

**State:** Arkansas **Filing Company:** Fidelity & Guaranty Life Insurance Company  
**TOI/Sub-TOI:** A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium  
**Product Name:** F&G - Individual SPDA - Policy, Riders & Application  
**Project Name/Number:** /

## Filing at a Glance

Company: Fidelity & Guaranty Life Insurance Company  
Product Name: F&G - Individual SPDA - Policy, Riders & Application  
State: Arkansas  
TOI: A021 Individual Annuities- Deferred Non-Variable  
Sub-TOI: A021.003 Single Premium  
Filing Type: Form  
Date Submitted: 01/09/2013  
SERFF Tr Num: MCHU-128839290  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: API-1044(11-12)  
Implementation: On Approval  
Date Requested:  
Author(s): Betty Dabrowski, Ginny Mchugh, Jackie Tootchen, Lauren Regnery, Jane Neal, Tim Hager, Emma Kalbach, Nancy Cuzzo, Linda Boyce, Ashley Schute, Kathy Nangle, Elizabeth Rogers  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 01/16/2013  
Disposition Status: Approved-Closed  
Implementation Date:  
State Filing Description:

State: Arkansas Filing Company: Fidelity & Guaranty Life Insurance Company  
 TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium  
 Product Name: F&G - Individual SPDA - Policy, Riders & Application  
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**General Information**

Project Name: Status of Filing in Domicile: Pending  
 Project Number: Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 01/16/2013  
 State Status Changed: 01/16/2013  
 Deemer Date: Created By: Kathy Nangle  
 Submitted By: Kathy Nangle Corresponding Filing Tracking Number:

Filing Description:  
 Fidelity & Guaranty Life Insurance Company  
 NAIC#: 63274  
 FIN: 52-6033321

**INDIVIDUAL SINGLE PREMIUM DEFERRED ANNUITY**

Form Numbers: Form Name

API-1044(11-12)	Individual Single Premium Deferred Annuity Policy
ARI-1045(11-12)	Home Health Care Rider
ARI-1046(11-12)	Guaranteed Minimum Death Benefit Rider
ARI-1047(11-12)	Enhanced Guaranteed Minimum Death Benefit Rider –Simple
ARI-1048(11-12)	Enhanced Guaranteed Minimum Death Benefit Rider-Compound
ARI-1049(11-12)	Nursing Home Rider
ARI-1050(11-12)	Terminal Illness Rider
ARI-1051(11-12)	Death of Owner Rider
ARI-1052(11-12)	Free Surrender Partial Withdrawal Rider
AAPP-1001(11-12)	Deferred Annuity Application

McHugh Consulting Resources, Inc. has been requested to file the attached forms on behalf of Fidelity & Guaranty Life Insurance Company. We have provided an authorization letter for your files.

Enclosed for your review and approval are the above captioned forms. The above forms are new and do not replace any forms currently on file with your Department. Additional information regarding the above forms is provided below.

Individual Single Premium Deferred Annuity Policy API-1044(11-12) will be used exclusively in the deferred annuity market. This Policy is issued in consideration of the application and payment of the single premium. Annuity Policy API-1044(11-12) can be used for non-qualified issues and tax-qualified IRA Roth IRA annuity issues.

Home Health Care, Terminal Illness, Nursing Home and Death of Owner riders may offer a waiver of surrender charges on a partial or full surrenders in the event the owner becomes impaired and meets the rider benefit criteria outlined in the specific rider.

Free Surrender Partial Withdrawal rider may offer a portion of the account value equal to ten percent (10%) of the initial premium that can withdrawn each contract year, after the first contract year and will not be subject to a surrender charge.

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Guaranteed Minimum Death Benefit rider may provide a lump sum guaranteed minimum death benefit payable upon death of the Owner with simple interest.

Enhanced Guaranteed Minimum Death Benefit rider may provide a choice of the guaranteed minimum death benefit payable upon death of the Owner with simple or compound interest.

Deferred Annuity Application AAPP-1001(11-12) will be used exclusively in the Fixed Indexed Annuity market. Initially, Application AAPP-1001(11-12) may be used with Deferred Annuity form listed above; however, this application may also be attached to any approved or future approved fixed indexed annuity.

Agents licensed to do business in your state, including through financial institutions, will market this annuity. The issue ages for this annuity are 0 through 85. Initially, these riders may be used with Deferred Annuity form listed above; however, these forms may also be attached to any approved or future approved fixed indexed annuity.

All assets supporting any fixed indexed interest crediting options will be held in the Company's general account. Based on the fixed indexed interest crediting option guarantees and the holding of assets in the general account, the fixed indexed interest crediting options are appropriately regulated under state insurance law and registration is not required under state and federal securities laws.

Enclosed are actuarial materials for the base annuity and the annuity riders. All forms are actuarially sound, and the benefits are reasonable.

Any bracketed language within the form is intended to be variable. A statement of variability is enclosed clarifying the bracketed fields.

The forms have been written in clear and simplified language and have passed the Flesch Reading Ease test. The forms are in final printed format subject only to changes in formatting, font style, margins, page numbers, ink, and paper stock. Printing standards will never be less than those required by law.

We would appreciate receiving your Departments approval of these new forms at your earliest convenience.

Sincerely,

Kathy Nangle  
 McHugh Consulting Resources, Inc.  
 mcr@mchughconsulting.com  
 215-230-7960

Attachments

## Company and Contact

### Filing Contact Information

Kathy Nangle, Compliance Project Specialist mcr@mchughconsulting.com

**State:** Arkansas **Filing Company:** Fidelity & Guaranty Life Insurance Company  
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**Project Name/Number:** /

2005 S. Easton Road 215-230-7960 [Phone]  
 Suite 207  
 Doylestown, PA 18901

**Filing Company Information**

(This filing was made by a third party - mchughconsultingresourcesinc)

Fidelity & Guaranty Life Insurance Company	CoCode: 63274	State of Domicile: Maryland
1001 Fleet Street 6th Floor	Group Code: 4731	Company Type:
Baltimore, MD 21202	Group Name:	State ID Number:
(410) 895-0100 ext. [Phone]	FEIN Number: 52-6033321	

**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$1,250.00  
 Retaliatory? Yes  
 Fee Explanation: 10 forms at \$125 per form = \$1,250.00  
 Per Company: No

Company	Amount	Date Processed	Transaction #
Fidelity & Guaranty Life Insurance Company	\$1,250.00	01/09/2013	66387706

SERFF Tracking #:

MCHU-128839290

State Tracking #:

Company Tracking #:

API-1044(11-12)

State:

Arkansas

Filing Company:

Fidelity & Guaranty Life Insurance Company

TOI/Sub-TOI:

A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium

Product Name:

F&G - Individual SPDA - Policy, Riders & Application

Project Name/Number:

/

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	01/16/2013	01/16/2013

### Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Individual Single Premium Deferred Annuity Policy	Kathy Nangle	01/10/2013	01/10/2013

**State:** Arkansas **Filing Company:** Fidelity & Guaranty Life Insurance Company  
**TOI/Sub-TOI:** A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium  
**Product Name:** F&G - Individual SPDA - Policy, Riders & Application  
**Project Name/Number:** /

## Disposition

Disposition Date: 01/16/2013

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Authorization letter		Yes
Supporting Document	AR Cert of Compliance, Rule & Reg 19		Yes
Supporting Document	AR Cert of Compliance 23-79-138, R&R 49		Yes
Supporting Document	Guaranty Notice		Yes
Form (revised)	Individual Single Premium Deferred Annuity Policy		Yes
Form	Individual Single Premium Deferred Annuity Policy	Replaced	Yes
Form	Home Health Care Rider		Yes
Form	Guaranteed Minimum Death Benefit Rider		Yes
Form	Enhanced Guaranteed Minimum Death Benefit Rider -Simple		Yes
Form	Enhanced Guaranteed Minimum Death Benefit Rider- Compound		Yes
Form	Nursing Home Rider		Yes

SERFF Tracking #:

MCHU-128839290

State Tracking #:

Company Tracking #:

API-1044(11-12)

State:

Arkansas

Filing Company:

Fidelity & Guaranty Life Insurance Company

TOI/Sub-TOI:

A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium

Product Name:

F&G - Individual SPDA - Policy, Riders & Application

Project Name/Number:

/

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Terminal Illness Rider		Yes
Form	Death of Owner Rider		Yes
Form	Free Surrender Partial Withdrawal Rider		Yes
Form	Deferred Annuity Application		Yes

**State:** Arkansas **Filing Company:** Fidelity & Guaranty Life Insurance Company  
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**Product Name:** F&G - Individual SPDA - Policy, Riders & Application  
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## Amendment Letter

Submitted Date: 01/10/2013

### Comments:

Our client, Fidelity & Guaranty Life Insurance Company, has revised the Individual Single Premium Deferred Annuity Policy to correct a typo to the Home Health Care Rider form number on the information page 3.

Thank you for your assistance with this filing.

### Changed Items:

### Form Schedule Item Changes:

Form Schedule Item Changes								
Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Individual Single Premium Deferred Annuity Policy	API-1044(11-12)	POL	Initial		67.000	AR-API-1044_11-12_Individual SPDA Policy-Final.pdf	Date Submitted: 01/10/2013 By:
<i>Previous Version</i>								
1	Individual Single Premium Deferred Annuity Policy	API-1044(11-12)	POL	Initial		67.000	AR-API-1044(11-12)Individual SPDA Policy-Final.pdf	Date Submitted: 01/09/2013 By: Kathy Nangle

No Rate Schedule Items Changed.

No Supporting Documents Changed.

State: Arkansas

Filing Company:

Fidelity &amp; Guaranty Life Insurance Company

TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium

Product Name: F&amp;G - Individual SPDA - Policy, Riders &amp; Application

Project Name/Number: /

## Form Schedule

### Lead Form Number: API-1044(11-12)

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Individual Single Premium Deferred Annuity Policy	API-1044(11-12)	POL	Initial		67.000	AR-API-1044_11-12_Individual SPDA Policy-Final.pdf
2		Home Health Care Rider	ARI-1045(11-12)	POLA	Initial		52.000	ARI-1045_11-12_HHC Rider-Final.pdf
3		Guaranteed Minimum Death Benefit Rider	ARI-1046(11-12)	POLA	Initial		57.000	ARI-1046_11-12_GMDB Rider-Simple-Final.pdf
4		Enhanced Guaranteed Minimum Death Benefit Rider –Simple	ARI-1047(11-12)	POLA	Initial		50.000	ARI-1047_11-12_EGMDB Rider-Simple-Final.pdf
5		Enhanced Guaranteed Minimum Death Benefit Rider-Compound	ARI-1048(11-12)	POLA	Initial		51.000	ARI-1048_11-12_EGMDB Rider-Compound-Final.pdf
6		Nursing Home Rider	ARI-1049(11-12)	POLA	Initial		50.000	ARI-1049_11-12_Nursing Home Confinement-Final.pdf
7		Terminal Illness Rider	ARI-1050(11-12)	POLA	Initial		56.000	ARI-1050_11-12_Terminal Illness-Final.pdf

State: Arkansas

Filing Company:

Fidelity &amp; Guaranty Life Insurance Company

TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium

Product Name: F&amp;G - Individual SPDA - Policy, Riders &amp; Application

Project Name/Number: /

## Lead Form Number: API-1044(11-12)

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
8		Death of Owner Rider	ARI-1051(11-12)	POLA	Initial		58.000	ARI-1051_11-12_Death of Owner-Final.pdf
9		Free Surrender Partial Withdrawal Rider	ARI-1052(11-12)	POLA	Initial		56.000	ARI-1052_11-12_Free Surrender Partial Withdrawal Rider-Final.pdf
10		Deferred Annuity Application	AAPP-1001(11-12)	AEF	Initial		57.000	AAPP-1001_11-12_Annuity Application Final.pdf

## Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

**SINGLE PREMIUM DEFERRED ANNUITY**

This policy is issued in consideration of the application and payment of the single premium. The premium and any interest credited thereon accumulate until the Maturity Date but no later than the Maturity Date. On the Maturity Date you must start receiving annuity payments pursuant to the **Annuity Payments** provision in the **Annuity Benefits** section. When you annuitize we will apply the surrender value to the annuity option then in effect.

READ YOUR POLICY CAREFULLY. This policy is part of a legal Contract between the Owner and the Company. It is evidence of Your benefits under the policy. Its terms are contained on this page and those which follow.

**RIGHT TO EXAMINE.** If you decide not to keep this policy, return it within 10 days (or longer if required by state law) after you receive it. If the policy is a replacement policy, you have a minimum of thirty (30) days (or longer if required by state law) beginning on the date the policy is delivered or issued for delivery to return it. The policy may be returned to any of our agents or it may be mailed to us. The return of this policy will void it from the beginning. The premium paid will be refunded within 10 days of our receipt of this policy.

The credited interest rate for the fixed interest option is guaranteed for the time period shown on the Information page.

**YOU HAVE PURCHASED AN ANNUITY POLICY. CAREFULLY REVIEW THIS POLICY FOR LIMITATIONS. CANCELLATION MAY RESULT IN A SUBSTANTIAL PENALTY KNOWN AS A SURRENDER CHARGE.**

Nonparticipating: dividends are not payable.

Signed for the Company.

[

[



Lee Launer

President

]



Eric Marhoun

Secretary

]

AGENT NAME AND ADDRESS:

*(If applicable)*

Countersigned at:

City: \_\_\_\_\_ State: \_\_\_\_\_ Date: \_\_\_\_\_

By Agent: \_\_\_\_\_

**NOTICE TO OWNER:** If you have questions, or need information about this policy, or need assistance in resolving a complaint, please call us at 1-888-513-8797. Or write us at Fidelity & Guaranty Life Insurance Company – Service Center; P.O. Box 81497; Lincoln, NE 68501-81497.) You may also contact the Arkansas Insurance Department Consumer Services Division at 1200 West Third Street; Little Rock, AR 72201 (1-800-852-5494.)

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Policy Number: [0000000]		
Owner(s) Name(s): [John Doe] [Mary Doe]	Birth Date(s): [February 01, 1971]	
Annuitant(s) Name(s): [John Doe] [Mary Doe]	Birth Date(s): [February 01, 1971]	Date of Issue: [December 1, 2011] Policy Anniversary: [December 1 <sup>st</sup> ]
Beneficiary: Beneficiary is as named in the application or in the most recent beneficiary change sent to our home office. (Second named annuitant, if any, is the joint or contingent annuitant, as applicable.)		

Annuity Option: Option 2. Life Income With A Guaranteed Period Of 10 Years (This annuity option is described in the annuity benefits section.)  
Maturity Date: December 1, 2071

Interest Crediting	Premium Paid	MGSV Accumulation Interest Rate	[Premium Vesting Bonus Allocation <sup>1</sup> ]
Fixed Interest Option *	[\$70,000]	[3%]	[1000]

\* The single premium will be credited with an effective annual interest rate of [1.5%] from [December 1, 2011 through November 30, 2012]. The guaranteed minimum effective annual interest rate is [3%] for each policy year until the Maturity Date. We may, at our discretion, declare current credited interest rates in excess of the guaranteed minimum effective annual interest rate.

