

# Fidelity Platinum

## Product Highlights with Application & Certificate of Application



*A Single Premium  
Deferred Annuity  
with Tax-Deferred  
Growth Featuring  
a Multi-Year Rate  
Guarantee.*

# Fidelity Platinum

## **A Single Premium Deferred Annuity with Tax-Deferred Growth Featuring a Multi-Year Rate Guarantee**

### **Security for Tomorrow**

#### **Competitive Interest Rates**

- Multi-Year interest rate guarantee period
- Multi-Year guaranteed interest rate renewal periods

#### **Tax-Deferred Growth**

### **The Financial Strength of Fidelity & Guaranty Life Insurance Company**

### **Flexibility for Today**

#### **Access to Your Money**

- Free withdrawal of accumulated interest from day one
- Free withdrawal of entire annuity value within 30 day window at beginning of each renewal period
- Systematic withdrawal option
- Nursing home surrender charge waiver
- Terminal illness surrender charge waiver
- Unemployment surrender charge waiver

### **Diverse Array of Attractive Income Options**

#### **Consider all the facts, then make your own decision.**

F&G Life offers traditional fixed annuity products with different product features, benefits, and charges, including different guaranteed interest rates and interest rate durations, withdrawal privileges, and withdrawal charges.

For all of the details about the dynamic **Fidelity Platinum** from F&G Life, contact your licensed sales representative today, e-mail us at [contact-us@fglife.com](mailto:contact-us@fglife.com), or visit us on the World Wide Web at [www.fglife.com](http://www.fglife.com).

Of course, as with any other insurance product, when you select an annuity, you must carefully consider your own financial situation and the many alternatives available to you. No single annuity product design may have all of the features you find desirable. Therefore, it is important to understand the features available so that you can make the best decision for you and your family.

# Certificate Of Application

Fidelity & Guaranty Life Insurance Company  
Service Center  
P.O. Box 81497 • Lincoln, NE 68501  
(888) 513-8797

## FIDELITY AND GUARANTY LIFE FIDELITY PLATINUM SUMMARY WITH APPLICATION

Thank you for your interest in our Fidelity Platinum as your retirement savings tool. Fidelity & Guaranty Life has prepared this summary to help you understand Fidelity Platinum's many features and benefits. Please sign at the end of this summary.

### IMPORTANT FEATURES OF THIS ANNUITY

#### A SINGLE PREMIUM DEFERRED ANNUITY

Fidelity Platinum is a single premium deferred annuity. Fidelity Platinum is designed to be a long-term retirement savings tool to help you achieve the standard of living you want during your retirement.

#### NO INITIAL SALES CHARGES OR FEES

There are no initial sales charges or fees. Your single premium is available to earn interest from the date your annuity is issued.

#### TAX ADVANTAGES

Although an annuity does not eliminate your tax liability on interest earnings, under current tax law all interest income earned accumulates on a tax-deferred basis. This tax deferral is currently available only to individual owners, not to corporations or other non-individuals. Check with your tax advisor.

#### GUARANTEE PERIOD

The guarantee period is  years. It is also the time period during which the credited rate is guaranteed to remain the same. The guarantee period begins on the date of issue and subsequent guarantee periods begin immediately following the end of each prior guarantee period. At the end of each guarantee period, we will provide you with a new declared interest rate for the new guarantee period.

**AT THE END OF EACH GUARANTEE PERIOD, YOU HAVE 30 DAYS IN WHICH TO SURRENDER THIS ANNUITY WITH NO SURRENDER CHARGE. IF YOU DO NOT SURRENDER WITHIN THOSE 30 DAYS, THIS ANNUITY WILL AUTOMATICALLY RENEW INTO A GUARANTEE PERIOD OF THE SAME LENGTH WITH A NEW SET OF IDENTICAL SURRENDER CHARGES.**

#### INTEREST CREDITING

The credited interest rate, which will be applied to your single premium during the initial guarantee period, is shown in your application. At the end of each guarantee period, we will provide you with a new declared interest rate for the new guarantee period.

