



# Fidelity Platinum

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

## Consumer Brochure

*Fidelity Platinum is a tax-deferred annuity, featuring multi-year interest rate guarantees, designed to provide income when you retire. When you need it, Fidelity Platinum becomes a guaranteed source of income with payments paid on a schedule that best suits you.*

*Fidelity Platinum was built with the understanding that maximum growth and minimal taxation are paramount to your retirement needs. Unlike many taxable traditional retirement savings plans, you pay no current income tax on interest earned within your Fidelity Platinum annuity. Taxes are deferred until you withdraw your earnings.*

## Getting Started with Fidelity Platinum

Fidelity Platinum is available with a minimum premium of \$5,000 and your choice of a 5, 7, or 10-year interest rate guarantee period. With no front-end sales charges or annual maintenance fees, 100% of your premium goes to work for you right away!

## What Happens at the End of the Guarantee Period

When your guarantee period expires, Fidelity and Guaranty Life will automatically renew your annuity for the same term at the then current interest rate. If you would prefer to withdraw some or all of your account value at the end of any guarantee period, you will have a 30-day window to do so free of any surrender charges.

## Access to Your Money

When unplanned financial needs and opportunities arise, Fidelity Platinum offers you access to your money through either systematic or unscheduled withdrawals. And from Day 1 of your annuity, if these withdrawals are limited to the accumulated interest on your annuity, no surrender charges will apply!

Withdrawals in excess of the accumulated interest on the annuity will be subject to surrender charges. The surrender charge for Fidelity Platinum will be 9% in the first year and decrease by 1% per year throughout the rate guarantee period.\* Upon renewal into a new rate guarantee period, surrender charges will be waived for 30 days to allow for free withdrawals. After the 30 days, the surrender charges will then be reset to 9%, and will follow the same decreasing pattern through each subsequent guarantee period.

Additionally, surrender charges will not apply when:

- You become confined to a licensed nursing home for more than 60 days beginning after the first annuity anniversary.
- You are diagnosed by a licensed physician, after the first annuity anniversary, as having an illness or condition causing you to have a life expectancy of less than one year.
- You become unemployed. (You must be under age 65, become unemployed after the annuity is issued, and remain unemployed for at least 30 days.)

### Market Adjustment:

A Market Value Adjustment (MVA) will increase or decrease your surrender value when you make a withdrawal to which a surrender charge is applied. The MVA is based on a formula that takes into account changes in yields on U.S. Treasuries between the start of the current guarantee period and the date

of the withdrawal or annuitization. Generally, if interest rates have risen since you purchased your annuity, (or since the start of your current interest rate guarantee period, if later) the MVA will decrease your surrender value. If interest rates have fallen, the MVA will increase your surrender value.

## Fidelity Platinum Death Benefits

If you should die before electing an income option, your beneficiary will receive the accumulated value of your Fidelity Platinum annuity. Surrender charges do not apply at death. Any gain in the annuity would then be subject to income tax. If you should die after electing an income option, any benefits payable to your beneficiary would depend on the income option chosen. In all cases, because Fidelity Platinum is an insurance product, any death benefit is paid to your designated beneficiary without the delays, costs or publicity associated with probate. Funds become available for immediate use by your beneficiary.

## Great for IRA and Pension Plan Rollovers

Fidelity Platinum could be the perfect vehicle for a rollover of your IRA or distribution from a corporate retirement plan like a 401(k), 403(b), pension or profit sharing plan. When executed properly, these rollovers are not currently taxed. Tax-deferred compounding continues without interruption.

Fidelity Platinum accepts minimum amounts for qualified plans as low as \$2,000. See Fidelity and Guaranty Life's IRA Disclosure Statement for more information on IRAs and rollovers.

At age 70 1/2, the IRS requires you to begin receiving minimum annual distributions from your tax-qualified retirement plans, including IRAs. Upon request, we can help you calculate your minimum required distribution from your Fidelity Platinum annuity.

\* Only exception is that the 10-year guarantee period will have a 1% surrender charge in both the 9th and 10th years into the rate guarantee period.

Fidelity and Guaranty Life Insurance Company is a member of the Old Mutual Financial Network. The Old Mutual Financial Network is a part of the Old Mutual group of companies. Working throughout its network of established insurance companies, Old Mutual Financial Network is committed to delivering innovative and balanced financial solutions.

