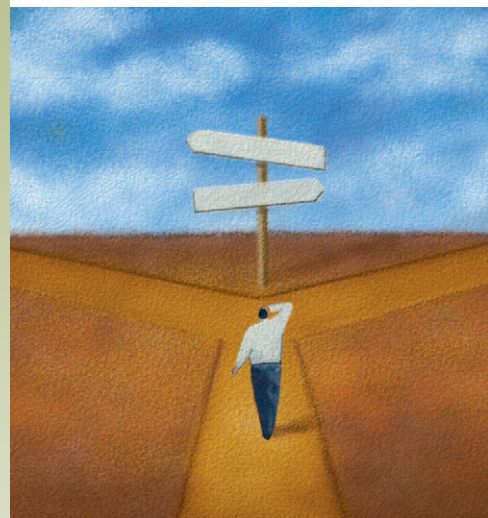


# Fidelity Platinum Plus

## Agent Product Guide



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

**AGENT USE ONLY**

ADLF 4030 09-2003

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# Retirement

**Fidelity Platinum Plus** is a single-premium deferred annuity with tax-deferred growth featuring 5, 7 and 10-year interest rate guarantees. It is designed to both preserve and build retirement savings.

The competitive initial interest rate is guaranteed for 5, 7 or 10 years, with an additional 1% interest bonus credited during the first year.

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 Plus** also features free withdrawal of accumulated interest from day 1, and no front-end sales load or annual maintenance fees. As an added plus, the product can also be sold as a TSA.

## The Differences Clients Want:

- **Competitive Interest Rate Guarantees:**
  - Initial rate guaranteed for 5, 7 or 10 years
  - A 1% first-year bonus interest rate
  - Multi-year guaranteed renewal rates
  - 1.5% minimum interest rate guarantee
- **Older issue ages to age 90 for both qualified and non-qualified contracts**
- **Liquidity Benefit:**
  - Withdrawal of accumulated interest without surrender charge
- **Minimum required distribution calculation and payment**
- **Systematic withdrawal program**

## The Differences You Want:

- **Competitive commissions**
- **Qualify for our President's Club**
- **Full sales illustration support**

- **Experienced sales support representatives just a phone call away**
- **The financial strength of F&G Life**

## Fidelity Platinum Plus's Features-At-A-Glance

A single premium deferred annuity designed to build retirement savings for individuals looking to boost their retirement savings growth with multi-year interest rate guarantees. Intended for clients not planning to make ongoing contributions to their annuity.

### Issue Ages

0-90 age last birthday for both owners and annuitants

### Ideal Retirement Savings Time Horizon

5, 7, 10 years+

### Minimum Initial Premium:

- \$5,000 Non-qualified
- \$2,000 Qualified

### Maximum Initial Premium

None. Home Office approval is required for premiums in excess of \$600,000.

### 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 same duration as initial guarantee period.

### Minimum Annually Guaranteed Interest Rate

1.5%

### First Year Bonus Interest Rate

1%



### Withdrawal Provision\*

Up to four non-systematic withdrawals may be made each year. Accumulated interest may be withdrawn without surrender charges from the first day.

### 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.

### Surrender Charge Period

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

### Surrender Charge Schedule

Based on number of years into current rate guarantee period (partial years rounded up) as follows:

#of Years into Guarantee Rate Period	Surrender Charge
1	9%
2	8%
3	7%
4	6%
5	5%
6	4%
7	3%
8	2%
9	1%
10	1%

### Surrender Charge Is Waived:

- Upon annuitization
- When the free withdrawal of interest provision is used
- When policyholders withdraw some or all of the funds in the first 30 days of any renewal period

Withdrawals of any kind other than those made during the 30 day window at the end of the guarantee period, or of accumulated interest will be subject to surrender charges. For example, withdrawals for:

- When death benefit is paid
  - Upon confinement to a nursing home
  - Upon diagnosis of a terminal illness
  - Upon unemployment
- will be assessed a surrender charge.

### Minimum Required Distributions

Calculation and payment support available.

### Annuity Payment Options

Available at any time

- Income for a fixed period
- Life income
- Life income with a guaranteed period
- Joint and contingent life income
- Joint and survivor life income
- Joint and survivor life income with a guaranteed period
- Life income with a lump sum refund at death

### Qualified Contracts:

Rollovers from IRAs, 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

### Tax Sheltered Annuity (TSA) Rider with Loans

This optional rider makes Fidelity Platinum Plus a tax sheltered annuity (TSA) under Section 403(b) of the Internal Revenue Code, as amended. There is no additional charge for this rider, and it must be selected at issue.