We will never credit less than an effective annual interest rate of 3%.

## SCHEDULED SYSTEMATIC AND UNSCHEDULED WITHDRAWALS

You may make scheduled systematic withdrawals of at least \$100 with just one request and unscheduled withdrawals up to four times per year in an amount of at least \$500. These withdrawals will be subject to surrender charges unless they are waived under the exceptions below.

### WITHDRAWALS/SURRENDER CHARGES

The surrender charge will apply to a full surrender or to a partial surrender (withdrawal) unless they are waived under the exceptions below. A new identical set of surrender charges apply for each subsequent guarantee period. The surrender charge for Fidelity Platinum will be 9% in the first year and decrease throughout the rate guarantee period according to the table below. Upon renewal into a new rate guarantee period, surrender charges will be waived for 30 days to allow for free withdrawals, and will then be reset to 9%, and will follow the same decreasing pattern through each subsequent guarantee period.

The number of years into the current Guarantee Period is:	Surrender Charge
1	9%
2	8%
3	7%
4	6%
5	5%
6	4%
7	3%
8	2%
9	1%
10	1%

Example: Maria purchases a Fidelity Platinum Annuity with a 5 year guaranteed rate period. Her surrender charges will begin at 9% in the 1st year, and then decrease to 8% in the 2nd year, 7% in the 3rd year, 6% in the 4th year, and 5% in the 5th year. At the end of the 5th year, Maria's annuity will automatically renew into a new 5 year interest guarantee period at the then current interest rate. Surrender charges will also be reset, so that in the 6th year of Maria's annuity (or the first year of the renewal period) the surrender charge will again be 9%. Surrender charges will continue to follow the same pattern throughout each renewal period. Maria's surrender charge will be 8% in the 7th year, 7% in the 8th year, 6% in the 9th year, 5% in the 10th year, 4% in the 11th year (first year of 2nd renewal period), 3% in the 12th year, etc.

## MARKET VALUE ADJUSTMENT

A market value adjustment (MVA) applies to a full surrender, or to any partial surrender (withdrawal), to which a surrender charge applies. The MVA is in addition to the surrender charge and is calculated using the Adjustment Factor described in the MVA rider attached to the annuity. This factor is based on changes in the yields on U.S. Treasuries. The MVA may increase or decrease your surrender value.

## EXCEPTIONS TO THE SURRENDER CHARGES

- 1) Partial withdrawals up to the amount of accumulated interest may be made without a surrender charge.
- 2) If you surrender within 30 days following the end of each guarantee period, the surrender charge is waived.
- 3) Election of an annuity option will be free of any surrender charges.
- 4) If you are confined to a licensed nursing home for more than 60 days and the confinement begins after the first annuity year, we will waive the surrender charges for withdrawals made during your confinement.
- 5) If, after the first year of your annuity, you are diagnosed by a licensed physician to have an illness or condition that causes your life expectancy to be less than one year, we will waive the surrender charges on your annuity.
- 6) If, after the annuity is issued, an Owner under age 65 becomes unemployed for at least 30 days, we will waive the surrender charges for withdrawals made during that period of unemployment while the Owner is under age 65.
- 7) No surrender charges apply after the death of an Owner, unless the spouse of the first Owner to die continues or succeeds to ownership of this annuity.

## TAXATION OF WITHDRAWALS

Withdrawals may be subject to income tax. If withdrawals are made before age 59 1/2, they also may be subject to an IRS penalty tax.

## MINIMUM REQUIRED DISTRIBUTIONS

Certain tax qualified annuities are subject to minimum required distributions which generally require that distributions begin no later than your attainment of age 70 1/2 or retirement, whichever is later, and that amounts be paid to you over a period not longer than your life expectancy. Consult your tax advisor.

## PAYMENT IN THE EVENT OF DEATH

Should you die before electing to receive income payments, the account value will be paid to the beneficiary named in your annuity. If an annuitant dies after electing to receive income payments, but before all guaranteed income payments are received, any death benefit will be paid to the beneficiary named in the annuity.