[Enhanced Guaranteed Minimum Withdrawal Benefit Rider (GMWB): The Income Base is the premium growing for a period up to [10] years or until the Withdrawal Period begins at a rate of [7.25%] simple interest.]

[Enhanced Multiplier: [XXX%]]

[Rider Withdrawal Payments reduce the vested account value.]

[Guaranteed Minimum Death Benefit Rider (GMDB): Premium growing up to [10] years or until age [85] at a rate of [3%] simple interest.]

Rider Charges:

[EGMWB Rider Charge: X% annually]

[GMDB Rider Charge: X% annually]

Surrender Charges														
[Year 1]	[Year 2]	[Year 3]	[Year 4]	[Year 5]	[Year 6]	[Year 7]	[Year 8]	[Year 9]	[Year 10]	[Year 11]	[Year 12]	[Year 13]	[Year 14]	[Year 15]
14%	13%	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Vesting Schedule													
[Year 1]	[Year 2]	[Year 3]	[Year 4]	[Year 5]	[Year 6]	[Year 7]	[Year 8]	[Year 9]	[Year 10]	[Year 11]	[Year 12]	[Year 13]	[Year 14]
7%	14%	21%	29%	36%	43%	50%	57%	64%	71%	79%	86%	93%	100%

<sup>1</sup>A premium bonus of [8%] is credited to the premium at issue. The Bonus Account Value vests according to the above vesting schedule. At the end of the vesting period, the Bonus Account Value is fully vested.]

## INFORMATION (Cont'd)

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### Riders and Endorsements Attached:

[Free Surrender Partial Withdrawal Rider, ARI-1052(11-12)]

[Death of Owner Rider, ARI-1051(11-12)]

[Terminal Illness Rider, ARI-1050(11-12)]

[Nursing Home Rider, ARI-1049(11-12)]

[Free Surrender Partial Withdrawal Rider Vested Account Value OM FPS-VAV (10-07)]

[Vesting Bonus Rider, ARI-1043(10-12)]

[Home Health Care Rider, ARI-1045(11-12)]

[Enhanced Guaranteed Minimum Withdrawal Benefit Rider, ARI-1042(11-12)]

[Guaranteed Minimum Death Benefit, ARI-1046(11-12)]

The information regarding the owner, beneficiary, annuitant, and annuity option, is subject to any change submitted and on record.

**Enhanced Guaranteed Withdrawal Percentage Table-Single Annuitant**

Annuitant's Age	Guaranteed Withdrawal Percentage (Male)	Guaranteed Withdrawal Percentage (Female)	Annuitant's Age	Guaranteed Withdrawal Percentage (Male)	Guaranteed Withdrawal Percentage (Female)
[0-49	N/A	N/A	73	5.60%	5.60%
50	3.30%	3.30%	74	5.70%	5.70%
51	3.40%	3.40%	75	5.80%	5.80%
52	3.50%	3.50%	76	5.90%	5.90%
53	3.60%	3.60%	77	6.00%	6.00%
54	3.70%	3.70%	78	6.10%	6.10%
55	3.80%	3.80%	79	6.20%	6.20%
56	3.90%	3.90%	80	6.30%	6.30%
57	4.00%	4.00%	81	6.40%	6.40%
58	4.10%	4.10%	82	6.50%	6.50%
59	4.20%	4.20%	83	6.50%	6.50%
60	4.30%	4.30%	84	6.50%	6.50%
61	4.40%	4.40%	85	6.50%	6.50%
62	4.50%	4.50%	86	6.50%	6.50%
63	4.60%	4.60%	87	6.50%	6.50%
64	4.70%	4.70%	88	6.50%	6.50%
65	4.80%	4.80%	89	6.50%	6.50%
66	4.90%	4.90%	90	6.50%	6.50%
67	5.00%	5.00%	91	6.50%	6.50%
68	5.10%	5.10%	92	6.50%	6.50%
69	5.20%	5.20%	93	6.50%	6.50%
70	5.30%	5.30%	94	6.50%	6.50%
71	5.40%	5.40%	95	6.50%	6.50%]
72	5.50%	5.50%			

**Enhanced Guaranteed Withdrawal Percentage Table-Joint Annuitants**

Younger Annuitant's Age	Guaranteed Withdrawal Percentage (Male)	Guaranteed Withdrawal Percentage (Female)	Younger Annuitant's Age	Guaranteed Withdrawal Percentage (Male)	Guaranteed Withdrawal Percentage (Female)
[0-49	N/A	N/A	73	5.10%	5.10%
50	2.80%	2.80%	74	5.20%	5.20%
51	2.90%	2.90%	75	5.30%	5.30%
52	3.00%	3.00%	76	5.40%	5.40%
53	3.10%	3.10%	77	5.50%	5.50%
54	3.20%	3.20%	78	5.60%	5.60%
55	3.30%	3.30%	79	5.70%	5.70%
56	3.40%	3.40%	80	5.80%	5.80%
57	3.50%	3.50%	81	5.90%	5.90%
58	3.60%	3.60%	82	6.00%	6.00%
59	3.70%	3.70%	83	6.10%	6.10%
60	3.80%	3.80%	84	6.20%	6.20%
61	3.90%	3.90%	85	6.30%	6.30%
62	4.00%	4.00%	86	6.40%	6.40%
63	4.10%	4.10%	87	6.50%	6.50%
64	4.20%	4.20%	88	6.50%	6.50%
65	4.30%	4.30%	89	6.50%	6.50%
66	4.40%	4.40%	90	6.50%	6.50%
67	4.50%	4.50%	91	6.50%	6.50%
68	4.60%	4.60%	92	6.50%	6.50%
69	4.70%	4.70%	93	6.50%	6.50%
70	4.80%	4.80%	94	6.50%	6.50%
71	4.90%	4.90%	95	6.50%	6.50%]
72	5.00%	5.00%			

## DEFINITIONS

### **Age**

Any provisions referring to age mean the age at the last birthday.

### **Annuitant**

The natural person on whose life the amount and duration of annuity payments depend. A joint annuitant or a contingent annuitant is a second person on whose life the amount and duration of annuity payments may depend. The annuitant may not be changed on or after the Maturity Date.

### **Annuity Option**

One of the annuity options described in the **Annuity Benefits** section.

### **Beneficiary**

The person last named by the Owner or his or her designee to receive the proceeds upon the death of the Owner. The beneficiary or contingent beneficiary may also become the Owner of this policy as described under the **Death of Owner** provision in the **Death Benefit** section.

### **Code**

The Internal Revenue Code, as amended. All references in this policy or in any attached rider, to any section of the Code or regulations include any amended or successor sections or regulations, as appropriate or required.

### **Date of Issue**

The date of issue is shown on the information page. Policy months, years, and anniversaries are measured from this date.

### **Interest-Bearing Account**

When this policy describes any amounts which are payable by us, whether it is for surrenders, withdrawals, annuity payments, or a lump-sum death benefit, at our option, those payments may be made into an interest-bearing account established in the name of the Owner, payee or recipient, as appropriate. The Owner, payee or recipient, as appropriate, will be able to withdraw all or part of the proceeds in this account at any time. This does not apply to payments which are requested to be made to companies other than us. You may contact us for any information regarding this account. You may also request that we do not place the payments into this account.

### **Maturity Date**

Is the last date this policy can remain in force. The Maturity Date is shown on the Information page. This date is fixed and cannot be changed under any circumstances. Upon this date you must start receiving annuity payments pursuant to **Annuity Payments** provision in the **Annuity Benefits** section.

### **Nonnatural Person**

A corporation, trust, estate, partnership, or other non-individual.

### **Owner**

The person named in the application or in the most recent change on record entitled to Ownership rights stated in this policy. "Owner" includes any person who succeeds to the Ownership rights of this policy under the **Death of Owner** provision in the **Death Benefits** section.

### **Policy Anniversary**

The policy anniversary is the day and month that coincide with the date of issue in subsequent years after issue. References to the "prior policy anniversary" during the first year following the date of issue shall be deemed to refer to the date of issue.

### **Premium**

The single premium paid on the date of issue.

### **We, Our, Us, Company**

Fidelity & Guaranty Life Insurance Company.

### **Written Request**

A request written to us and received by us on a form satisfactory to us.

### **You, Your**

The Owner.

## GENERAL PROVISIONS

Any reference to annuitant, joint annuitant, beneficiary, contingent beneficiary, irrevocable beneficiary, Owner, contingent owner, and/or payee, may include multiple persons.

### Assignment

We will not be responsible for the validity or sufficiency of any assignment. To be binding on us, an executed assignment must be by written request and consented to by any irrevocable beneficiary. Your rights and any beneficiary's interest will be subject to the assignment. Assignment of this policy may subject you to income and gift tax. Assignments, unless otherwise specified by the owner, shall take effect on the date the notice of assignment is signed, subject to any payments made or actions taken by the company prior to receipt of the assignment.

### Changes to Policy

After we receive and record a written request for a change in Owner, annuitant, or beneficiary, the change will take effect on the date the request was originally signed, even if the Owner who signed the request has since died. The change will be subject to any payments made or actions taken by us before the written request for change was received and recorded.

We may require the return of this policy for endorsement or otherwise in the event of a change in Owner, annuitant, beneficiary, annuity option, or other change. We reserve the right to issue a revised Information page in the event of any change to this policy.

### Compliance With Internal Revenue Code

This policy will be interpreted in a manner consistent with the requirements of the Code section 72(s).

We reserve the right to amend this policy from time to time to comply with any changes in the Code, regulations issued thereunder, and administrative rulings. Any such amendment will be promptly mailed to you at your last known address. We do not accept responsibility for the tax treatment of this policy. You should consult your tax advisor.

### Conformity With Statutes

If any provision in this policy is in conflict with the laws of the state which govern this policy, the provision will be deemed to be amended to conform with such laws.

### Entire Contract

The entire Contract consists of:

- This policy;
- The application, a copy of which is attached and made a part of this policy; and
- All amendments, endorsements, riders or revised Information page(s) which are attached to or mailed to your last known address.

All statements made by the applicant for the issuance of the contract shall, in the absence of fraud, be deemed representations and not warranties. Only the President, the Secretary, or a Vice President in our Home Office can agree to change or waive any provisions which are part of the entire Contract. The change or waiver must be in writing.

### Incontestability

We will not contest this policy after the date of issue, except as provided in the **Misstatement of Birth Date** provision.

### Notification of Death

The death of any Owner or annuitant must be reported to us immediately. We are entitled to recover immediately any overpayments made because of a failure to notify us of any such death. We are not responsible for any incorrect payments which result from a failure to immediately notify us of the death of any Owner or annuitant. From time to time we may require proof that the Owner or annuitant is still alive and may withhold any payments until such proof is received by us.

### Payments

All payments may be made into an interest-bearing account. However, you may by written request, receive all payments by check or draft. They will be sent to the recipient's last known address.

### Protection of Benefits

Only you can assign, encumber, or pledge any benefit paid under this policy. To the extent permitted by law, no benefit paid, or to become payable, will be subject to any claim or process of law by any creditor.

### Qualified Plans

This Contract is subject to a retirement plan providing special tax treatment for individual owned qualified plans. Examples might include IRA, Roth IRA, SEP IRA, or other similar type of plan.

## OWNERSHIP

### Ownership Rights

During your lifetime, you may:

- Exercise any of the rights under this policy.
- Assign this policy.
- Subject to our agreement, change or amend this policy.

The **Death of Owner** provision in the **Death Benefit** section describes to whom Ownership of this policy will pass at the death of an Owner.

### Joint Owners

Two natural persons may be named as Joint Owners. They will own this policy as joint tenants with rights of survivorship. While both are alive, each must sign any written request made under this policy.

### Change of Owner

You may change ownership of this policy by written request. Changes in Owner designation, unless otherwise specified by the Owner, shall take effect on the date the notice of change is signed by the Owner, subject to any payments made or actions taken by the company prior to receipt of the notice. The new Owner's age may not exceed our then current underwriting requirements for new policy issues. A change in Ownership of this policy may have tax consequences. Please consult a tax advisor.

## BENEFICIARY

### Change of Beneficiary

Before the Maturity Date, you may change the beneficiary or any contingent beneficiary by written request. On or after the Maturity Date, you may change the beneficiary or contingent beneficiary by written request if the annuity option in effect is annuity option 1, 2, 5, or 7.

Changes in Beneficiary, unless otherwise specified by the Owner, shall take effect on the date the notice of change is signed by the Owner, subject to any payments made or actions taken by the company prior to receipt of the change. A beneficiary named irrevocably may not be changed without the written consent of that beneficiary.

### Payment to Beneficiary

Before making any payment, we may require evidence as to the identity, age, and other facts about any person or class designated as the beneficiary. We are entitled to make payments based on that evidence. Unless otherwise instructed, if there is more than one beneficiary, then any proceeds payable will be distributed equally among the beneficiaries.

## POLICY VALUES

### Account Value

The policy's account value before the Maturity Date consists of the single premium plus any interest credited which may be issued and attached by rider, less any amounts previously surrendered, including surrender charges.

### Surrender Value

For a full surrender, the surrender value is the greater of:

- Account value, less surrender charges; or
- Minimum guaranteed surrender value.

### Minimum Guaranteed Surrender Value

A minimum guaranteed surrender value is the minimum amount you will receive if you surrender in full.

At any time before the Maturity Date, the minimum guaranteed surrender value is the sum of the following:

- 87.5% of the premium; plus
- Interest credited daily at the MGSV Accumulation Interest Rate shown on the information page; less
- Any amounts previously surrendered from the minimum guaranteed surrender value accumulated at the MGSV Accumulation Interest Rate shown on the information page; less
- Any rider charges.

## POLICY VALUES (Cont'd)

### Basis of Policy Values

All benefits and values equal or exceed those required by the state in which the policy is delivered.

### Notice of Policy Values

At least once each year, we will send you a report of your current annuity values.

## FIXED INTEREST

### Fixed Interest Crediting

Interest is credited daily and applied to the account value from the date of issue at a rate which is never less than the guaranteed minimum effective annual interest rate as shown on the information page. The information page shows the effective annual interest rate which is credited and the period for which the rate is guaranteed. We will determine and fix in advance a current effective annual interest rate applicable to the account value. The rate credited to the account value will not be changed more often than once in any 12 month period. Current effective annual interest rates may vary based on factors such as the date the premium is received or the date a new rate applies to the account value.

## SURRENDERS

### Partial Surrender

Before the Maturity Date, you may surrender a part of the account value. Any surrender charges will be deducted from that value.

A partial surrender, including any charge thereon, may not reduce the account value to less than \$2,000. Such surrenders may be made:

- On a scheduled monthly, quarterly, semi-annual, or annual systematic basis, in an amount of at least \$100 per surrender.
- On an unscheduled basis no more than four times in a policy year, in an amount of at least \$500 per surrender.

### Full Surrender

Before the Maturity Date, this policy may be surrendered in full for its surrender value. The amount paid will equal the surrender value as of the date we receive your written request.