The TSA Rider also allows for loans against the Fidelity Platinum Plus annuity value at a net effective interest rate of 2.5%. Minimum loan amount is \$1,000 and the remaining surrender value must be at least \$500. Loans must be repaid

within five years with regular payments (not less frequently than quarterly).

### Market Value Adjustment (MVA) Rider\*\*

The MVA only applies to withdrawals or annuitizations to which a surrender charge also applies and is based on a formula that takes into account changes in yields on U.S. Treasuries between the start of the current interest rate guarantee period and the date of the withdrawal or annuitization. The MVA can be either positive or negative. Generally, if interest rates have risen since the start of the current interest rate guarantee period, the MVA will decrease your surrender value. If interest rates have fallen, the MVA will increase your surrender value.

In short, if a withdrawal or annuitization is made to which a surrender charge also applies, the surrender value will be reduced or increased by an MVA, depending on whether interest rates have risen or fallen.

### Some quick facts about the Market Value Adjustment Rider

- There is no charge for the rider.
- The MVA can be either positive or negative. A positive market value adjustment will decrease the policy's surrender value; a negative market value adjustment will increase its surrender value.
- The net total of all market value adjustments can never reduce the surrender value of a policy by more than an amount equal to all interest which has accrued in excess of the policy's 3% minimum effective annual interest rate.
- The MVA equals: Market Value Adjustment Factor X [(The account value withdrawn or applied to an Annuity Option) - (An amount equal to any account value withdrawn which is not subject to a surrender charge)]

### The Market Value Adjustment Factor

The Market Value Adjustment Factor is calculated as of the date we receive the surrender request and is  $1 - \left( \frac{1+A}{1+B+.0025} \right)^{\%}$ , where:

- A and B are index rates based on the Constant Maturity Treasury Series published by the Federal Reserve for a security with time to maturity equal to the market value adjustment period (i.e. the interest rate guarantee period);

- A is the index rate determined as of the start of the current interest rate guarantee period;
- B is the index rate determined as of the date we receive the surrender request; and
- N is the number of months remaining to the end of the current interest rate guarantee period.

### Let's Take a Look at Some Examples

On January 1, 1999 \$100,000 is deposited into a Multi-Year Annuity with a 5-year interest rate guarantee period. The MVA period is five years. The guaranteed interest rate is 7% in the first year and 6% in years two through five. The interest rate on the Treasury Constant Maturity Series published by the Federal Reserve for a 5-year security is 6.52%.

On January 20, 2001 the annuity's account value has grown to \$113,764.55 and the policyholder has decided to surrender the policy. \$13,764.55 of interest has accrued within the policy and is not subject to a surrender charge or to a market value adjustment. \$100,000 is subject to a surrender charge of 7% and is also subject to a market value adjustment. Let's look at three different scenarios at surrender.

Remember that:

- **surrender value = (account value) - (surrender charge) - (MVA)**
- **surrender charge = (surrender factor) x (account value - free amount)**
- **MVA = (MVA factor) x (account value subject to an MVA)**
- **(account value - free amount) = \$113,764.55 - \$13,764.55 = \$100,000**

### 1. What if Treasury Interest Rates Have Gone Down?

What if the interest rate on the Treasury Constant Maturity Series published by the Federal Reserve for a 5-year security is 5.99% at the time of surrender?

The market value adjustment is:

$$\left[ 1 - \left( \frac{1 + .0652}{1 + .0599 + .0025} \right)^{36/12} \right] \times 100,000 = -792.75$$

The surrender value is the \$113,764.55 account value less the \$7,000.00 surrender charge plus the \$792.75 negative market value adjustment, or \$107,557.30.

(continued on back)

## 2. What if Treasury Interest Rates Have Gone Up?

What if the interest rate on the Treasury Constant Maturity Series published by the Federal Reserve for a 5-year security is 7.12% at the time of surrender?

The market value adjustment is:

$$\left[ 1 - \left( \frac{1 + .0652}{1 + .0712 + .0025} \right)^{36/12} \right] \times 100,000 = 2,356.21$$

The surrender value is the \$113,764.55 account value less the \$7,000.00 surrender charge less the \$2,356.21 market value adjustment, or \$104,408.34.

## 3. What if Treasury Interest Rates Have Gone Up Substantially?

What if the interest rate on the Treasury Constant Maturity Series published by the Federal Reserve for a 5-year security is 12.00%?