## NOTICE OF ANNUITY VALUES

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

***Not a deposit • Not FDIC insured • Not insured by any Federal Government Agency • Not guaranteed by a financial institution (such as a bank, savings association or credit union) • The financial institution may not condition an extension of credit on the consumer's purchase of an insurance product or an annuity from the financial institution or any of its affiliates. The consumer is free to purchase the insurance product or annuity from another source.***

## RIGHT TO EXAMINE ANNUITY

This annuity includes a 10-day right of examination. This means that within the first 10 days after you receive your annuity, you may return the annuity and receive 100% of your single premium paid, minus any prior withdrawals.

## FINANCIAL SECURITY

Your annuity values are guaranteed by Fidelity & Guaranty Life Insurance Company. As a Legal Reserve Company, Fidelity & Guaranty Life is required by state regulation to maintain reserves equal to or greater than guaranteed surrender values. **THIS ANNUITY IS NOT FEDERALLY INSURED.**

## NOTES

- Individual annuity form number: FGL SPDA MY MVA (2001)
- This product is not available in all states; certain restrictions, conditions, and state variations may apply.
- This summary of Fidelity Platinum annuity was developed to present the highlights of this insurance product.
- This document is not a legal contract. For the exact terms and conditions, please refer to the annuity.
- All interest rates described in this summary are effective annual interest rates.
- Annuities are products of the insurance industry and are not guaranteed by any bank or insured by the FDIC.
- Any amounts which are payable by us, at our option, may be paid into an interest-bearing checking account established in the name of the Owner, payee or recipient, as appropriate. The owner, payee or recipient may withdraw such amounts at any time without penalty.
- Tax laws are subject to varying interpretations and possible changes. Please consult your tax advisor for further information.

**I acknowledge that I have read this disclosure and I understand the description of these provisions as they apply to my application. I acknowledge that there is a 10-day right to examine this annuity. I also understand that subject to the guaranteed values in the annuity, the cash surrender values in the annuity may increase or decrease based on an MVA adjustment prior to the date or dates specified in the annuity.**

**All rates are subject to change. The actual rate in your annuity will be based on current data as of date the annuity is issued. Please be sure to check your annuity to confirm your understanding of the applicable rate.**

---

Signature Of Owner

Date

---

Signature Of Joint Owner, If Any

Date

## For Agent Use:

**I certify the receipt of \$ \_\_\_\_\_ and a signed application for a Fidelity Platinum annuity. This receipt acknowledges that the agent has received a check payable to Fidelity & Guaranty Life Insurance Company in the above amount and a signed application.**

---

Agent

Signature Of Agent

---

Agency Address

City, State, Zip

# Certificate Of Application

Fidelity & Guaranty Life Insurance Company  
Service Center  
P.O. Box 81497 • Lincoln, NE 68501  
(888) 513-8797

## FIDELITY AND GUARANTY LIFE FIDELITY PLATINUM SUMMARY WITH APPLICATION

Thank you for your interest in our Fidelity Platinum as your retirement savings tool. Fidelity & Guaranty Life has prepared this summary to help you understand Fidelity Platinum's many features and benefits. Please sign at the end of this summary.

### IMPORTANT FEATURES OF THIS ANNUITY

#### A SINGLE PREMIUM DEFERRED ANNUITY

Fidelity Platinum is a single premium deferred annuity. Fidelity Platinum is designed to be a long-term retirement savings tool to help you achieve the standard of living you want during your retirement.

#### NO INITIAL SALES CHARGES OR FEES

There are no initial sales charges or fees. Your single premium is available to earn interest from the date your annuity is issued.

#### TAX ADVANTAGES

Although an annuity does not eliminate your tax liability on interest earnings, under current tax law all interest income earned accumulates on a tax-deferred basis. This tax deferral is currently available only to individual owners, not to corporations or other non-individuals. Check with your tax advisor.