### Surrender Charge

A surrender charge may be imposed on withdrawals, at death, and in calculating annuity payments. The surrender charge equals the surrender factor for the appropriate policy year, as shown on the information page, multiplied by the amount of the account value withdrawn. The account value withdrawn consists of the amount paid upon a surrender request, or applied to an annuity option, and the surrender charge thereon.

### Surrender Requirements

We will require:

- Your written request.
- Return of the policy to us for a full surrender.

### Deferral of Payment

After making written request and receiving the written approval of the commissioner, we may defer payment, of the surrender, for a period not to exceed six (6) months after we receive the request for surrender of the contract and as long as such deferral does not cause the policy to violate section 72(s) of the Code.

## DEATH BENEFIT

### Death of Owner

Ownership Succession. At your death, ownership of this policy will pass to the person(s) living on the date of your death in the order which follows:

- Surviving joint Owner, if any.
- Beneficiary.
- Contingent beneficiary.
- Estate of the last Owner to die.

If more than one natural person succeeds to the ownership rights of this policy, then such persons will own this policy as joint Owners. Any instructions or designations of the prior Owner(s) will continue unless changed in accordance with this policy by the succeeding Owner(s).

Death Before Maturity Date. If you die before the Maturity Date, the successor Owner(s) must fully surrender and receive a distribution of the entire proceeds of this policy within 5 years of your death except that:

- If a natural person continues or succeeds to ownership of this policy, such person may begin receiving annuity payments with respect to that person's proportionate interest within 1 year from the date of your death (or within any longer period of time permitted under the Code), provided annuity payments are distributed over such person's life or over a period not extending beyond the life expectancy of such person; and
- If the spouse (as defined under the Code) of the first Owner to die continues or succeeds to Ownership of this policy, he or she is not required to surrender his or her proportionate interest in the policy or receive any payments until the Maturity Date or, if earlier, until such spouse's death, in which case the **Death of Owner** provision will apply.

Death on or After Maturity Date. No distribution, other than annuity payments as scheduled, will be made if you die on or after the Maturity Date unless you were also the last surviving annuitant, in which case this section's **Death of Annuitant** provision will apply.

### Death of Annuitant

Death Before Maturity Date. Except as provided in this section's **Special Annuitant Rules for Nonnatural Owners** provision, no distribution is required nor will any death benefit be paid if an annuitant dies before the Maturity Date unless the deceased annuitant is also an Owner, in which case this section's **Death of Owner--Death Before Maturity Date** provision will apply. If the last remaining annuitant dies before the Maturity Date, then the current Owner or Owner's designee will become the annuitant.

Death on or After Maturity Date. At the death of the Annuitant(s) on or after the Maturity Date, the death benefit, if any, will be as described for the annuity option in effect. No death benefit will become payable until you notify us of the death of the annuitant(s), provide us with the required proof of death and other information, and, if required, return this policy to us. A death benefit will not be paid under annuity options 3, 4, or 6, or after the guaranteed benefits have been paid. Any death benefit due will be paid to the person(s) living on the date of such death in the order which follows:

- Owner(s) or surviving joint Owner, if any.
- Beneficiary.
- Contingent beneficiary.
- Estate of the last Owner to die.

The recipient of any death benefit may name one or more persons to receive any remaining death benefit after such recipient's death. If no such beneficiary is named, any unpaid portion of the death benefit will be paid to the deceased recipient's estate. The death benefit may be paid in the form of a lump sum or the remaining guaranteed annuity payments, as scheduled instead of in a lump sum. Except for a death benefit under annuity option 7, any lump sum payment will be equal to the commuted value. The commuted value is determined by discounting the remaining guaranteed annuity payments at an annually compounded interest rate(s) which is (are) 1% more than the rate(s) used by us to determine those payments. The 1% increase in the discount rate(s) results in a decrease in the value received. The commuted value will always be less than the sum of the remaining guaranteed annuity payments. The commuted value will be calculated as of the date such payment will be made.

Any election to receive a form of payment other than that provided under the annuity option in effect must be made within 60 days of the date the death benefit first becomes payable; such amounts must also be paid within the time period required under section 72(s) of the Code.

### Special Rules for Nonnatural Owners

If a Nonnatural Person is named as Owner, then this policy must be fully surrendered and the entire amount distributed within 5 years of:

- The death, if before the Maturity Date, of the annuitant or a joint annuitant; or
- A change in the annuitant or joint annuitant.

# ANNUITY BENEFITS

## Annuity Payments

The annuity payments will:

- Start no later than at the end of the first payment period following the Maturity Date.
- Be paid to the order of the Owner(s) or his or her (their) designee.
- Be paid on a monthly, quarterly, semi-annual, or annual basis, as chosen by you before payments begin.
- Cease at the death of all annuitants, in which case the **Death of Annuitant--Death on or After Maturity Date** provision in the **Death Benefit** section may apply.

## Annuity Payment Amount

The amount of annuity payments, less any applicable state or federal premium taxes, may depend on the:

- Surrender value;
- Annuity option chosen;
- Payment frequency chosen; and
- Age of the annuitant(s).

The annuity payments will not be less than those reflected in the **Table of Guaranteed Monthly Payments**.

## Misstatement of Birth Date

Before making any annuity payment, we may require proof of each annuitant's birth date. If the birth date of any annuitant is misstated, we will adjust the amount to be paid by us. It will be that which would have been paid if the correct birth date had been stated.

For misstatements which result in underpayments, we will include the full amount of the underpayment in our next payment; and add interest of 6% per year to that payment.

For misstatements which result in overpayments, we will spread the full amount of the overpayment over the remaining guaranteed payment period, if any, or 10 years, whichever is less; deduct a level portion of that amount from each of those future payments; and charge interest of 6% per year against the balance of the amount overpaid.

## Maturity Date

The Maturity Date is the date upon which this policy matures and by operation of its terms you must start receiving annuity payments pursuant to the **Annuity Payments** provision in the **Annuity Benefits** section. The Maturity Date is fixed and may not be later than the policy anniversary following the annuitant's (or the oldest annuitant's if a second annuitant is named) 100<sup>th</sup> birthday. Under no circumstances will the Company change the Maturity Date beyond the date shown on the information page. The Maturity Date is shown on the Information page.

## Annuity Options

There are seven annuity options. You may elect to receive payments under any annuity option described in the policy or under any other annuity option which we may then offer. Unless another annuity option and payment frequency are requested before the Maturity Date, monthly payments will be made under:

- Annuity option 2 with a guaranteed period of 10 years, if there is only one annuitant.
- Annuity option 5 with 50% joint annuitant payments and a guaranteed period of 10 years, if there is a second annuitant.

We reserve the right to pay your account value in a lump sum if the amount to be applied to the annuity option is less than \$2,000; or any payment would be less than \$20.

## Descriptions of Annuity Options

Descriptions of the annuity options follow. The Table of Guaranteed Monthly Payments follow. Any fixed or guaranteed periods under annuity options 1, 2, and 5 may not be less than 5 years nor more than 25 years. Any reduced rates under annuity options 4, 5, and 6 following the death of an annuitant must be based on whole percentages and in no case may be less than 25% of the joint life income amount.

### Annuity Option 1 - Income for a Fixed Period

Payments are guaranteed for the number of years and months chosen. If the annuitant dies before the end of the fixed period, a death benefit, consisting of a lump sum amount equal to the commuted value, will be paid. The recipient of the death benefit may elect to receive the remaining guaranteed annuity payments, as scheduled, instead of the commuted value.

### Annuity Option 2 - Life Income With a Guaranteed Period

Payments are guaranteed for the number of years chosen. If the annuitant is alive at the end of the guaranteed period, payments will continue for as long as the annuitant is alive. If the annuitant dies before the end of the guaranteed period the remaining guaranteed annuity payments, as scheduled, will be paid.

## ANNUITY BENEFITS (Cont'd)

### Annuity Option 3 - Life Income

Payments will be made for as long as the annuitant is alive. No payments will be made after the annuitant's death.

### Annuity Option 4 - Joint and Contingent Life Income

Payments will be made for as long as either the annuitant or contingent annuitant is alive. The payments will:

- Be paid in the joint life income amount while both the annuitant and contingent annuitant are alive.
- Continue to be paid in that amount during the annuitant's lifetime at the contingent annuitant's death.
- Continue to be paid after the death of the annuitant at the reduced rate requested and for as long as the contingent annuitant survives.
- Cease at the death of both the annuitant and contingent annuitant.

### Annuity Option 5 - Joint and Survivor Income With Guaranteed Period

Payments are guaranteed for the number of years chosen. If either the annuitant or joint annuitant is alive at the end of the guaranteed period, payments will continue for as long as either is alive. The payments will:

- Be paid in the joint life income amount while both the annuitant and joint annuitant are alive.
- Continue to be paid after the death of either annuitant at the rate requested and for so long as the remaining annuitant survives.

If the annuitant and joint annuitant die before the end of the guaranteed period the remaining guaranteed annuity payments, as scheduled will be paid.

### Annuity Option 6 - Joint and Survivor Life Income

Payments will be made for as long as either the annuitant or joint annuitant is alive. The payments will:

- Be paid in the joint life income amount while both the annuitant and joint annuitant are alive.
- Continue to be paid after the death of either annuitant at the rate requested and for so long as the remaining annuitant survives.
- Cease at the death of both the annuitant and joint annuitant.

### Annuity Option 7 - Life Income With Lump Sum Refund at Death

Payments will be made for as long as the annuitant is alive. If the annuitant dies before the total amount of the payments made equals the value applied to this annuity option (less any applicable state or federal premium tax deductions), a death benefit, consisting of a lump sum equal to such value (less any applicable state or federal premium tax deductions) less any annuity payments previously made, will be paid.

# TABLES OF GUARANTEED MONTHLY PAYMENTS\*

[Amount for Each \$1,000 Applied]

## [Annuity Option 1. Income for a Fixed Period

Period (Years)	Payment	Period (Years)	Payment	Period (Years)	Payment
5	\$17.31	8	\$11.06	15	\$6.20
6	14.53	9	9.90	20	4.82
7	12.54	10	8.97	25	3.99]

## [Annuity Option 2. Life Income With a Guaranteed Period

Number of Payments for a Guaranteed Period											
Age	120	180	240	Age	120	180	240	Age	120	180	240
50	\$3.23	\$3.20	\$3.15	60	\$4.09	\$3.98	\$3.80	66	\$4.85	\$4.58	\$4.22
55	3.61	3.55	3.46	61	4.20	4.07	3.87	67	5.00	4.69	4.28
56	3.70	3.63	3.53	62	4.32	4.17	3.94	68	5.15	4.80	4.34
57	3.79	3.71	3.59	63	4.44	4.27	4.01	69	5.31	4.90	4.40
58	3.88	3.80	3.66	64	4.57	4.37	4.08	70	5.47	5.01	4.45
59	3.98	3.89	3.73	65	4.71	4.48	4.15	75	6.35	5.50	4.66]

## [Annuity Option 3. Life Income

Age	Payment	Age	Payment
50	\$3.26	63	\$4.56
55	3.65	64	4.72
56	3.74	65	4.88
57	3.84	66	5.05
58	3.94	67	5.23
59	4.05	68	5.43
60	4.17	69	5.63
61	4.29	70	5.86
62	4.42	75	7.21]

## [Annuity Option 4. Joint Life Income With 50% Contingent Annuitant Payments

## TABLES OF GUARANTEED MONTHLY PAYMENTS\*

Annuitant Age	Contingent Annuitant					
	50	55	60	65	70	75
50	\$2.97	\$3.04	\$3.11	\$3.16	\$3.19	\$3.22
55	3.18	3.29	3.39	3.47	3.53	3.58
60	3.40	3.56	3.70	3.84	3.95	4.03
65	3.66	3.86	4.06	4.26	4.45	4.60
70	3.93	4.18	4.45	4.74	5.03	5.29
75	4.22	4.52	4.86	5.26	5.68	6.10]

[Annuity Option 5. Joint and 50% Survivor Life Income With a 10 Year Guaranteed Period

Annuitant Age	Contingent Annuitant					
	50	55	60	65	70	75
50	\$3.13	\$3.30	\$3.50	\$3.74	\$4.01	\$4.32
55	3.30	3.49	3.72	3.98	4.29	4.65
60	3.50	3.71	3.97	4.27	4.63	5.05
65	3.72	3.97	4.26	4.61	5.03	5.53
70	3.98	4.26	4.60	5.01	5.50	6.09
75	4.24	4.57	4.96	5.44	6.02	6.73]

[Annuity Option 6. Joint and 50% Survivor Life Income Payments

Annuitant Age	Joint Annuitant					
	50	55	60	65	70	75
50	\$3.13	\$3.30	\$3.50	\$3.74	\$4.01	\$4.32
55	3.30	3.49	3.72	3.98	4.30	4.66
60	3.50	3.71	3.97	4.27	4.63	5.06
65	3.72	3.97	4.27	4.62	5.04	5.55
70	3.98	4.26	4.60	5.02	5.52	6.13
75	4.25	4.57	4.97	5.45	6.06	6.80]

[Annuity Option 7. Life Income With Lump Sum Refund at Death

Age	Payment	Age	Payment	Age	Payment
50	\$3.00	60	\$3.63	66	\$4.15
55	3.28	61	3.70	67	4.25
56	3.35	62	3.79	68	4.35
57	3.41	63	3.87	69	4.46
58	3.48	64	3.96	70	4.58
59	3.55	65	4.05	75	5.24]

[\*For ages, periods, and rates not shown, we will furnish the amount of payment on request. The guaranteed monthly payments are based on a [1.5%] effective annual interest rate and the US Annuity 2000 Table; male mortality shown. ]

## SINGLE PREMIUM DEFERRED ANNUITY

# Home Health Care Rider

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This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following new provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

## Benefit

If You require Home Health Care Services and a partial or a full surrender of the Contract is made by You; no surrender charge will be deducted from the account value(s). The surrender value will equal the sum of the account value(s) of any options surrendered. If the minimum guaranteed surrender value is greater than the account value which was surrendered, the minimum guaranteed surrender value will be paid.

## Definitions

### Activities of Daily Living:

- Bathing: washing oneself by sponge bath or in either a tub or shower, including the tasks of getting into or out of the shower;
- Dressing: putting on and taking off all items of clothing and any required braces, fasteners, or artificial limbs;
- Transferring: moving into and out of a bed, chair or wheelchair;
- Toileting: getting to and from the toilet, getting on and off the toilet and performing related personal hygiene;
- Continence: ability to maintain control of bowel or bladder function or, when not able to maintain control of bowel or bladder function, ability to perform related personal hygiene (including caring for catheter or colostomy bag);
- Eating; feeding oneself by getting food into the body from a receptacle (such as a cup, plate, or table) or by feeding tube or intravenously.

Contract. When this rider is attached to a Certificate issued under a Group Contract, "Contract" herein means the Certificate. Otherwise, "Contract" may refer to either an individually issued Contract or Policy.

Home Health Care Agency. An agency licensed to primarily engage in providing Home Health Care Services under applicable state law. The agency has policies that are established by a group of professional personnel including a full time administrator and at least one physician and one registered nurse who maintains clinical records on all patients.

