

# Fidelity Platinum Agent Highlights

This single premium deferred annuity with tax-deferred growth features 5, 7 and 10-year interest rate guarantees. It is designed to build retirement savings, for clients not planning to make ongoing contributions to their annuity.

<b>TYPE</b>	Single-Premium Deferred Annuity										
<b>ISSUE AGES</b>	0-90 N/Q										
<b>GUARANTEE PERIOD</b>	5, 7 or 10 years										
<b>MVA (Y/N)</b>	Yes										
<b>MINIMUM PREMIUM</b>	\$5,000 N, \$2,000 Q										
<b>MAXIMUM PREMIUM</b>	None. Home Office approval required for premiums in excess of \$600,000.										
<b>FREE WITHDRAWALS</b>	Accumulated interest										
<b>WITHDRAWAL CHARGES</b>											
	<b>Years into Current Guarantee Period</b>										
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	
Withdrawal Charge %	9%	8%	7%	6%	5%	4%	3%	2%	1%	1%	
<b>DEATH BENEFIT</b>	Surrender charges waived at death, unless the spouse of the first owner to die continues or succeeds to ownership of the certificate.										
<b>MINIMUM GUARANTEE</b>	1-3%										
<b>ANNUITIZATION</b>	<ul style="list-style-type: none"> <li>◆ Income for a fixed period</li> <li>◆ Life Income</li> <li>◆ Life Income with a guaranteed period</li> <li>◆ Joint and contingent life income</li> <li>◆ Joint and survivor life income</li> <li>◆ Joint and survivor life income with a guaranteed period</li> <li>◆ Life income with a lump sum refund at death</li> </ul>										
<b>LIQUIDITY RIDERS</b>	<ul style="list-style-type: none"> <li>◆ Terminal Illness</li> <li>◆ Nursing Home</li> <li>◆ Unemployment</li> </ul>										
<b>SIZZLE</b>	<b>Surrender charge waivers, death benefit, free withdrawal of accumulated interest from day one.</b>										

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The competitive initial interest rate is guaranteed for 5, 7 or 10 years. After the initial guarantee period, the annuity will immediately enter into a new guarantee period of the same duration crediting the then current interest rate. During the first 30 days of the renewal period, policyholders will have the option to withdraw some or all of their account value free of surrender charges. Beyond the 30-day window, a new set of surrender charges, identical to those in the initial period, will apply. Unless there is a full surrender, this renewal process will continue until annuitization or death.

**Fidelity Platinum** features free withdrawal of accumulated interest from day 1, and no initial front-end sales load or annual maintenance fees. There are also several surrender charge waivers, and as an added plus, the product can also be sold as a TSA.

## Ideal Retirement Savings Time Horizon

5, 7, 10 years+

## Initial Front-End Sales Load

None

## Front-End Premium Taxes

None

## Annual Maintenance Fees

None

## Initial Interest Rate Guarantee Period

5, 7 or 10 years

## Renewal Interest Rate Guarantee Period

Each renewal period is the same duration as the initial guarantee period.

## Minimum Guaranteed Interest Rate

Rate set at issue with a minimum of 1% and a maximum of 3% depending on what is approved in the issue state.

## Minimum Withdrawal Amount

\$500

## Minimum Account Balance After Withdrawal

\$500

## Systematic Withdrawal Provision\*

Two automatic payment options for payment of either a specific amount or interest only on a repetitive basis. Minimum payment per mode is \$100. Frequency: Monthly, quarterly, semiannual or annual. These are free from surrender charges if limited to accumulated interest. Up to four withdrawals of all accumulated interest may be made each year without surrender charge. Available from first day.

## Surrender Charge Period

Ongoing with the exception of the first 30 days in each renewal period.

## Surrender Charge Schedule

The surrender charge for Fidelity Platinum will be 9% in the first year and decrease throughout the rate guarantee period according

to the chart on the reverse page. 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 identical decreasing pattern through each subsequent guarantee period.

## 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.

## Minimum Required Distributions

Calculation and payment support available.

## Qualified Contracts

Rollovers from IRAs, corporate 401(k), 403(b), pension or profit sharing plans.

Clients purchasing qualified contracts after age 65 should be advised that surrenders to satisfy minimum required distribution rules may be subject to surrender charges.

## “Free Look”

10 days

## Rate Protection on Section 1035 Exchanges

60 days

## Riders And Waivers

### Nursing Home Waiver

If the owner is confined to a licensed nursing home for more than 60 days beginning after the first policy year, Fidelity and Guaranty Life Insurance Company will waive the surrender charge.

### Terminal Illness Waiver

If, after the first policy year, the owner is diagnosed by a licensed physician as having an illness or condition resulting in a life expectancy of less than one year, Fidelity and Guaranty Life Insurance Company will waive the surrender charge.

### Unemployment Waiver

If the owner is under age 65 and becomes unemployed after the policy is issued, and remains unemployed for at least 30 days, Fidelity and Guaranty Life Insurance Company will waive the surrender charge on the policy while the owner is unemployed.

### Death of Owner Provision

Surrender charges do not apply after the death of an Owner, unless the spouse of the first Owner to die continues or succeeds to ownership of the certificate. They also do not apply if payments are made under an Annuity option, or if the policy-owner surrenders within a 30-day period following the end of each guarantee period.

Call your Master General Agent, or our Sales Support Center for details at 800-445-6758 or email us at [sales-support@omfn.com](mailto:sales-support@omfn.com).

**\*Subject to the guaranteed values in the annuity, the cash surrender values in the annuity 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.**

This is not a legal contract and descriptions of annuity and rider provisions are only partial. Certain features may not be available in all states.

Form numbers: FGL SPDA MY (2001); FGL SPDA-MY-MC (2001); et al.

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.

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Annuity is issued by Fidelity and Guaranty Life Insurance Company, Baltimore, MD.

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