals begin at the current EGMWB roll up rate.¹

There is an annual charge for the EGMWB rider. It is 0.95% of the income base and is deducted annually from the contract value after the first contract year. 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 your client may take prior to beginning the guaranteed withdrawal payments. If the income base grows, the guaranteed withdrawal payment will also grow. When withdrawals begin, the accumulation period will end, starting the withdrawal period.

During the accumulation period, your client 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.² Restart may only occur after the 5th contract year and prior to the 10th year, provided the owner is not older than age 85.

WITHDRAWAL PERIOD

Your client 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, if any), and after having reached age 50. If your client elects to begin taking withdrawals the Accumulation Period will end, starting the Withdrawal Period. These withdrawal payments can be stopped and started at any time. Stopping payments will not cause the accumulation period to resume. Your client may take up to the guaranteed withdrawal payment amount, which is the maximum amount that can be withdrawn each contract year without negatively affecting the income base. This is the amount guaranteed to be paid for your client's lifetime, even if the annuity's account value falls to zero, providing 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.

The guaranteed withdrawal payment amount is calculated by multiplying the income base by the guaranteed withdrawal percentage and is based on the annuitant's age at the time income payments are elected.

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 client's spouse continues the contract. The guaranteed withdrawal percentage will be based on your client's spouse's age, single life, at the time income payments begin. If the rider is in the withdrawal period 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 owner's death.

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, subject to the spousal continuation provision of the contract and rider.

CONTRACT MATURITY

At contract maturity (age 100), should your client 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 or the guaranteed withdrawal payment. Should your client 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.

¹ Please refer to Saleslink for the current EGMWB roll-up rate.

² 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%. Restart is not available in all states. Please refer to Saleslink for state availability.

EXCESS WITHDRAWAL

Under the enhanced guaranteed minimum withdrawal benefit, 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 using the reduced income base value. Depending on the amount of the withdrawal, surrender charges and MVA and other penalties may apply.

GUARANTEED WITHDRAWAL PERCENTAGES FOR THE ENHANCED GUARANTEED MINIMUM WITHDRAWAL BENEFIT RIDER¹

Annuitant Age:	50	55	60	65	70	75	80	85	90+
Single Annuitant:	3.40%	3.90%	4.40%	4.90%	5.40%	5.90%	6.40%	6.90%	7.40%

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.

Annuitant Age:	50	55	60	65	70	75	80	85	90+
Joint Annuitant:	2.70%	3.20%	3.70%	4.20%	4.70%	5.20%	5.70%	6.20%	6.70%

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.

Payout percentages are subject to change at the company's discretion.

A vesting bonus is included when the EGMWB is elected.

BONUS

A vesting bonus of 7% of premiums received in the first contract year is applied.

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 and Up
10%	20%	30%	40%	50%	60%	70%	80%	90%	100% Fully Vested

FREE PARTIAL WITHDRAWALS

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

SURRENDER CHARGES

Contract 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%

Lower surrender charges may apply in some states. Please refer to Product Details on SalesLink.

SURRENDER VALUES

On a full surrender, the surrender value will not be less than the MGSV. When a vesting bonus is attached, the vested account value is used as the basis for surrender value.

¹ EGMWB is subject to state availability of the annuity and the rider.

UNSCHEDULED WITHDRAWALS

Up to four unscheduled partial withdrawals may be taken in any annuity year at a minimum withdrawal amount of \$500.

SYSTEMATIC WITHDRAWALS

The client can choose an automatic payment of either a specific amount or interest only on a recurring basis. Surrender charges and MVA may apply. Frequency can be monthly, quarterly, semiannual or annual. Minimum payment per mode is \$100.

LIQUIDITY RIDERS

Surrender charges and MVA will be waived when any of the following benefits are exercised under the terms as defined by these riders. Payout is based on the Account Value. Please refer to the Product Training Module for specific terms and conditions.

- Nursing Home
- Terminal Illness
- Home Health Care

Riders subject to state availability. For more information refer to State Availability on SalesLink.

MARKET VALUE ADJUSTMENT

In all states in which this product is available, except AK and IL, a Market Value Adjustment (MVA) will apply to all withdrawals/surrenders to which a surrender charge applies. The MVA is based on a formula that takes into account changes in yields on U.S. Treasuries between the date of contract issue and the date of the withdrawal/surrender. Generally, if interest rates have risen since your client purchased his or her annuity, the MVA will decrease the surrender value and if interest rates have fallen, the MVA will increase the surrender value. The formula and U.S. Treasury Constant Maturity Series utilized varies by state and product. Refer to your state specific product brochure for details.