Home Health Care Services. Nursing care received in Your residence from a licensed Home Health Care Agency. Home Health Care services includes, but is not limited to, part-time and intermittent skilled nursing services, home health aid services, physical therapy, occupational therapy, or speech therapy and audiology services, and medical social services by a social worker. Home Health Care Services must be required due to Impairment in two (2) of the six (6) Activities of Daily Living.

Impaired/Impairment. The inability to perform two (2) of the six (6) Activities of Daily Living without the physical assistance of another person; or the presence of another person within arm's reach to prevent, by physical intervention, injury to You while performing the two (2) of the six (6) Activities of Daily Living. Impairment must be certified by a licensed Physician.

Physician. A doctor of medicine who is:

- Duly qualified;
- Licensed in the United States of America; and
- Performing within the scope of his or her license

A Physician must not be: You; the annuitant; the brother, sister, parent, spouse, or child of either You or the annuitant or any spouse of any of the above.

You, Your. The Owner of the Contract.

We, Our, Company. Fidelity & Guaranty Life Insurance Company

# Home Health Care Rider (Cont'd)

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Effective Date	This rider's effective date is the Contract's date of issue.
Written Request	<p>We will require a written request for the Benefit. A written request for the Benefit must be accompanied by documentation from Your attending Physician providing sufficient detail as to Your Impairment that requires Home Health Care services.</p> <p>We reserve the right to request documentation, at least annually, from Your attending Physician of Your continued inability to perform two (2) of six (6) Activities of Daily Living</p>
Home Health Care Conditions	<p>You qualify for this benefit if:</p> <ul style="list-style-type: none"><li>• Home Health Care Services begin at least 1 year after the Contract date of issue;</li><li>• Impairment in two (2) of the six (6) Activities of Daily Living has continued for at least 60 consecutive days;</li><li>• The surrender is made while You are receiving Home Health Care Services;</li><li>• Satisfactory written proof is received, at our home office, that You are unable to perform, at least two (2) of the (6) Activities of Daily Living and that Your Impairment requires need for Home Health Care Services; and</li><li>• Impairment is expected to last 90 days from date of request.</li></ul>
Rider Charge	There is no charge for this rider.
Nonparticipating	Dividends are not payable.
Termination of Rider	The rider will terminate when the Contract ends.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company

[



Lee Launer  
President

]

# Guaranteed Minimum Death Benefit Rider

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This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following new provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

## Definitions

Contract. When this rider is attached to a Certificate issued under a Group Contract, "Contract" herein means the Certificate. Otherwise, "Contract" may refer to either an individually issued Contract or Policy.

You, Your. The Owner of the Contract.

## Effective Date

This rider is effective on the Contract's date of issue.

## Death Benefit

Upon death of the Owner or first Owner, if joint owners, the lump sum Guaranteed Minimum Death Benefit payable will be the greater of:

- Total account value;
- Minimum Guaranteed Surrender Value; or
- [Initial premium plus] premium [bonus] growing, up to [10] years or until age 85, whichever comes first, with simple interest at a rate shown on Your Contract information page.

Simple interest applied is based on net premium ([initial] premium reduced by all prior withdrawals).

Any Death Benefit payable will be adjusted proportionally for any withdrawals previously taken.

## Death Before [Annuity Date] /Maturity Date]

If you die before the [Annuity Date]/ [Maturity Date], then the Guaranteed Minimum Death Benefit is the annuity payments as stated in the **Death of Owner** provision in the **Death Benefits** section of your contract.

## Death On or after [Annuity Date] /Maturity Date]

If you die on or after the [Annuity Date]/[Maturity Date], then the Guaranteed Minimum Death Benefit is the annuity payments as stated in the **Death of Owner** provision in the **Death Benefits** section of Your Contract.

## Rider Termination

This rider terminates upon on the earlier of: Contract termination; annuitization; and receipt of due proof of death of the first Owner to die except under spousal continuation. (See below)

## Rider Charge

The charge for this rider is equal to the rider charge percentage shown on Your Contract information page, multiplied by the rider Death benefit on the contract anniversary.

## Spousal Continuation

Upon your death, if Your spouse elects to continue the Contract, then the rights under the **Death of Owner** provision in the **Death Benefits** section of Your Contract will apply.

## Nonparticipating

Dividends are not payable.

Signed for the Company.

## Fidelity & Guaranty Life Insurance Company

[  
  
Lee Launer  
President  
]

# Enhanced Guaranteed Minimum Death Benefit Rider

This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following new provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

**Definitions** Contract. When this rider is attached to a Certificate issued under a Group Contract, "Contract" herein means the Certificate. Otherwise, "Contract" may refer to either an individually issued Contract or Policy.

You, Your. The Owner of the Contract.

**Effective Date** This rider is effective on the Contract's date of issue.

**Death Benefit** Upon death of the Owner or first Owner, if joint owners, the lump sum Guaranteed Minimum Death Benefit payable will be the greater of:

- Total account value;
- Minimum Guaranteed Surrender Value;
- [Initial premium plus] premium [bonus] growing, up to [10] years or until age 85, whichever comes first, with simple interest at a rate shown on Your Contract information page;

Or

The beneficiary could choose to receive a Guaranteed Minimum Death Benefit is equal to the initial premium paid plus any applicable bonus which will be the greater of:

- The Minimum Guaranteed Surrender Value; or
- [The greater of the initial premium plus any applicable bonus, or] premium growing up to the earlier of [10] years, the date of death, or any specified Withdrawal Period contained in the contract; with simple interest, at a rate shown on Your Contract information page.

The Guaranteed Minimum Death Benefit is payable over no less than:

Issue age	[0-70]	Duration	[ 5 Years]
Issue age	[71-85]	Duration	[10 Years]

Simple interest applied is based on net premium ([initial] premium reduced by all prior withdrawals).

Any Death Benefit payable will be adjusted proportionally for any withdrawals previously taken.

**Death Before [Annuity Date]/ [Maturity Date]** If you die before the [Annuity Date]/ [Maturity Date], then the Guaranteed Minimum Death Benefit is the annuity payments as stated in the **Death of Owner** provision in the **Death Benefits** section of Your Contract.

**Death On or after [Annuity Date]/ [Maturity Date]** If you die on or after the [Annuity Date]/ [Maturity Date], then the Guaranteed Minimum Death Benefit is the annuity payments as stated in the **Death of Owner** provision in the **Death Benefits** section of Your Contract.

**Rider Termination** This rider terminates upon on the earlier of: Contract termination; annuitization; and receipt of due proof of death of the Owner or first Owner, if joint owners, to die. Also, if the Your spouse elects to continue the Contract this rider will terminate.

**Rider Charge** The charge for this rider is equal to the rider charge percentage shown on Your Contract information page, multiplied by the rider Death benefit on the contract anniversary.

## Enhanced Guaranteed Minimum Death Benefit Rider (Cont'd)

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### Spousal Continuation

Upon Your death, if Your spouse elects to continue the Contract this rider will terminate and the rights under the **Death of Owner** provision in the **Death Benefits** section of Your Contract will apply.

### Nonparticipating

Dividends are not payable.

Signed for the Company.

**Fidelity & Guaranty Life Insurance Company**

[



Lee Launer

President

]

# Enhanced Guaranteed Minimum Death Benefit Rider

This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following new provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

## Definitions

Contract. When this rider is attached to a Certificate issued under a Group Contract, "Contract" herein means the Certificate. Otherwise, "Contract" may refer to either an individually issued Contract or Policy.

You, Your. The Owner of the Contract.

## Effective Date

This rider is effective on the Contract's date of issue.

## Death Benefit

Upon death of the Owner or first Owner, if joint owners, the lump sum Guaranteed Minimum Death Benefit payable will be the greater of:

- Total account value;
- Minimum Guaranteed Surrender Value;
- [Initial premium plus] premium [bonus] growing, up to [10] years or until age 85, whichever comes first, with simple interest at a rate shown on Your Contract information page;

Or

The beneficiary could choose to receive a Guaranteed Minimum Death Benefit is equal to the initial premium paid plus any applicable bonus which will be the greater of:

- The Minimum Guaranteed Surrender Value; or
- [The greater of the initial premium plus any applicable bonus, or] premium growing up to the earlier of [10] years, the date of death, or any specified Withdrawal Period contained in the contract; with compound interest, at a rate shown on Your Contract information page.

The Guaranteed Minimum Death Benefit is payable over no less than:

Issue age	[0-70]	Duration	[ 5 Years]
Issue age	[71-85]	Duration	[10 Years]

Any Death Benefit payable will be adjusted proportionally for any withdrawals previously taken.

## Death Before [Annuity Date]/ [Maturity Date]

If you die before the [Annuity Date]/ [Maturity Date], then the Guaranteed Minimum Death Benefit is the annuity payments as stated in the **Death of Owner** provision in the **Death Benefits** section of Your Contract.

## Death On or after [Annuity Date]/[ Maturity Date]

If you die on or after the [Annuity Date]/ [Maturity Date], then the Guaranteed Minimum Death Benefit is the annuity payments as stated in the **Death of Owner** provision in the **Death Benefits** section of Your Contract.

## Rider Termination

This rider terminates upon on the earlier of: Contract termination; annuitization; and receipt of due proof of death of the Owner or first Owner, if joint owners, to die. Also, if the Your spouse elects to continue the Contract this rider will terminate.

## Rider Charge

The charge for this rider is equal to the rider charge percentage shown on Your Contract information page, multiplied by the rider Death benefit on the contract anniversary.

# Enhanced Guaranteed Minimum Death Benefit Rider (Cont'd)

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**Spousal Continuation**

Upon Your death, if Your spouse elects to continue the Contract this rider will terminate and the rights under the **Death of Owner** provision in the **Death Benefits** section of Your Contract will apply.

**Nonparticipating**

Dividends are not payable.

Signed for the Company.

**Fidelity & Guaranty Life Insurance Company**

[  


Lee Launer

President

]

## Waiver of Surrender Charge Rider- Nursing Home Confinement

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This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following new provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

<b>Definitions</b>	<p><u>Annuitant</u>. The Annuitant's name as shown on page 3 of the policy.</p> <p><u>You, Your</u>. The Owner(s) of the policy.</p> <p><u>Nursing Home</u>. A state-licensed, nursing long-term care facility that provides skilled, continuous nursing care or service under the supervision of a licensed nurse or physician.</p>
<b>Effective Date</b>	This rider's effective date is the policy's Date of Issue.
<b>Written Request</b>	We will require a written request for the <b>Waiver of Surrender Charge Benefit</b> .
<b>Waiver of Surrender Charge Benefit</b>	<p>In addition to the circumstances stated in the policy, the surrender charge does not apply if you are confined to a nursing home provided:</p> <ul style="list-style-type: none"><li>• Confinement to such nursing home first begins at least 1 year after the policy's Date of Issue;</li><li>• Confinement has continued for at least 60 consecutive days;</li><li>• The surrender is made while you are confined; and</li><li>• Written proof of confinement is received at our Home Office.</li></ul>
<b>Nonparticipating</b>	Dividends are not payable.
<b>Termination of Rider</b>	You may terminate this rider at any time by written request.

*Signed for the Company.*

**Fidelity & Guaranty Life Insurance Company**

/ 

Lee Launer  
President

/

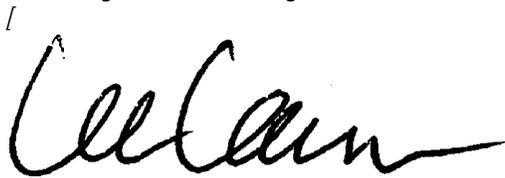
## Waiver of Surrender Charge Rider-Terminal Illness

This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following new provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

<b>Definitions</b>	<p><u>Annuitant.</u> The Annuitant's name as shown on page 3 of the policy.</p> <p><u>You, Your.</u> The Owner(s) of the policy.</p> <p><u>Physician.</u> A doctor of medicine who is:</p> <ul style="list-style-type: none"><li>• Duly qualified;</li><li>• Licensed in the United States of America; and</li><li>• Performing within the scope of his or her license.</li></ul> <p>A physician must not be: you; the Annuitant; or the brother, sister, parent, spouse or child of either you or the Annuitant or any spouse of any of the above.</p> <p><u>Terminal Illness.</u> Illness or physical condition that results in your having a life expectancy of 12 months or less.</p>
<b>Effective Date</b>	This rider's effective date is the policy's Date of Issue.
<b>Written Request</b>	We will require a written request for the <b>Waiver of Surrender Charge Benefit</b> .
<b>Waiver of Surrender Charge Benefit</b>	<p>In addition to the circumstances stated in the policy, the surrender charge does not apply if you have a terminal illness provided:</p> <ul style="list-style-type: none"><li>• The terminal illness is diagnosed at least 1 year after the policy's Date of Issue; and</li><li>• Written proof of the terminal illness is received at our Home Office. This proof will include, but is not limited to, certification by a physician who provides medical care to you in connection with your terminal illness. We reserve the right to obtain a second medical certification, at our expense, from a physician selected by us.</li></ul>
<b>Nonparticipating</b>	Dividends are not payable.
<b>Termination of Rider</b>	You may terminate this rider at any time by written request.

*Signed for the Company.*

**Fidelity & Guaranty Life Insurance Company**



Lee Launer

President

## Waiver of Surrender Charge Rider – Death of Owner

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This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following new provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

The following is added to the **Waiver of Surrender Charge** provision in the **SURRENDER** section.

**Waiver of Surrender Charge** In addition to the circumstances stated in the Policy, the surrender charge does not apply after the death of an Owner, unless the spouse of the first Owner to die continues or succeeds to ownership of the Policy.

The following is added to the **Death of Owner** provision in the **DEATH** section.

Surrender charges are waived after the death of an Owner, unless the spouse of the first Owner to die continues or succeeds to ownership of the Policy.

**Effective Date** This rider is effective on the same day as the Policy is effective.

**Termination of Rider** This rider will terminate when the Policy terminates.

**Nonparticipating** Dividends are not payable.

*Signed for the Company.*

**Fidelity & Guaranty Life Insurance Company**

[  ]

Lee Launer

President

## Free Surrender – Partial Withdrawal

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This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following new provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

The **SURRENDER** section is amended to add the following provision:

**Free Surrender**                      In addition to the circumstances stated in the Policy, after the first Policy year, a portion of the account value withdrawn will not be subject to a surrender charge. The amount that can be surrendered without charge is an amount equal to ten percent of the account value as of the prior policy anniversary, less any amounts previously surrendered in the current Policy year which were not subject to surrender charges. The amount that can be surrendered without charge per Policy year is noncumulative, and any unused amount during a Policy year is not carried over to any subsequent Policy years.

**Effective Date**                      This rider is effective on the same day as the Policy is effective.

**Termination of Rider**              This rider will terminate when the Policy terminates.

**Nonparticipating**                      Dividends are not payable.

Signed for the company.