#### GUARANTEE PERIOD

The guarantee period is  years. It is also the time period during which the credited rate is guaranteed to remain the same. The guarantee period begins on the date of issue and subsequent guarantee periods begin immediately following the end of each prior guarantee period. At the end of each guarantee period, we will provide you with a new declared interest rate for the new guarantee period.

**AT THE END OF EACH GUARANTEE PERIOD, YOU HAVE 30 DAYS IN WHICH TO SURRENDER THIS ANNUITY WITH NO SURRENDER CHARGE. IF YOU DO NOT SURRENDER WITHIN THOSE 30 DAYS, THIS ANNUITY WILL AUTOMATICALLY RENEW INTO A GUARANTEE PERIOD OF THE SAME LENGTH WITH A NEW SET OF IDENTICAL SURRENDER CHARGES.**

#### INTEREST CREDITING

The credited interest rate, which will be applied to your single premium during the initial guarantee period, is shown in your application. At the end of each guarantee period, we will provide you with a new declared interest rate for the new guarantee period.

We will never credit less than an effective annual interest rate of 3%.

## SCHEDULED SYSTEMATIC AND UNSCHEDULED WITHDRAWALS

You may make scheduled systematic withdrawals of at least \$100 with just one request and unscheduled withdrawals up to four times per year in an amount of at least \$500. These withdrawals will be subject to surrender charges unless they are waived under the exceptions below.

### WITHDRAWALS/SURRENDER CHARGES

The surrender charge will apply to a full surrender or to a partial surrender (withdrawal) unless they are waived under the exceptions below. A new identical set of surrender charges apply for each subsequent guarantee period. The surrender charge for Fidelity Platinum will be 9% in the first year and decrease throughout the rate guarantee period according to the table below. Upon renewal into a new rate guarantee period, surrender charges will be waived for 30 days to allow for free withdrawals, and will then be reset to 9%, and will follow the same decreasing pattern through each subsequent guarantee period.

The number of years into the current Guarantee Period is:	Surrender Charge
1	9%
2	8%
3	7%
4	6%
5	5%
6	4%
7	3%
8	2%
9	1%
10	1%

Example: Maria purchases a Fidelity Platinum Annuity with a 5 year guaranteed rate period. Her surrender charges will begin at 9% in the 1st year, and then decrease to 8% in the 2nd year, 7% in the 3rd year, 6% in the 4th year, and 5% in the 5th year. At the end of the 5th year, Maria's annuity will automatically renew into a new 5 year interest guarantee period at the then current interest rate. Surrender charges will also be reset, so that in the 6th year of Maria's annuity (or the first year of the renewal period) the surrender charge will again be 9%. Surrender charges will continue to follow the same pattern throughout each renewal period. Maria's surrender charge will be 8% in the 7th year, 7% in the 8th year, 6% in the 9th year, 5% in the 10th year, 9% in the 11th year (first year of 2nd renewal period), 8% in the 12th year, etc.

## MARKET VALUE ADJUSTMENT

A market value adjustment (MVA) applies to a full surrender, or to any partial surrender (withdrawal), to which a surrender charge applies. The MVA is in addition to the surrender charge and is calculated using the Adjustment Factor described in the MVA rider attached to the annuity. This factor is based on changes in the yields on U.S. Treasuries. The MVA may increase or decrease your surrender value.

## EXCEPTIONS TO THE SURRENDER CHARGES

- 1) Partial withdrawals up to the amount of accumulated interest may be made without a surrender charge.
- 2) If you surrender within 30 days following the end of each guarantee period, the surrender charge is waived.
- 3) Election of an annuity option will be free of any surrender charges.
- 4) If you are confined to a licensed nursing home for more than 60 days and the confinement begins after the first annuity year, we will waive the surrender charges for withdrawals made during your confinement.
- 5) If, after the first year of your annuity, you are diagnosed by a licensed physician to have an illness or condition that causes your life expectancy to be less than one year, we will waive the surrender charges on your annuity.
- 6) If, after the annuity is issued, an Owner under age 65 becomes unemployed for at least 30 days, we will waive the surrender charges for withdrawals made during that period of unemployment while the Owner is under age 65.
- 7) No surrender charges apply after the death of an Owner, unless the spouse of the first Owner to die continues or succeeds to ownership of this annuity.