DEATH BENEFIT

Surrender charges and MVA will be waived if the owner dies. If the MGSV is greater than the account value, the MGSV will be paid. For more information refer to Product Details on SalesLink. Any vesting bonus is 100% vested for the death benefit.

ANNUITIZATION

The client must annuitize 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. Some states allow the waiver of surrender charges and MVA upon annuitization. An annuity option may be changed anytime before annuity payments begin.

REALLOCATION OF ACCOUNT VALUES

Account value may be moved among interest crediting options on interest crediting anniversaries after any applicable indexed interest credits are applied. The amount allocated must be moved in increments of at least \$2,000, subject to minimum account value constraints for each option. The reallocation will become effective on the interest crediting anniversary.

ISSUE DATES

Annuities are issued with an effective date of the 1st, 8th, 15th or 22nd of the month. Applications and premium must be received in good order two business days prior to the effective date. Applications and premium are held without interest until the next available effective date.

QUALIFIED PLANS

Rollovers from 403b, 401k into IRAs, rollovers from IRAs. We do not accept rollovers from all qualified plans. Please check with the Service Center first.

FREE LOOK

10 days (30 days if a Replacement policy) or longer as required by state law.

RATE PROTECTION ON SECTION 1035 EXCHANGES/QUALIFIED TRANSFERS

60 days

How the account value is credited using MONTHLY POINT-TO-POINT WITH A CAP

1. The monthly point-to-point index change is determined by subtracting the prior month's index value from the current month's index value and dividing it by the prior month's index value.
2. If this results in a positive index change and is not more than the declared cap, it is used as the capped index change for that month. If the index change is greater than the declared cap, the declared cap rate is used as the capped index change for that month. If the index change is negative, a negative index change is used for that month. A negative monthly point-to-point index change is not subject to a floor.
3. At the end of the annual index interest crediting period, the positive capped and negative index changes for each month during the period will be added together on the index interest crediting date. The sum will be the rate used in calculating the index interest credit. If the sum of the index changes results in a negative value, the index interest credit applied will be zero. There will never be a negative index interest credit.
4. The monthly cap is set at the beginning of each contract year and is guaranteed for one year.

How the account value is credited using ANNUAL POINT-TO-POINT WITH A CAP

1. The index value on the current year's contract anniversary is compared to the index value on the prior year's contract anniversary.
2. The index change is determined by subtracting the prior contract anniversary's index value from the current contract anniversary's index value and dividing it by the prior anniversary's index value.
3. If this results in a positive index change and is not more than the declared cap, it is the rate used to calculate the index credit on the index crediting date.
4. If the index change is negative, a 0% credit is applied. If the index change is greater than the declared cap, the declared cap rate is used as the index change. The cap is set at the beginning of each contract year and is guaranteed for one year.

How the account value is credited using POINT-TO-POINT FIXED DECLARED RATE ON INDEX GAIN CREDITING OPTION

1. The Declared Rate on Index Gain Crediting Rider compares the value of the S&P 500 Index at the beginning and end of the one-year indexed crediting period.
2. If the ending value exceeds the beginning value, by any amount, the declared interest rate is credited to the options account value.
3. If the ending value is less than or equal to the beginning value, no interest will be credited to the options account value.
4. The declared interest rate is set at the beginning of each index crediting period and is guaranteed for one year.

How the account value is credited using MONTHLY AVERAGE WITH A CAP

1. The index average, calculated at the end of the current contract year, is determined by averaging the index values, from each monthly anniversary, over the current year.
2. The index average for the current contract year is compared to the index value on the prior contract anniversary.
3. The index change is determined by subtracting the prior contract anniversary's index value from the index average and then dividing it by the prior contract anniversary's index value.
4. If this results in a positive index change and is not more than the declared cap, it is the rate used to calculate the index interest credit on the index crediting date.
5. If the index change is negative, a zero percent credit is applied. If the index change is greater than the declared cap, the declared cap rate is credited to the account value.

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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 and potential 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. That company is solely responsible for its contractual commitments.



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Form numbers: API-1018 (06-11), ACI-1018 (06-11), 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.

Guarantees are based upon the claims paying ability of the issuing insurer. Subject to state availability. Certain restrictions may apply. Interest rates subject to change. Indexed interest rates are subject to a cap and/or spread. Surrender charges may apply to withdrawals.

Withdrawals may be taxable and, when made prior to age 59½, may result in tax penalties. Withdrawals will 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.

Optional provisions and riders may have limitations, restrictions and additional charges.

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

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