**Fidelity & Guaranty Life Insurance Company**

[  ]

Lee Launer  
President ]

# Annuity Application

Product: \_\_\_\_\_ [ \_\_\_\_\_ ]

**Fidelity & Guaranty Life Insurance Company** Home Office: Baltimore, Maryland  
 Administrative Office: P.O. Box 81497; Lincoln, NE 68501-81497

<b>Owner(s)</b>	Name: [ <u>Jane Doe</u> ]	Joint Owner (if any): [ _____ ]
	SSN or TAX ID: [ <u>123-45-9876</u> ]	SSN or TAX ID: [ _____ ]
	<input type="radio"/> Male <input type="radio"/> Female Birth Date: [ _____ ]	<input type="radio"/> Male <input type="radio"/> Female Birth Date: [ _____ ]
	Address: [ <u>123 Main Street Any City, Any State 12304</u> ]	Address: [ _____ ]
	Phone No.: ( <u>123</u> ) [ <u>123-4569</u> ]	Phone No.: ( _____ ) [ _____ ]
	Identification # & State: [ <u>Any State</u> ]	Relationship to Owner: [ _____ ]
	Type of Identification: <input checked="" type="radio"/> State Issued <input type="radio"/> Immigration	Identification # & State: [ _____ ]
	<input type="radio"/> Military <input type="radio"/> Passport <input type="radio"/> Other [ _____ ]	Type of Identification: <input type="radio"/> State Issued <input type="radio"/> Immigration

<b>Annuitant(s)</b> <i>(if other than Owner)</i>	Name: [ _____ ]	Joint/Contingent (if any): [ _____ ]
	SSN: [ _____ ]	SSN: [ _____ ]
	<input type="radio"/> Male <input type="radio"/> Female Birth Date: [ _____ ]	<input type="radio"/> Male <input type="radio"/> Female Birth Date: [ _____ ]
	Address: [ _____ ]	Address: [ _____ ]
	Identification # & State: [ _____ ]	Identification # & State: [ _____ ]
	Type of Identification: <input type="radio"/> State Issued <input type="radio"/> Immigration	Type of Identification: <input type="radio"/> State Issued <input type="radio"/> Immigration

<b>Beneficiary</b>	Primary <input checked="" type="radio"/> Contingent <input type="radio"/>	Name: [ <u>Child Doe</u> ]	SSN: [ <u>987-65-3214</u> ]
		Address: [ <u>123 Main Street, Any City, Any State, 12304</u> ]	Birth Date: [ _____ ]
	<input type="radio"/> <input type="radio"/>	Name: [ _____ ]	SSN: [ _____ ]
		Address: [ _____ ]	Birth Date: [ _____ ]

<b>Plan</b>	<input checked="" type="radio"/> Nonqualified <input type="radio"/> Traditional IRA <input type="radio"/> Roth IRA
	<input type="radio"/> SEP IRA
	<input type="radio"/> Tax-Sheltered Annuity <input type="radio"/> Other (specify plan type): [ _____ ]

<b>Premium</b>	Initial/Single Premium Paid: (premium paid with application) \$ [ <u>50,000</u> ] <i>Make check payable to Fidelity &amp; Guaranty Life Insurance Company.</i>
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<b>Replacement</b>	Do you have an existing life insurance or annuity policy? <input type="radio"/> Yes <input checked="" type="radio"/> No
	Will the annuity applied for replace or change an existing life insurance or annuity policy? <input type="radio"/> Yes <input checked="" type="radio"/> No
	<i>If a 1035 exchange, attach applicable forms.</i> Exchange Amount: \$ [ _____ ] Policy/Certificate No.: [ _____ ] Company: [ _____ ]

# Annuity Application

Product: \_\_\_\_\_ [ \_\_\_\_\_ ]

<p><b>Optional Riders</b></p> <p>Note, optional riders may have charges and fees.</p>	<p>[ <input type="radio"/> Guaranteed Minimum Withdrawal Benefit (GMWB):  <input type="radio"/> Basic Roll-up   <input type="radio"/> Enhanced-Roll-up ]</p>		
<p><b>[Rider Packages]</b></p>	<p>[ <input type="radio"/> Basic rider package ]</p>	<p>[ <input type="radio"/> Enhanced rider package ]</p>	<p>[ <input type="radio"/> Protection rider package ]</p>

**Special Instructions**

[ \_\_\_\_\_ ]  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_ ]

**Fraud Warning Notices**

*(Please review the notice that applies in your state. If your state is not listed, please review the first notice listed.)*

**FRAUD NOTICE:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law

**DC:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**FL:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**NM:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for Insurance is guilty of a crime and may be subject to civil fines and criminal Penalties.

**TN:** Any person who knowingly presents a false statement in an application for insurance may be guilty of a criminal offense and subject to penalties under state law. Penalties include imprisonment, fines and denial of insurance benefits.

**Annuity Application**

Product: \_\_\_\_\_ [ \_\_\_\_\_ ]

I (We) have read the statements made in this application. To the best of my (our) knowledge and belief, the statements made are complete, true, and correctly recorded. I (We) understand that: a copy of this application may form a part of any annuity issued; the annuity will not take effect until delivered to the Owner; no agent has the authority to modify any annuity issued; and **there are terms, conditions, charges, and fees for any optional rider selected.**

I (We) understand that I (We) have applied for an indexed annuity. I (We) have received a copy of the Company's disclosure material for this annuity. I (We) understand that: while the values of the annuity may be affected by an external index, the annuity does not directly participate in any stock, bond, or equity investments; any values shown, other than guaranteed minimum values, are not guarantees, promises or warranties; and the annuity describes how the minimum guaranteed surrender values and indexed interest credits are calculated.

I (We) understand that the Company offers indexed annuity products with different features and benefits. I (We) can also apply for any of those products by contacting the Company or one of its agents.

If the annuity is issued with a market value adjustment rider, the cash surrender values may increase or decrease based on a market value adjustment prior to the date or dates specified in the annuity; the market value adjustment applies when the surrender charge applies.

**Signature(s)**

I (We) certify, under penalties of perjury, that I am a (we are) U.S. Citizen(s) or resident(s) of the U.S. (includes U.S. resident aliens) and that the taxpayer identification number(s) is (are) correct. I (We) understand that federal law requires all financial institutions to obtain identity information in order to verify my (our) identity(ies) and I (we) authorize its use for this purpose. This information includes, but is not limited to, the name(s), residential address(es), date(s) of birth, Social Security or taxpayer identification number(s), and any other information necessary to sufficiently verify identity(ies). I (We) understand that failure to provide this information could result in the application being rejected. Third party sources may be used to verify the information provided.

Signed at: Any state Date: 4/1/11

Signature(s) of Owner(s): Jane Doe

Signature(s) of Annuitant(s): \_\_\_\_\_

Does the applicant have an existing life or annuity policy?  Yes  No  
To the best of your knowledge, does this application replace or change existing life insurance or annuities?  Yes  No

**Agent**

I attest that I have witnessed all signatures. I certify that the Company's disclosure material has been presented to the applicant and a copy was provided to the applicant. I have not made any statements which differ from this material nor have I made any guarantees or promises about the expected future values of the indexed annuity. I have received a copy of, have carefully read and complied with the applied for fixed indexed annuity's training manual.

I have verified the identity of the Owner, joint Owner, annuitant and joint annuitant through an examination of a state or federal government photo identification card provided by the Owner, joint Owner, annuitant or joint annuitant such as a driver's license or passport.

I have truly and accurately recorded on this application the information provided by the applicant.

Agent's Signature: Any Agent Date: 4/1/11

Print Agent's Name: Any Agent Fidelity & Guaranty Life Agent #: 236564

Agent's License No. (required only in FL): \_\_\_\_\_

Agent's Phone No.: ( 321 ) 555-5555

Agent's Fax No.: ( 321 ) 555-5543

Agent's Email Address: anyagent@anyagent.com

SERFF Tracking #:

MCHU-128839290

State Tracking #:

Company Tracking #:

API-1044(11-12)

State: Arkansas

Filing Company:

Fidelity & Guaranty Life Insurance Company

TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium

Product Name: F&G - Individual SPDA - Policy, Riders & Application

Project Name/Number: /

### Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
AR Readability Certification.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
SOV API-1044_11-12_Individual SPDA Policy.pdf			
SOV ARI-1045_11-12_HHC et al.pdf			
SOV ARI-1046_11-12_GMDB & EGMDB et al.pdf			
SOV AAPP-1001_12-11_Anuity Application.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Authorization letter		
Comments:			
Attachment(s):			
2013 MCR Vendor Authorization Letter FG.pdf			

		Item Status:	Status Date:
Satisfied - Item:	AR Cert of Compliance, Rule & Reg 19		
Comments:			
Attachment(s):			
AR Cert of Compliance, Rule & Reg 19.pdf			

Item Status:

Status Date:

SERFF Tracking #:

MCHU-128839290

State Tracking #:

Company Tracking #:

API-1044(11-12)

State: Arkansas

Filing Company:

Fidelity & Guaranty Life Insurance Company

TOI/Sub-TOI: A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium

Product Name: F&G - Individual SPDA - Policy, Riders & Application

Project Name/Number: /

Satisfied - Item:	AR Cert of Compliance 23-79-138, R&R 49		
Comments:			
Attachment(s):			
AR Cert of Compliance 23-79-138 and R&R 49.pdf			

Item Status:

Status Date:

Satisfied - Item:	Guaranty Notice		
Comments:			
Attachment(s):			
AR, FGLI3813 _12-2006_.pdf			

**STATE OF ARKANSAS**  
**READABILITY CERTIFICATION**

**COMPANY NAME:** Fidelity & Guaranty Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of the Arkansas Insurance Code 23-80-201 through 23-80-208, cited as the Life and Accident and Health Insurance Policy Language Simplification Act.

<b>Form Number</b>	<b>Score</b>
API-1044(11-12)	67
ARI-1045(11-12)	52
ARI-1046(11-12)	57
ARI-1047(11-12)	50
ARI-1048(11-12)	51
ARI-1049(11-12)	50
ARI-1050(11-12)	56
ARI-1051(11-12)	58
ARI-1052(11-12)	56
AAPP-1001(11-12)	57

Signed: 

Name: Karen T. Lam – Assistant Vice President,  
Title: Compliance Oversight

Date: 01/04/13

## STATEMENT OF VARIABILITY

<b>New Form Name</b>	<b>Form Number</b>
Deferred Fixed Annuity	API-1044(11-12)

The following information describes the nature and scope of the variable material. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination. The final form issued to the consumer will not contain brackets denoting variable text. Any variable text included in this Statement of Variability will be effective only for future issues.

<b>Item</b>	<b>Range</b>
<b>Officer Signatures</b>	To allow for flexibility should the corporation officers change
<b>Policy Number, Owner Name(s), Birth Date(s), Annuitant Name(s), Date of Issue, Policy Anniversary, Maturity Date, Premium Paid.</b>	John Doe Information Varies on new issues.
<b>Annuity Option</b>	Varies on new issues. 7 Annuity Options Annuity Option 1 - Income for a Fixed Period Annuity Option 2 - Life Income With a Guaranteed Period Annuity Option 3 - Life Income With No lump Sum Refund at Death Annuity Option 4 - Joint and Contingent Life Income Annuity Option 5 - Joint and Survivor Income With Guaranteed Period Annuity Option 6 - Joint and Survivor Life Income Annuity Option 7 - Life Income With Lump Sum Refund at Death
<b>MGSV Accumulation Interest Rate(s)</b>	The MGSV Accumulation Interest Rate is declared by the company and varies by month of issue for new issues The range for the MGSV Accumulation Interest Rate is subject to a floating minimum rate between 1% and 3%. Once determined, the rate is set for the life of the contract. The MGSV Accumulation interest rate may be equal to or greater than the non forfeiture rate. Once determined the rate is set for the life of the contract. The rate is not re-determined.
<b>Initial Premium Vesting Bonus Allocation</b>	Will print when Vesting bonus rider is attached. John Doe Information the minimum premium that can be allocated to each account value option is \$1000
<b>Fixed Interest Option's Effective Annual Interest Rate and applicable period</b>	Fixed Interest Option's Effective Annual Interest Rate is declared by the company on new issues, subject to a floating minimum rate of between 1% and 3%. The effective annual interest rate is guaranteed for the period shown on the contract information page.
<b>Guaranteed Minimum Effective Annual Interest Rate</b>	The MGSV Accumulation Interest Rate is declared by the company and varies by month of issue for new issues The range for the MGSV Accumulation Interest Rate is subject to a floating minimum rate between 1% and 3%. Once determined, the rate is set for the life of the contract. The MGSV Accumulation interest rate may be equal to or greater than the non forfeiture rate. Once determined the rate is set for the life of the contract. The rate is not re-determined.
<b>Enhanced Guaranteed Minimum Withdrawal Benefit</b>	When the Enhanced Guaranteed Minimum Withdrawal Benefit is offered, the following will print:  With product that offers bonus- The Income Base is the greater of initial premium plus X% bonus and premium accumulating for a period up to Y years or until the Withdrawal Period begins at a rate of Z%... Or  With product which does not offer bonus- The Income Base is premium accumulating for a period up to Y years or until the Withdrawal Period begins at a rate of Z% ...,  Where:

	<p>X will never be less than 3%  Y is a range of 1-20 years  Z will never be less than 3%. Z% will either be compound or simple interest depending on the rider attached.</p> <p>Statement: This Roll-up rate may change with Restart, subject to a minimum guarantee of V%. This statement will only print if the Restart feature is available.</p> <p>V will never be less than 1.5%.</p> <p>Enhanced Guaranteed Withdrawal Percentages can vary at any interval between 3-10% and is based on the annuitant or joint annuitant's age and male or female.</p> <p>Available percentage may be banded or any age between 50-90</p> <p>Enhanced Multiplier has a range of 100%-300%</p> <p>Rider Payments reduce the vested account value: this statement will only appear if EGMWB or GMWB rider is chosen</p> <p>Once issued this information is fixed for the life of the Contract. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.</p>
<p><b>Guaranteed Minimum Death Benefit Rider</b></p>	<p>When the Enhanced Guaranteed Minimum Death Benefit is offered, the following will print:</p> <p>Initial premium plus premium bonus growing, up to Y years or until age 85 at a rate of W %....</p> <p>Enhanced Guaranteed Minimum Death Benefit Rider (EGMDB): Initial premium plus premium bonus growing, up to Y years or until age 85, at a rate of W% simple interest;  or  The greater of initial premium plus X% bonus and premium accumulating for a period up to Y years or until the Withdrawal Period under the (EGMWB) begins at a rate of Z%.....</p> <p>Where:  W will never be less than 3% either compound or simple interest with attached approved rider  X will never be less than 3%  Y is a range of 1-20 years  Z will never be less than 3% either compound or simple interest with attached approved rider</p> <p>Once issued this information is fixed for the life of the Contract.</p>
<p><b>Rider Charges</b></p>	<p>The charge is determined by the company and can vary between 0 bps to 100bps and is deducted annually from the account value.</p>
<p><b>Surrender Charge Period/ Surrender Charge Scale</b></p>	<p>The information page displays the maximum surrender charge scale for which we are seeking approval.  The page number displays a variable code following the root form number, i.e. [14-14SE]. The 14 indicates the initial surrender charge rate of 14%; the 14 indicates the number of years the surrender charges will be assessed; and the SE is used as an identifier which relates to the surrender charge sequence.</p> <p>Once issued this information is fixed for the life of the Contract.</p>
<p><b>Vesting Schedule</b></p>	<p>The vesting schedule will print when the vesting bonus rider is attached.</p> <p>The number of years and the percentage of the initial premium bonus that vests per year. Currently A% per year to the end of the B year vesting period.</p>