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

Fidelity and Guaranty 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 Fidelity and Guaranty Life, contact your licensed sales representative today, email us at [contact-us@omfn.com](mailto:contact-us@omfn.com), or visit us on the World Wide Web at [www.omfn.com](http://www.omfn.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 and Guaranty Life Insurance Company Service Center  
P.O. Box 81497 • Lincoln, NE 68501  
888-513-8797

## FIDELITY PLATINUM SUMMARY WITH APPLICATION

Thank you for your interest in Fidelity Platinum as your retirement savings tool. Fidelity and Guaranty Life Insurance Company 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 PLAN

### 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 (s). 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. SURRENDER CHARGES WILL END AFTER TEN CONTRACT YEARS.**

### INTEREST CREDITING

The credited interest rate, which will be applied to your single premium during the first year, 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 the minimum guaranteed interest rate as described in your annuity. The minimum guaranteed interest rate will be established between 1% and 3% depending on what is approved in your issue state.

### 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

A surrender charge will apply to a full surrender or to a partial surrender (withdrawal) unless it is waived under the "Exceptions to the Surrender Charges". The surrender charge for Fidelity Platinum will be 9% in the 1st year, 8% in the 2nd year, 7% in the 3rd year, 6% in the 4th year, 5% in the 5th year, 4% in the 6th year, 3% in the 7th year, 2% in the 8th year, 1% on the 9th year, and 1% in the 10th year. Surrender charges will end after 10 contract years.

## MARKET VALUE ADJUSTMENT

A market value adjustment (MVA) applies to a full or partial surrender or 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 and that amounts be paid to you over a period not longer than your life expectancy. Consult your tax advisor.

*(continued on back)*

## 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 before all guaranteed income payments are paid, 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.

## RIGHT TO EXAMINE ANNUITY

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

## FINANCIAL SECURITY

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

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## NOTES

- Form Numbers: FGL SPDA-MY-NRSC (07-2002); et al.
- This product is not available in all states; certain restrictions, conditions, and state variations may apply.
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- 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.
- 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 recipient. The 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.<sup>†</sup> 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.**

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Signature Of Owner

Date

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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 and Guaranty Life Insurance Company in the above amount and a signed application.**

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Agent

Signature Of Agent

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Agency Address

City, State, Zip

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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---

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 and Guaranty Life Insurance Company in the above amount and a signed application.**

---

Agent

Signature Of Agent

---

Agency Address

City, State, Zip

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.

**ANNUITY APPLICATION  
FIDELITY AND 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 Fidelity and Guaranty 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.)*

FGLI 4656 (2-01)

**PURPOSE OF ANNUITY**

Non-Qualified

Qualified

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

Rollover  Transfer

Has Fidelity and Guaranty 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**

\_\_\_\_\_ year(s)

**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.

**Subject to the guaranteed minimum values in the annuity, I understand 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 \_\_\_\_\_

Fidelity and Guaranty Life Agent Number \_\_\_\_\_

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

Financial Institution Name \_\_\_\_\_

## About Fidelity and Guaranty Life Insurance Company

As the largest of the Old Mutual Financial Network brands, Fidelity and Guaranty Life Insurance Company (Fidelity and Guaranty Life) has been providing a diverse portfolio of annuities and life insurance products since 1959. Working with an established group of master general agents, our products are distributed in 49 states, the District of Columbia, and in New York through a wholly owned subsidiary, Fidelity and Guaranty Life of New York.

Old Mutual Financial Network is a part of the Old Mutual group of companies. Founded in 1845, Old Mutual plc. maintains its primary listing on the London Stock Exchange (LSE: OML) and they rank as a Fortune Global 500 company and FTSE 100 financial services group. Working through their network of established companies (Fidelity and Guaranty Life, Americom Life and Annuity and Fidelity and Guaranty Life of New York) Old Mutual Financial Network is committed to delivering innovative and balanced financial solutions.

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

Fidelity and Guaranty 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 Fidelity and Guaranty Life, contact your licensed sales representative today, email us at [contact-us@omfncom](mailto:contact-us@omfncom), or visit us on the World Wide Web at [www.omfn.com](http://www.omfn.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.



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.