## TAXATION OF WITHDRAWALS

Withdrawals may be subject to income tax. If withdrawals are made before age 59 1/2, they also may be subject to an IRS penalty tax.

## MINIMUM REQUIRED DISTRIBUTIONS

Certain tax qualified annuities are subject to minimum required distributions which generally require that distributions begin no later than your attainment of age 70 1/2 or retirement, whichever is later, and that amounts be paid to you over a period not longer than your life expectancy. Consult your tax advisor.

## PAYMENT IN THE EVENT OF DEATH

Should you die before electing to receive income payments, the account value will be paid to the beneficiary named in your annuity. If an annuitant dies after electing to receive income payments, but before all guaranteed income payments are received, any death benefit will be paid to the beneficiary named in the annuity.

## NOTICE OF ANNUITY VALUES

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

***Not a deposit • Not FDIC insured • Not insured by any Federal Government Agency • Not guaranteed by a financial institution (such as a bank, savings association or credit union) • The financial institution may not condition an extension of credit on the consumer's purchase of an insurance product or an annuity from the financial institution or any of its affiliates. The consumer is free to purchase the insurance product or annuity from another source.***

## RIGHT TO EXAMINE ANNUITY

This annuity includes a 10-day right of examination. This means that within the first 10 days after you receive your annuity, you may return the annuity and receive 100% of your single premium paid, minus any prior withdrawals.

## FINANCIAL SECURITY

Your annuity values are guaranteed by Fidelity & Guaranty Life Insurance Company. As a Legal Reserve Company, Fidelity & Guaranty Life is required by state regulation to maintain reserves equal to or greater than guaranteed surrender values. **THIS ANNUITY IS NOT FEDERALLY INSURED.**

## NOTES

- Individual annuity form number: FGL SPDA MY MVA (2001)
- This product is not available in all states; certain restrictions, conditions, and state variations may apply.
- This summary of Fidelity Platinum annuity was developed to present the highlights of this insurance product.
- This document is not a legal contract. For the exact terms and conditions, please refer to the annuity.
- All interest rates described in this summary are effective annual interest rates.
- Annuities are products of the insurance industry and are not guaranteed by any bank or insured by the FDIC.
- Any amounts which are payable by us, at our option, may be paid into an interest-bearing checking account established in the name of the Owner, payee or recipient, as appropriate. The owner, payee or recipient may withdraw such amounts at any time without penalty.
- Tax laws are subject to varying interpretations and possible changes. Please consult your tax advisor for further information.

**I acknowledge that I have read this disclosure and I understand the description of these provisions as they apply to my application. I acknowledge that there is a 10-day right to examine this annuity. I also understand that subject to the guaranteed values in the annuity, the cash surrender values in the annuity may increase or decrease based on an MVA adjustment prior to the date or dates specified in the annuity.**

**All rates are subject to change. The actual rate in your annuity will be based on current data as of date the annuity is issued. Please be sure to check your annuity to confirm your understanding of the applicable rate.**

Signature Of Owner

Date

Signature Of Joint Owner, If Any

Date

## For Agent Use:

**I certify the receipt of \$ \_\_\_\_\_ and a signed application for a Fidelity Platinum annuity. This receipt acknowledges that the agent has received a check payable to Fidelity & Guaranty Life Insurance Company in the above amount and a signed application.**