	<p>Where  A has a range of 1% in the first year to 100% in the last year.  B has a range of 1-25 years</p> <p>Once issued this information is fixed for the life of the Contract.</p>
<p><b>Statement following Vesting Schedule Table</b></p>	<p>This statement will print when the vesting bonus rider is attached and the vesting schedule prints.</p> <p>An initial premium bonus of C% is credited to the initial premium at issue. The Bonus Account Value vests according to the above vesting schedule. At the end of the vesting period, the Bonus Account Value is fully vested.</p> <p>C has a range of 0%- 25.00%.</p> <p>Once issued this information is fixed for the life of the Contract.</p>
<p><b>Riders and Endorsements Attached</b></p>	<p>Optional riders that may appear on Policy Information:</p> <ul style="list-style-type: none"> <li>Home Health Care Rider</li> <li>Free Surrender Partial Withdrawals</li> <li>Enhanced Guaranteed Minimum Withdrawal Benefit Rider</li> <li>Guaranteed Minimum Death Benefit Rider</li> <li>Death of Owner Rider</li> <li>Nursing Home Rider</li> <li>Terminal Illness Rider</li> </ul>
<p><b>Table of Guaranteed Monthly Values</b></p>	<p>Currently shown as the sex-distinct values and can change to blended table as required by state law.</p>

## STATEMENT OF VARIABILITY

New Form Name	Form Number
Home Health Care Rider	ARI-1045(11-12)
Nursing Home Confinement	ARI-1049(11-12)
Terminal Illness	ARI-1050(11-12)
Death of Owner	ARI-1051(11-12)
Free Surrender Partial Withdrawal	ARI-1052(11-12)

The following information describes the nature and scope of the variable material. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination. The final form issued to the consumer will not contain brackets denoting variable text. Any variable text included in this Statement of Variability will be effective only for future issues

President's Name(s) and Title(s) - bottom of last page of rider	To allow for flexibility should the corporation officers change.
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## STATEMENT OF VARIABILITY

New Form Name	Form Number
Guaranteed Minimum Death Benefit Rider-Simple	ARI-1046(11-12)
Enhanced Guaranteed Minimum Death Benefit Rider-Simple	ARI-1047(11-12)
Enhanced Guaranteed Minimum Death Benefit Rider-Compound	ARI-1048(11-12)

The following information describes the nature and scope of the variable material. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination. The final form issued to the consumer will not contain brackets denoting variable text. Any variable text included in this Statement of Variability will be effective only for future issues.

Item	Range
Death Benefit	<p>If product offer a premium bonus</p> <ul style="list-style-type: none"> <li>Initial premium plus premium bonus growing, up to Y years or until age 85, whichever comes first, with interest at a rate shown on Your Contract information page;</li> </ul> <p>Simple interest applied is based on net premium; (initial premium reduced by all prior withdrawals).</p> <p>When product does not offer premium bonus</p> <ul style="list-style-type: none"> <li>premium growing, up to Y years or until age 85, whichever comes first, with interest at a rate shown on Your Contract information page.</li> </ul> <p>Simple interest applied is based on net premium; premium reduced by all prior withdrawals).</p> <p>Enhanced Guaranteed Minimum Death Benefit Riders 2<sup>nd</sup> bullet point after "or"</p> <ul style="list-style-type: none"> <li>The greater of the initial premium plus any applicable bonus, or premium growing up to Y years or until date of death, with compound interest at a rate shown on Your Contract information page,</li> </ul> <p>When product does not offer premium bonus</p> <ul style="list-style-type: none"> <li>Premium growing up to the earlier of Y years, the date of death, or any specified Withdrawal Period contained in the contract; with simple interest, at a rate shown on Your Contract information page.</li> </ul> <p>Where Y is a range of 1-20 years</p> <p><b>Issue Age</b> is the issue age at the time of Contract issue the range could change but would be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.</p> <p><b>Duration</b> depends on the issue age at time of issue and has a range of 1-9 years for the younger years and 6-15 years for the older years.</p> <p><b>Interest:</b> Product will offer either <b>simple or compound interest</b> depending on the attached rider</p> <p>Once issued this information is fixed for the life of the Contract.</p>
Annuity Date/Maturity Date	To allow for flexibility in issuing this rider with already approved contracts that either defines Annuity date or Maturity Date. At the time of issue only the one term will show. Once issued this information is fixed for the life of the Contract.
President's Name(s) and Title(s) - bottom of last page of rider	To allow for flexibility should the corporation officer change.

## STATEMENT OF VARIABILITY

<b>New Form Name</b>	<b>Form Number</b>
Deferred Annuity Application	AAPP-1001(12-11)

The following information describes the nature and scope of the variable material. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination. The final form issued to the consumer will not contain brackets denoting variable text. Any variable text included in this Statement of Variability will be effective only for future issues.

<b>Item</b>	<b>Range</b>
Product	To allow for flexibility to print applicable product marketing name as approved.
Owner(s), Annuitant(s), Beneficiary, Premium(s), Replacement, Special Instructions	The application(s) may vary for new sales, products, and marketing designs.  John Doe Information varies on new issues.
Plan	To allow for flexibility should the corporation no longer offer the plan type or add an additional plan type.
Optional Riders	To allow for flexibility should the corporation add or remove rider type. Only approved rider and their features will display.
Product Packages	To allow for flexibility should the corporation no longer offer or change the product packages. Only approved packages and their features will display.

January 1, 2013

**NAIC Company Code: 63274**

To: The Insurance Commissioner

Re: Authorization

This letter, or a copy thereof, will authorize the consulting firm of McHugh Consulting Resources, Inc., 2005 South Easton Road, Suite 207, Doylestown, PA 18901, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

Fidelity & Guaranty Life Insurance Company

BY:



Karen T. Lam, FLMI, AIRC  
Assistant Vice President, Compliance Oversight

## Certificate of Compliance with Arkansas Rule and Regulation 19

Insurer: Fidelity & Guaranty Life Insurance Company

Form Number(s): API-1044(11-12), ARI-1045(11-12), ARI-1046(11-12), ARI-1047(11-12), ARI-1048(11-12),  
ARI-1049(11-12), ARI-1050(11-12), ARI-1051(11-12), ARI-1052(11-12), AAPP-1001(11-12)

I hereby certify that to the best of my knowledge and belief, the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



\_\_\_\_\_  
Signature of Company Officer

Karen T. Lam  
\_\_\_\_\_  
Name

Assistant Vice President, Compliance  
Oversight  
\_\_\_\_\_  
Title

01/04/13  
\_\_\_\_\_  
Date

## CERTIFICATE OF COMPLIANCE

Insurer: Fidelity & Guaranty Life Insurance Company

Form Numbers: API-1044(11-12), ARI-1045(11-12), ARI-1046(11-12),  
ARI-1047(11-12), ARI-1048(11-12), ARI-1049(11-12), ARI-1050(11-12),  
ARI-1051(11-12), ARI-1052(11-12), AAPP-1001(11-12)

I hereby certify that the filing above meets all applicable Arkansas requirements including Regulation 49 (Life and Health Guaranty Fund Notice) and Ark. Code Ann. 23-79-138 and Bulletin 15-2009 (Consumer Information Notice).



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Signature of Company Officer

Karen T. Lam

---

Name

Assistant Vice President, Compliance  
Oversight

---

Title

01/04/13

---

Date

Limitations and Exclusions under the  
Arkansas Life and Disability Insurance  
Guaranty Association Act

**INSURER**

«TAGCONAMELONG»

Residents of this state who purchase life insurance, annuities or disability insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Arkansas Life and Disability Insurance Guaranty Association ("Guaranty Association"). The purpose of the Guaranty Association is to assure that policy and contract owners will be protected, within certain limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of policy owners who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by the member insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting insurance companies that are well managed and financially stable.

**DISCLAIMER**

The Arkansas Life and Disability Insurance Guaranty Association ("Guaranty Association") may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions and require continued residency in this state. You should not rely on coverage by the Guaranty Association in purchasing an insurance policy or contract.

Coverage is NOT provided for your policy or contract or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract.

Insurance companies or their agents are required by law to provide you with this notice. However, insurance companies and their agents are prohibited by law from using the existence of the Guaranty Association to induce you to purchase any kind of insurance policy.

The Arkansas Life and Disability Insurance Guaranty Association  
c/o The Liquidation Division  
1200 West Third Street (Third & Cross)  
Little Rock, Arkansas 72201-1904

Arkansas Insurance Department  
1200 West Third Street  
Little Rock, Arkansas 72201-1904

The state law that provides for this safety-net is called the Arkansas Life and Disability Insurance Guaranty Association Act ("Act"). Below is a brief summary of the Act's coverages, exclusions and limits. This summary does not cover all provisions of the Act, nor does it in any way change anyone's rights or obligations under the Act or the rights or obligations of the Guaranty Association.

- Continued on Reverse -

«TAGCONAMELONG» Baltimore, MD

# Limitations and Exclusions under the Arkansas Life and Disability Insurance Guaranty Association Act

**INSURER**

«TAGCONAMELONG»

## COVERAGE

Generally, individuals will be protected by the Guaranty Association. If they live in this state and hold a life, annuity or disability insurance contract or policy, or if they are insured under a group insurance contract issued by a member insurer. The beneficiaries, payees or assignees' of policy or contract owners are protected as well, even if they live in another state.

## EXCLUSIONS FROM COVERAGE

However, persons owning such policies are NOT protected by the Guaranty Association if:

- They are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- The insurer was not authorized to do business in this state;
- Their policy or contract was issued by a nonprofit hospital or medical service organization, an HMO, a fraternal benefit society, a mandatory state pooling plan, a mutual assessment company or similar plan in which the policy or contract owner is subject to future assessments, or by an insurance exchange.

The Guaranty Association also does NOT provide coverage for:

- Any policy or contract or portion thereof which is not guaranteed by the insurer or for which the owner has assumed the risk, such as non-guaranteed amounts held in a separate account under a variable life or variable annuity contract;
- Any policy of reinsurance (unless an assumption certificate was issued);
- Interest rate yields that exceed an average rate;
- Dividends and voting rights and experience rating credits;
- Credits given in connection with the administration of a policy by a group contract holder;
- Employer's plans to the extent they are self-funded (that is, not insured by an insurance company, even if any insurance company administers them);
- Unallocated annuity contracts (which gives rights to group contract holders, not individuals);
- Unallocated annuity contracts issued to/in connection with benefit plans protected under Federal Pension Benefit Corporation ("FPBC")(whether the FPBC is yet liable or not);
- Portions of an unallocated annuity contract not owned by a benefit plan or a government lottery (unless the owner is a resident) or issued to a collective investment trust or similar pooled fund offered by a bank or other financial institution;
- Portions of a policy or contract to the extent assessments required by law for the Guaranty Association are preempted by State or Federal Law;
- Obligations that do not arise under the policy or contract, including claims based on marketing materials or side letters, riders, or other documents which do not meet filing requirements, or claims for policy misrepresentations, or extra-contractual or penalty claims;
- Contractual agreements establishing the member insurer's obligations to provide book value accounting guarantees for defined contribution benefit plan participants (by reference to a portfolio of assets owned by a non-affiliate benefit plan or its trustees).

## LIMITS ON AMOUNT OF COVERAGE

The Act also limits the amount the Guaranty Association is obligated to cover. The Guaranty Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Guaranty Association will pay a maximum of \$300,000 – no matter how many policies and contracts there were with the same company, even if they provided different types of coverages. Within this overall \$300,000 limit, the Association will not pay more than \$100,000 in health insurance benefits, \$100,000 in present value of annuity benefits, or \$100,000 in life insurance death benefits or net cash surrender values – again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages. There is a \$1,000,000 limit with respect to any contract holder for unallocated annuity benefits, irrespective of the number of contracts held by the contract holder. These are limitations for which the Guaranty Association is obligated before taking into account either its subrogation and assignment rights, or the extent to which those benefits could be provided out of the assets of the impaired or insolvent insurer.

«TAGCONAMELONG» Baltimore, MD

**SERFF Tracking #:**

MCHU-128839290

**State Tracking #:****Company Tracking #:**

API-1044(11-12)

**State:**

Arkansas

**Filing Company:**

Fidelity &amp; Guaranty Life Insurance Company

**TOI/Sub-TOI:**

A021 Individual Annuities- Deferred Non-Variable/A021.003 Single Premium

**Product Name:**

F&amp;G - Individual SPDA - Policy, Riders &amp; Application

**Project Name/Number:**

/

## Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
01/08/2013	Replaced 01/16/2013	Form	Individual Single Premium Deferred Annuity Policy	01/10/2013	AR-API-1044(11-12)Individual SPDA Policy-Final.pdf (Superceded)

**SINGLE PREMIUM DEFERRED ANNUITY**

This policy is issued in consideration of the application and payment of the single premium. The premium and any interest credited thereon accumulate until the Maturity Date but no later than the Maturity Date. On the Maturity Date you must start receiving annuity payments pursuant to the **Annuity Payments** provision in the **Annuity Benefits** section. When you annuitize we will apply the surrender value to the annuity option then in effect.

READ YOUR POLICY CAREFULLY. This policy is part of a legal Contract between the Owner and the Company. It is evidence of Your benefits under the policy. Its terms are contained on this page and those which follow.

**RIGHT TO EXAMINE.** If you decide not to keep this policy, return it within 10 days (or longer if required by state law) after you receive it. If the policy is a replacement policy, you have a minimum of thirty (30) days (or longer if required by state law) beginning on the date the policy is delivered or issued for delivery to return it. The policy may be returned to any of our agents or it may be mailed to us. The return of this policy will void it from the beginning. The premium paid will be refunded within 10 days of our receipt of this policy.

The credited interest rate for the fixed interest option is guaranteed for the time period shown on the Information page.

**YOU HAVE PURCHASED AN ANNUITY POLICY. CAREFULLY REVIEW THIS POLICY FOR LIMITATIONS. CANCELLATION MAY RESULT IN A SUBSTANTIAL PENALTY KNOWN AS A SURRENDER CHARGE.**

**Nonparticipating: dividends are not payable.**

Signed for the Company.

[  
  
Lee Launer ]

President

[  
  
Eric Marhoun ]

Secretary

Secretary

AGENT NAME AND ADDRESS:

*(If applicable)*

Countersigned at:

City: \_\_\_\_\_ State: \_\_\_\_\_ Date: \_\_\_\_\_

By Agent: \_\_\_\_\_

**NOTICE TO OWNER:** If you have questions, or need information about this policy, or need assistance in resolving a complaint, please call us at 1-888-513-8797. Or write us at Fidelity & Guaranty Life Insurance Company – Service Center; P.O. Box 81497; Lincoln, NE 68501-81497. You may also contact the Arkansas Insurance Department Consumer Services Division at 1200 West Third Street; Little Rock, AR 72201 (1-800-852-5494.)

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# INFORMATION

Policy Number: [0000000]		
Owner(s) Name(s): [John Doe] [Mary Doe]	Birth Date(s): [February 01, 1971]	
Annuitant(s) Name(s): [John Doe] [Mary Doe]	Birth Date(s): [February 01, 1971]	Date of Issue: [December 1, 2011] Policy Anniversary: [December 1 <sup>st</sup> ]
Beneficiary: Beneficiary is as named in the application or in the most recent beneficiary change sent to our home office. (Second named annuitant, if any, is the joint or contingent annuitant, as applicable.)		

Annuity Option: Option 2. Life Income With A Guaranteed Period Of 10 Years (This annuity option is described in the annuity benefits section.)  
Maturity Date: December 1, 2071

Interest Crediting	Premium Paid	MGSV Accumulation Interest Rate	[Premium Vesting Bonus Allocation <sup>1</sup> ]
Fixed Interest Option *	[\$70,000]	[3%]	[1000]

\* The single premium will be credited with an effective annual interest rate of [1.5%] from [December 1, 2011 through November 30, 2012]. The guaranteed minimum effective annual interest rate is [3%] for each policy year until the Maturity Date. We may, at our discretion, declare current credited interest rates in excess of the guaranteed minimum effective annual interest rate.

[Enhanced Guaranteed Minimum Withdrawal Benefit Rider (GMWB): The Income Base is the premium growing for a period up to [10] years or until the Withdrawal Period begins at a rate of [7.25%] simple interest.]

[Enhanced Multiplier: [XXX%]]

[Rider Withdrawal Payments reduce the vested account value.]

[Guaranteed Minimum Death Benefit Rider (GMDB): Premium growing up to [10] years or until age [85] at a rate of [3%] simple interest.]

Rider Charges:

[EGMWB Rider Charge: X% annually]

[GMDB Rider Charge: X% annually]

Surrender Charges														
[Year 1]	[Year 2]	[Year 3]	[Year 4]	[Year 5]	[Year 6]	[Year 7]	[Year 8]	[Year 9]	[Year 10]	[Year 11]	[Year 12]	[Year 13]	[Year 14]	[Year 15]
14%	13%	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Vesting Schedule													
[Year 1]	[Year 2]	[Year 3]	[Year 4]	[Year 5]	[Year 6]	[Year 7]	[Year 8]	[Year 9]	[Year 10]	[Year 11]	[Year 12]	[Year 13]	[Year 14]
7%	14%	21%	29%	36%	43%	50%	57%	64%	71%	79%	86%	93%	100%

<sup>1</sup>A premium bonus of [8%] is credited to the premium at issue. The Bonus Account Value vests according to the above vesting schedule. At the end of the vesting period, the Bonus Account Value is fully vested.]

## INFORMATION (Cont'd)

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### **Riders and Endorsements Attached:**

[Free Surrender Partial Withdrawal Rider, ARI-1052(11-12)]

[Death of Owner Rider, ARI-1051(11-12)]

[Terminal Illness Rider, ARI-1050(11-12)]

[Nursing Home Rider, ARI-1049(11-12)]

[Free Surrender Partial Withdrawal Rider Vested Account Value OM FPS-VAV (10-07)]

[Vesting Bonus Rider, ARI-1043(10-12)]

[Home Health Care Rider, ARI-10456(11-12)]

[Enhanced Guaranteed Minimum Withdrawal Benefit Rider, ARI-1042(11-12)]

[Guaranteed Minimum Death Benefit, ARI-1046(11-12)]

The information regarding the owner, beneficiary, annuitant, and annuity option, is subject to any change submitted and on record.

**Enhanced Guaranteed Withdrawal Percentage Table-Single Annuitant**

Annuitant's Age	Guaranteed Withdrawal Percentage (Male)	Guaranteed Withdrawal Percentage (Female)	Annuitant's Age	Guaranteed Withdrawal Percentage (Male)	Guaranteed Withdrawal Percentage (Female)
[0-49	N/A	N/A	73	5.60%	5.60%
50	3.30%	3.30%	74	5.70%	5.70%
51	3.40%	3.40%	75	5.80%	5.80%
52	3.50%	3.50%	76	5.90%	5.90%
53	3.60%	3.60%	77	6.00%	6.00%
54	3.70%	3.70%	78	6.10%	6.10%
55	3.80%	3.80%	79	6.20%	6.20%
56	3.90%	3.90%	80	6.30%	6.30%
57	4.00%	4.00%	81	6.40%	6.40%
58	4.10%	4.10%	82	6.50%	6.50%
59	4.20%	4.20%	83	6.50%	6.50%
60	4.30%	4.30%	84	6.50%	6.50%
61	4.40%	4.40%	85	6.50%	6.50%
62	4.50%	4.50%	86	6.50%	6.50%
63	4.60%	4.60%	87	6.50%	6.50%
64	4.70%	4.70%	88	6.50%	6.50%
65	4.80%	4.80%	89	6.50%	6.50%
66	4.90%	4.90%	90	6.50%	6.50%
67	5.00%	5.00%	91	6.50%	6.50%
68	5.10%	5.10%	92	6.50%	6.50%
69	5.20%	5.20%	93	6.50%	6.50%
70	5.30%	5.30%	94	6.50%	6.50%
71	5.40%	5.40%	95	6.50%	6.50%]
72	5.50%	5.50%			

**Enhanced Guaranteed Withdrawal Percentage Table-Joint Annuitants**

Younger Annuitant's Age	Guaranteed Withdrawal Percentage (Male)	Guaranteed Withdrawal Percentage (Female)	Younger Annuitant's Age	Guaranteed Withdrawal Percentage (Male)	Guaranteed Withdrawal Percentage (Female)
[0-49	N/A	N/A	73	5.10%	5.10%
50	2.80%	2.80%	74	5.20%	5.20%
51	2.90%	2.90%	75	5.30%	5.30%
52	3.00%	3.00%	76	5.40%	5.40%
53	3.10%	3.10%	77	5.50%	5.50%
54	3.20%	3.20%	78	5.60%	5.60%
55	3.30%	3.30%	79	5.70%	5.70%
56	3.40%	3.40%	80	5.80%	5.80%
57	3.50%	3.50%	81	5.90%	5.90%
58	3.60%	3.60%	82	6.00%	6.00%
59	3.70%	3.70%	83	6.10%	6.10%
60	3.80%	3.80%	84	6.20%	6.20%
61	3.90%	3.90%	85	6.30%	6.30%
62	4.00%	4.00%	86	6.40%	6.40%
63	4.10%	4.10%	87	6.50%	6.50%
64	4.20%	4.20%	88	6.50%	6.50%
65	4.30%	4.30%	89	6.50%	6.50%
66	4.40%	4.40%	90	6.50%	6.50%
67	4.50%	4.50%	91	6.50%	6.50%
68	4.60%	4.60%	92	6.50%	6.50%
69	4.70%	4.70%	93	6.50%	6.50%
70	4.80%	4.80%	94	6.50%	6.50%
71	4.90%	4.90%	95	6.50%	6.50%]
72	5.00%	5.00%			

## DEFINITIONS

### **Age**

Any provisions referring to age mean the age at the last birthday.

### **Annuitant**

The natural person on whose life the amount and duration of annuity payments depend. A joint annuitant or a contingent annuitant is a second person on whose life the amount and duration of annuity payments may depend. The annuitant may not be changed on or after the Maturity Date.

### **Annuity Option**

One of the annuity options described in the **Annuity Benefits** section.

### **Beneficiary**

The person last named by the Owner or his or her designee to receive the proceeds upon the death of the Owner. The beneficiary or contingent beneficiary may also become the Owner of this policy as described under the **Death of Owner** provision in the **Death Benefit** section.

### **Code**

The Internal Revenue Code, as amended. All references in this policy or in any attached rider, to any section of the Code or regulations include any amended or successor sections or regulations, as appropriate or required.

### **Date of Issue**

The date of issue is shown on the information page. Policy months, years, and anniversaries are measured from this date.

### **Interest-Bearing Account**

When this policy describes any amounts which are payable by us, whether it is for surrenders, withdrawals, annuity payments, or a lump-sum death benefit, at our option, those payments may be made into an interest-bearing account established in the name of the Owner, payee or recipient, as appropriate. The Owner, payee or recipient, as appropriate, will be able to withdraw all or part of the proceeds in this account at any time. This does not apply to payments which are requested to be made to companies other than us. You may contact us for any information regarding this account. You may also request that we do not place the payments into this account.

### **Maturity Date**

Is the last date this policy can remain in force. The Maturity Date is shown on the Information page. This date is fixed and cannot be changed under any circumstances. Upon this date you must start receiving annuity payments pursuant to **Annuity Payments** provision in the **Annuity Benefits** section.

### **Nonnatural Person**

A corporation, trust, estate, partnership, or other non-individual.

### **Owner**

The person named in the application or in the most recent change on record entitled to Ownership rights stated in this policy. "Owner" includes any person who succeeds to the Ownership rights of this policy under the **Death of Owner** provision in the **Death Benefits** section.

### **Policy Anniversary**

The policy anniversary is the day and month that coincide with the date of issue in subsequent years after issue. References to the "prior policy anniversary" during the first year following the date of issue shall be deemed to refer to the date of issue.

### **Premium**

**The single premium paid on the date of issue.**

### **We, Our, Us, Company**

Fidelity & Guaranty Life Insurance Company.

### **Written Request**

A request written to us and received by us on a form satisfactory to us.

### **You, Your**

The Owner.

## GENERAL PROVISIONS

Any reference to annuitant, joint annuitant, beneficiary, contingent beneficiary, irrevocable beneficiary, Owner, contingent owner, and/or payee, may include multiple persons.

### Assignment

We will not be responsible for the validity or sufficiency of any assignment. To be binding on us, an executed assignment must be by written request and consented to by any irrevocable beneficiary. Your rights and any beneficiary's interest will be subject to the assignment. Assignment of this policy may subject you to income and gift tax. Assignments, unless otherwise specified by the owner, shall take effect on the date the notice of assignment is signed, subject to any payments made or actions taken by the company prior to receipt of the assignment.

### Changes to Policy

After we receive and record a written request for a change in Owner, annuitant, or beneficiary, the change will take effect on the date the request was originally signed, even if the Owner who signed the request has since died. The change will be subject to any payments made or actions taken by us before the written request for change was received and recorded.

We may require the return of this policy for endorsement or otherwise in the event of a change in Owner, annuitant, beneficiary, annuity option, or other change. We reserve the right to issue a revised Information page in the event of any change to this policy.

### Compliance With Internal Revenue Code

This policy will be interpreted in a manner consistent with the requirements of the Code section 72(s).

We reserve the right to amend this policy from time to time to comply with any changes in the Code, regulations issued thereunder, and administrative rulings. Any such amendment will be promptly mailed to you at your last known address. We do not accept responsibility for the tax treatment of this policy. You should consult your tax advisor.

### Conformity With Statutes

If any provision in this policy is in conflict with the laws of the state which govern this policy, the provision will be deemed to be amended to conform with such laws.

### Entire Contract

The entire Contract consists of:

- This policy;
- The application, a copy of which is attached and made a part of this policy; and
- All amendments, endorsements, riders or revised Information page(s) which are attached to or mailed to your last known address.

All statements made by the applicant for the issuance of the contract shall, in the absence of fraud, be deemed representations and not warranties. Only the President, the Secretary, or a Vice President in our Home Office can agree to change or waive any provisions which are part of the entire Contract. The change or waiver must be in writing.

### Incontestability

We will not contest this policy after the date of issue, except as provided in the **Misstatement of Birth Date** provision.

### Notification of Death

The death of any Owner or annuitant must be reported to us immediately. We are entitled to recover immediately any overpayments made because of a failure to notify us of any such death. We are not responsible for any incorrect payments which result from a failure to immediately notify us of the death of any Owner or annuitant. From time to time we may require proof that the Owner or annuitant is still alive and may withhold any payments until such proof is received by us.

### Payments

All payments may be made into an interest-bearing account. However, you may by written request, receive all payments by check or draft. They will be sent to the recipient's last known address.

### Protection of Benefits

Only you can assign, encumber, or pledge any benefit paid under this policy. To the extent permitted by law, no benefit paid, or to become payable, will be subject to any claim or process of law by any creditor.

### Qualified Plans

This Contract is subject to a retirement plan providing special tax treatment for individual owned qualified plans. Examples might include IRA, Roth IRA, SEP IRA, or other similar type of plan.

## OWNERSHIP

### Ownership Rights

During your lifetime, you may:

- Exercise any of the rights under this policy.
- Assign this policy.
- Subject to our agreement, change or amend this policy.

The **Death of Owner** provision in the **Death Benefit** section describes to whom Ownership of this policy will pass at the death of an Owner.

### Joint Owners

Two natural persons may be named as Joint Owners. They will own this policy as joint tenants with rights of survivorship. While both are alive, each must sign any written request made under this policy.

### Change of Owner

You may change ownership of this policy by written request. Changes in Owner designation, unless otherwise specified by the Owner, shall take effect on the date the notice of change is signed by the Owner, subject to any payments made or actions taken by the company prior to receipt of the notice. The new Owner's age may not exceed our then current underwriting requirements for new policy issues. A change in Ownership of this policy may have tax consequences. Please consult a tax advisor.

## BENEFICIARY

### Change of Beneficiary

Before the Maturity Date, you may change the beneficiary or any contingent beneficiary by written request. On or after the Maturity Date, you may change the beneficiary or contingent beneficiary by written request if the annuity option in effect is annuity option 1, 2, 5, or 7.

Changes in Beneficiary, unless otherwise specified by the Owner, shall take effect on the date the notice of change is signed by the Owner, subject to any payments made or actions taken by the company prior to receipt of the change. A beneficiary named irrevocably may not be changed without the written consent of that beneficiary

### Payment to Beneficiary

Before making any payment, we may require evidence as to the identity, age, and other facts about any person or class designated as the beneficiary. We are entitled to make payments based on that evidence. Unless otherwise instructed, if there is more than one beneficiary, then any proceeds payable will be distributed equally among the beneficiaries

## POLICY VALUES

### Account Value

The policy's account value before the Maturity Date consists of the single premium plus any interest credited which may be issued and attached by rider, less any amounts previously surrendered, including surrender charges.

### Surrender Value

For a full surrender, the surrender value is the greater of:

- Account value, less surrender charges; or
- Minimum guaranteed surrender value.

### Minimum Guaranteed Surrender Value

A minimum guaranteed surrender value is the minimum amount you will receive if you surrender in full.

At any time before the Maturity Date, the minimum guaranteed surrender value is the sum of the following:

- 87.5% of the premium; plus
- Interest credited daily at the MGSV Accumulation Interest Rate shown on the information page; less
- Any amounts previously surrendered from the minimum guaranteed surrender value accumulated at the MGSV Accumulation Interest Rate shown on the information page; less
- Any rider charges.