Agent

Signature Of Agent

Agency Address

City, State, Zip

**ANNUITY APPLICATION**  
**FIDELITY & GUARANTY LIFE INSURANCE COMPANY**

*Home Office: Baltimore, Maryland*

**OWNER**

Name \_\_\_\_\_

Address \_\_\_\_\_

M  F Birth Date \_\_\_\_\_

Social Security or Tax ID No. \_\_\_\_\_

**JOINT OWNER** *(if any)*

Name \_\_\_\_\_

Address \_\_\_\_\_

Relationship to Owner \_\_\_\_\_

M  F Birth Date \_\_\_\_\_

Social Security or Tax ID No. \_\_\_\_\_

**ANNUITANT** *(if other than Owner)*

Name \_\_\_\_\_

Address \_\_\_\_\_

M  F Birth Date \_\_\_\_\_

Social Security No. \_\_\_\_\_

**JOINT OR CONTINGENT ANNUITANT** *(if any)*

Name \_\_\_\_\_

Address \_\_\_\_\_

M  F Birth Date \_\_\_\_\_

Social Security No. \_\_\_\_\_

**NOTE:** *Death benefits are paid and ownership is passed to the person(s) living in the order which follows: Owner(s); Surviving Joint Owner, if any; Beneficiary; Contingent Beneficiary; or Estate of the last Owner to die.*

**BENEFICIARY** *(Unless otherwise provided, survivors of the applicable class of beneficiary, Primary or Contingent, will share equally.)*

Primary \_\_\_\_\_

Relationship to Annuitant \_\_\_\_\_

Contingent \_\_\_\_\_

Relationship to Annuitant \_\_\_\_\_

**PREMIUM PAID WITH APPLICATION \$** \_\_\_\_\_

*(Make check payable to F & G Life)*

**REPLACEMENT**

Will the annuity applied for replace or change an existing life or annuity policy?  Yes  No

*(If "Yes," list in **ADDITIONAL INFORMATION** section carrier, policy number, whether 1035 exchange, and attach applicable forms.)*

## PURPOSE OF ANNUITY

Non-Qualified

Qualified

Individual Retirement Annuity (*Owner must be the Annuitant*)

Rollover  Transfer

Has F&G Life's IRA Disclosure Statement been received and reviewed by the Owner?  Yes  No

Pension or Profit Sharing Plan - IRC Section 401(a)

Other (*Specify qualified plan type*) \_\_\_\_\_

## INTEREST RATE PERIOD

- |                                  |                                  |                                   |
|----------------------------------|----------------------------------|-----------------------------------|
| <input type="checkbox"/> 1 year  | <input type="checkbox"/> 5 years | <input type="checkbox"/> 9 years  |
| <input type="checkbox"/> 2 years | <input type="checkbox"/> 6 years | <input type="checkbox"/> 10 years |
| <input type="checkbox"/> 3 years | <input type="checkbox"/> 7 years |                                   |
| <input type="checkbox"/> 4 years | <input type="checkbox"/> 8 years |                                   |

## GUARANTEED RATE

\_\_\_\_\_ % Annuity Year 1  
\_\_\_\_\_ % for Remainder  
of Rate Period  
(if applicable)

## ADDITIONAL INFORMATION

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I (We) have read the statements made in this application. To the best of my (our) knowledge and belief, the statements are complete, true, and correctly recorded. I (We) understand that: a copy of this application will form a part of any annuity issued; the annuity will not take effect until delivered to the Owner; and no agent can modify any annuity issued.

**FRAUD WARNING NOTICE** Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

**If the annuity applied for contains a market value adjustment, I understand that subject to the guaranteed minimum values in the annuity, that 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 a surrender charge is applied.**

\_\_\_\_\_  
(Signature of Owner)

\_\_\_\_\_  
(Signature of Joint Owner, if any)

\_\_\_\_\_  
(Signature of Annuitant, if not Owner)

\_\_\_\_\_  
(Signature of Joint or Contingent Annuitant, if any)

Signed at \_\_\_\_\_  
(City and State) (Date)

## TO BE COMPLETED BY AGENT

To the best of my knowledge, replacement or change of existing insurance or annuities is  is not  involved. I attest that I have been a witness to all signatures.

\_\_\_\_\_  
(Signature of Licensed Agent)

\_\_\_\_\_  
(Date)

Agent's Name \_\_\_\_\_

F&G Life Agent Number \_\_\_\_\_

Agent's Telephone No. ( \_\_\_\_\_ ) \_\_\_\_\_