## POLICY VALUES (Cont'd)

### **Basis of Policy Values**

All benefits and values equal or exceed those required by the state in which the policy is delivered.

### **Notice of Policy Values**

At least once each year, we will send you a report of your current annuity values.

## FIXED INTEREST

### **Fixed Interest Crediting**

Interest is credited daily and applied to the account value from the date of issue at a rate which is never less than the guaranteed minimum effective annual interest rate as shown on the information page. The information page shows the effective annual interest rate which is credited and the period for which the rate is guaranteed. We will determine and fix in advance a current effective annual interest rate applicable to the account value. The rate credited to the account value will not be changed more often than once in any 12 month period. Current effective annual interest rates may vary based on factors such as the date the premium is received or the date a new rate applies to the account value.

## SURRENDERS

### **Partial Surrender**

Before the Maturity Date, you may surrender a part of the account value. Any surrender charges will be deducted from that value.

A partial surrender, including any charge thereon, may not reduce the account value to less than \$2,000. Such surrenders may be made:

- On a scheduled monthly, quarterly, semi-annual, or annual systematic basis, in an amount of at least \$100 per surrender.
- On an unscheduled basis no more than four times in a policy year, in an amount of at least \$500 per surrender.

### **Full Surrender**

Before the Maturity Date, this policy may be surrendered in full for its surrender value. The amount paid will equal the surrender value as of the date we receive your written request.

### **Surrender Charge**

A surrender charge may be imposed on withdrawals, at death, and in calculating annuity payments. The surrender charge equals the surrender factor for the appropriate policy year, as shown on the information page, multiplied by the amount of the account value withdrawn. The account value withdrawn consists of the amount paid upon a surrender request, or applied to an annuity option, and the surrender charge thereon.

### **Surrender Requirements**

We will require:

- Your written request.
- Return of the policy to us for a full surrender.

### **Deferral of Payment**

After making written request and receiving the written approval of the commissioner, we may defer payment, of the surrender, for a period not to exceed six (6) months after we receive the request for surrender of the contract and as long as such deferral does not cause the policy to violate section 72(s) of the Code.

# DEATH BENEFIT

## Death of Owner

Ownership Succession. At your death, ownership of this policy will pass to the person(s) living on the date of your death in the order which follows:

- Surviving joint Owner, if any.
- Beneficiary.
- Contingent beneficiary.
- Estate of the last Owner to die.

If more than one natural person succeeds to the ownership rights of this policy, then such persons will own this policy as joint Owners. Any instructions or designations of the prior Owner(s) will continue unless changed in accordance with this policy by the succeeding Owner(s).

Death Before Maturity Date. If you die before the Maturity Date, the successor Owner(s) must fully surrender and receive a distribution of the entire proceeds of this policy within 5 years of your death except that:

- If a natural person continues or succeeds to ownership of this policy, such person may begin receiving annuity payments with respect to that person's proportionate interest within 1 year from the date of your death (or within any longer period of time permitted under the Code), provided annuity payments are distributed over such person's life or over a period not extending beyond the life expectancy of such person; and
- If the spouse (as defined under the Code) of the first Owner to die continues or succeeds to Ownership of this policy, he or she is not required to surrender his or her proportionate interest in the policy or receive any payments until the Maturity Date or, if earlier, until such spouse's death, in which case the **Death of Owner** provision will apply.

Death on or After Maturity Date. No distribution, other than annuity payments as scheduled, will be made if you die on or after the Maturity Date unless you were also the last surviving annuitant, in which case this section's **Death of Annuitant** provision will apply.

## Death of Annuitant

Death Before Maturity Date. Except as provided in this section's **Special Annuitant Rules for Nonnatural Owners** provision, no distribution is required nor will any death benefit be paid if an annuitant dies before the Maturity Date unless the deceased annuitant is also an Owner, in which case this section's **Death of Owner--Death Before Maturity Date** provision will apply. If the last remaining annuitant dies before the Maturity Date, then the current Owner or Owner's designee will become the annuitant.

Death on or After Maturity Date. At the death of the Annuitant(s) on or after the Maturity Date, the death benefit, if any, will be as described for the annuity option in effect. No death benefit will become payable until you notify us of the death of the annuitant(s), provide us with the required proof of death and other information, and, if required, return this policy to us. A death benefit will not be paid under annuity options 3, 4, or 6, or after the guaranteed benefits have been paid. Any death benefit due will be paid to the person(s) living on the date of such death in the order which follows:

- Owner(s) or surviving joint Owner, if any.
- Beneficiary.
- Contingent beneficiary.
- Estate of the last Owner to die.

The recipient of any death benefit may name one or more persons to receive any remaining death benefit after such recipient's death. If no such beneficiary is named, any unpaid portion of the death benefit will be paid to the deceased recipient's estate. The death benefit may be paid in the form of a lump sum or the remaining guaranteed annuity payments, as scheduled instead of in a lump sum. Except for a death benefit under annuity option 7, any lump sum payment will be equal to the commuted value. The commuted value is determined by discounting the remaining guaranteed annuity payments at an annually compounded interest rate(s) which is (are) 1% more than the rate(s) used by us to determine those payments. The 1% increase in the discount rate(s) results in a decrease in the value received. The commuted value will always be less than the sum of the remaining guaranteed annuity payments. The commuted value will be calculated as of the date such payment will be made.

Any election to receive a form of payment other than that provided under the annuity option in effect must be made within 60 days of the date the death benefit first becomes payable; such amounts must also be paid within the time period required under section 72(s) of the Code.

## Special Rules for Nonnatural Owners

If a Nonnatural Person is named as Owner, then this policy must be fully surrendered and the entire amount distributed within 5 years of:

- The death, if before the Maturity Date, of the annuitant or a joint annuitant; or
- A change in the annuitant or joint annuitant.

# ANNUITY BENEFITS

## **Annuity Payments**

The annuity payments will:

- Start no later than at the end of the first payment period following the Maturity Date.
- Be paid to the order of the Owner(s) or his or her (their) designee.
- Be paid on a monthly, quarterly, semi-annual, or annual basis, as chosen by you before payments begin.
- Cease at the death of all annuitants, in which case the **Death of Annuitant--Death on or After Maturity Date** provision in the **Death Benefit** section may apply.

## **Annuity Payment Amount**

The amount of annuity payments, less any applicable state or federal premium taxes, may depend on the:

- Surrender value;
- Annuity option chosen;
- Payment frequency chosen; and
- Age of the annuitant(s).

The annuity payments will not be less than those reflected in the **Table of Guaranteed Monthly Payments**.

## **Misstatement of Birth Date**

Before making any annuity payment, we may require proof of each annuitant's birth date. If the birth date of any annuitant is misstated, we will adjust the amount to be paid by us. It will be that which would have been paid if the correct birth date had been stated.

For misstatements which result in underpayments, we will include the full amount of the underpayment in our next payment; and add interest of 6% per year to that payment.

For misstatements which result in overpayments, we will spread the full amount of the overpayment over the remaining guaranteed payment period, if any, or 10 years, whichever is less; deduct a level portion of that amount from each of those future payments; and charge interest of 6% per year against the balance of the amount overpaid.

## **Maturity Date**

The Maturity Date is the date upon which this policy matures and by operation of its terms you must start receiving annuity payments pursuant to the **Annuity Payments** provision in the **Annuity Benefits** section. The Maturity Date is fixed and may not be later than the policy anniversary following the annuitant's (or the oldest annuitant's if a second annuitant is named) 100<sup>th</sup> birthday. Under no circumstances will the Company change the Maturity Date beyond the date shown on the information page. The Maturity Date is shown on the Information page.

## **Annuity Options**

There are seven annuity options. You may elect to receive payments under any annuity option described in the policy or under any other annuity option which we may then offer. Unless another annuity option and payment frequency are requested before the Maturity Date, monthly payments will be made under:

- Annuity option 2 with a guaranteed period of 10 years, if there is only one annuitant.
- Annuity option 5 with 50% joint annuitant payments and a guaranteed period of 10 years, if there is a second annuitant.

We reserve the right to pay your account value in a lump sum if the amount to be applied to the annuity option is less than \$2,000; or any payment would be less than \$20.

## **Descriptions of Annuity Options**

Descriptions of the annuity options follow. The Table of Guaranteed Monthly Payments follow. Any fixed or guaranteed periods under annuity options 1, 2, and 5 may not be less than 5 years nor more than 25 years. Any reduced rates under annuity options 4, 5, and 6 following the death of an annuitant must be based on whole percentages and in no case may be less than 25% of the joint life income amount.

### **Annuity Option 1 - Income for a Fixed Period**

Payments are guaranteed for the number of years and months chosen. If the annuitant dies before the end of the fixed period, a death benefit, consisting of a lump sum amount equal to the commuted value, will be paid. The recipient of the death benefit may elect to receive the remaining guaranteed annuity payments, as scheduled, instead of the commuted value.

### **Annuity Option 2 - Life Income With a Guaranteed Period**

Payments are guaranteed for the number of years chosen. If the annuitant is alive at the end of the guaranteed period, payments will continue for as long as the annuitant is alive. If the annuitant dies before the end of the guaranteed period the remaining guaranteed annuity payments, as scheduled, will be paid.

## ANNUITY BENEFITS (Cont'd)

### **Annuity Option 3 - Life Income**

Payments will be made for as long as the annuitant is alive. No payments will be made after the annuitant's death.

### **Annuity Option 4 - Joint and Contingent Life Income**

Payments will be made for as long as either the annuitant or contingent annuitant is alive. The payments will:

- Be paid in the joint life income amount while both the annuitant and contingent annuitant are alive.
- Continue to be paid in that amount during the annuitant's lifetime at the contingent annuitant's death.
- Continue to be paid after the death of the annuitant at the reduced rate requested and for as long as the contingent annuitant survives.
- Cease at the death of both the annuitant and contingent annuitant.

### **Annuity Option 5 - Joint and Survivor Income With Guaranteed Period**

Payments are guaranteed for the number of years chosen. If either the annuitant or joint annuitant is alive at the end of the guaranteed period, payments will continue for as long as either is alive. The payments will:

- Be paid in the joint life income amount while both the annuitant and joint annuitant are alive.
- Continue to be paid after the death of either annuitant at the rate requested and for so long as the remaining annuitant survives.

If the annuitant and joint annuitant die before the end of the guaranteed period the remaining guaranteed annuity payments, as scheduled will be paid.

### **Annuity Option 6 - Joint and Survivor Life Income**

Payments will be made for as long as either the annuitant or joint annuitant is alive. The payments will:

- Be paid in the joint life income amount while both the annuitant and joint annuitant are alive.
- Continue to be paid after the death of either annuitant at the rate requested and for so long as the remaining annuitant survives.
- Cease at the death of both the annuitant and joint annuitant.

### **Annuity Option 7 - Life Income With Lump Sum Refund at Death**

Payments will be made for as long as the annuitant is alive. If the annuitant dies before the total amount of the payments made equals the value applied to this annuity option (less any applicable state or federal premium tax deductions), a death benefit, consisting of a lump sum equal to such value (less any applicable state or federal premium tax deductions) less any annuity payments previously made, will be paid.

# TABLES OF GUARANTEED MONTHLY PAYMENTS\*

[Amount for Each \$1,000 Applied]

## [Annuity Option 1. Income for a Fixed Period

Period (Years)	Payment	Period (Years)	Payment	Period (Years)	Payment
5	\$17.31	8	\$11.06	15	\$6.20
6	14.53	9	9.90	20	4.82
7	12.54	10	8.97	25	3.99]

## [Annuity Option 2. Life Income With a Guaranteed Period

Number of Payments for a Guaranteed Period											
Age	120	180	240	Age	120	180	240	Age	120	180	240
50	\$3.23	\$3.20	\$3.15	60	\$4.09	\$3.98	\$3.80	66	\$4.85	\$4.58	\$4.22
55	3.61	3.55	3.46	61	4.20	4.07	3.87	67	5.00	4.69	4.28
56	3.70	3.63	3.53	62	4.32	4.17	3.94	68	5.15	4.80	4.34
57	3.79	3.71	3.59	63	4.44	4.27	4.01	69	5.31	4.90	4.40
58	3.88	3.80	3.66	64	4.57	4.37	4.08	70	5.47	5.01	4.45
59	3.98	3.89	3.73	65	4.71	4.48	4.15	75	6.35	5.50	4.66]

## [Annuity Option 3. Life Income

Age	Payment	Age	Payment
50	\$3.26	63	\$4.56
55	3.65	64	4.72
56	3.74	65	4.88
57	3.84	66	5.05
58	3.94	67	5.23
59	4.05	68	5.43
60	4.17	69	5.63
61	4.29	70	5.86
62	4.42	75	7.21]

## TABLES OF GUARANTEED MONTHLY PAYMENTS\*

### [Annuity Option 4. Joint Life Income With 50% Contingent Annuitant Payments

Annuitant Age	Contingent Annuitant					
	50	55	60	65	70	75
50	\$2.97	\$3.04	\$3.11	\$3.16	\$3.19	\$3.22
55	3.18	3.29	3.39	3.47	3.53	3.58
60	3.40	3.56	3.70	3.84	3.95	4.03
65	3.66	3.86	4.06	4.26	4.45	4.60
70	3.93	4.18	4.45	4.74	5.03	5.29
75	4.22	4.52	4.86	5.26	5.68	6.10]

### [Annuity Option 5. Joint and 50% Survivor Life Income With a 10 Year Guaranteed Period

Annuitant Age	Contingent Annuitant					
	50	55	60	65	70	75
50	\$3.13	\$3.30	\$3.50	\$3.74	\$4.01	\$4.32
55	3.30	3.49	3.72	3.98	4.29	4.65
60	3.50	3.71	3.97	4.27	4.63	5.05
65	3.72	3.97	4.26	4.61	5.03	5.53
70	3.98	4.26	4.60	5.01	5.50	6.09
75	4.24	4.57	4.96	5.44	6.02	6.73]

### [Annuity Option 6. Joint and 50% Survivor Life Income Payments

Annuitant Age	Joint Annuitant					
	50	55	60	65	70	75
50	\$3.13	\$3.30	\$3.50	\$3.74	\$4.01	\$4.32
55	3.30	3.49	3.72	3.98	4.30	4.66
60	3.50	3.71	3.97	4.27	4.63	5.06
65	3.72	3.97	4.27	4.62	5.04	5.55
70	3.98	4.26	4.60	5.02	5.52	6.13
75	4.25	4.57	4.97	5.45	6.06	6.80]

### [Annuity Option 7. Life Income With Lump Sum Refund at Death

Age	Payment	Age	Payment	Age	Payment
50	\$3.00	60	\$3.63	66	\$4.15
55	3.28	61	3.70	67	4.25
56	3.35	62	3.79	68	4.35
57	3.41	63	3.87	69	4.46
58	3.48	64	3.96	70	4.58
59	3.55	65	4.05	75	5.24]

[\*For ages, periods, and rates not shown, we will furnish the amount of payment on request. The guaranteed monthly payments are based on a [1.5%] effective annual interest rate and the US Annuity 2000 Table; male mortality shown. ]

## SINGLE PREMIUM DEFERRED ANNUITY