The market value adjustment is:

$$\left[ 1 - \left( \frac{1 + .0652}{1 + .1200 + .0025} \right)^{36/12} \right] \times 100,000 = 14,545.60$$

However, note that the market value adjustments will not reduce the surrender value of the annuity below 90% of the premium paid in accumulated at 1.5%. The minimum surrender value in our example would be \$92,792.14. That means, following the \$7,000.00 surrender charge the maximum market adjustment would be \$13,972.41.

# Administrative Forms for Fidelity Platinum Plus

The administrative forms for Fidelity Platinum Plus shown here are available for viewing, printing, or ordering through **SalesLink<sup>SM</sup>** (<https://www.fglife.com>). We strongly encourage you to use **SalesLink<sup>SM</sup>** for fastest access to these materials. Remember that state variations of administrative forms may apply. Check **SalesLink<sup>SM</sup>** for details. Be sure to check the state availability for this product (available on **SalesLink<sup>SM</sup>**) to determine which versions you need.

**1**

### Agent Instructions for 1035 Exchanges, Transfers and Rollovers

**1035 Exchanges**  
You must submit the following forms to us in connection with non-taxable 1035 exchanges:

- Completed deferred annuity application
- A signed Absolute Assignment 1035 Exchange Form (FD-1035)
- State Replacement Form (where required)
- The original policy, or an acceptable Lost Policy Certification Form

**Transfers and Rollovers**  
**Non-Qualified**  
Although not required, the Authorization for Inter-Institutional Transfer of Funds (FGLI 3929) can facilitate CD rollovers along with a completed Absolute Assignment 1035 Exchange Form to the transferring company.

**Qualified**  
The Authorization for Inter-Institutional Transfer of Funds form can be used for IRA transfers from other financial institutions. Complete the form to F&G Life along with a completed annuity application.

ADLF 19606

## Agent Instructions for 1035 Exchanges, Transfers and Rollovers

ADLF 1966

**2**

### Absolute Assignment to Effect a 1035 Exchange

Current Company: \_\_\_\_\_ Current Policy Number: \_\_\_\_\_  
Address: \_\_\_\_\_  
Insured's Name: \_\_\_\_\_ Social Security Number: \_\_\_\_\_  
Insured (if different): \_\_\_\_\_

I, the undersigned Owner(s) of the above referenced current policy (the "Policy"), hereby assign and transfer all assignable benefits, rights, title and interest in the Policy to Fidelity and Guaranty Life Insurance Company (F&G Life), making all rights, title and interests in the Policy an exchange intended to qualify under Section 1035(a) of the Internal Revenue Code.

All previous assignments, beneficiary and proprietorship assignments of the Policy are hereby revoked, and F&G Life is named the sole owner and beneficiary of the assigned Policy. I am aware that the assignment of the Policy to F&G Life is irrevocable and the company, the Policy will no longer provide any coverage.

**Annuity Pledge:** F&G Life will apply the cash surrender interest and loan to be credited under the current policy.

**Life Insurance Pledge:** Upon receipt of the cash surrender value, the first premium of the new policy must be paid, except as provided for any conditional receipt of receipt of the amount of premium which is being received.

I expressly represent and warrant that no other party has any right, title or interest in the cash surrender value, interest and loan to be credited under the current policy. I represent and warrant that F&G Life is the transferee of the Policy and its representatives have made appropriate arrangements for the transfer of the Policy to F&G Life.

Check one:  Policy Attached  Lost Policy Certification - TA

Witness: \_\_\_\_\_  
Witness: \_\_\_\_\_

Fidelity and Guaranty Life Insurance Company

## Absolute Assignment to Effect a 1035 Exchange

ADLF 3996

**3**

### Authorization for Inter-Institutional Transfer of Funds

TO: Transferring Institution  
Address, City, State, Zip: \_\_\_\_\_  
FROM: Account Holder  
Address, City, State, Zip: \_\_\_\_\_  
SUBJECT: Existing Contract Number: \_\_\_\_\_  
Type of Account:  IRA/IRA/IRA  Traditional IRA  Roth IRA  Non-Qualified  Other  
Current Investment Vehicle:  Mutual Fund  Annuity (Qualified Only)  Other \_\_\_\_\_

This will serve as authorization to transfer and transfer of any account as listed above to the annuity or life insurance policy (as applicable) I have applied for with Fidelity and Guaranty Life Insurance Company. (Please do not check this box.)

Fidelity and Guaranty Life Insurance Company

## Authorization for Inter-Institutional Transfer of Funds

FGLI 3929

**4**

### Annuity Supply Order Form

QUESTIONS? Call Steve Rowlett at (800) 465-6750

REQUESTED BY: Agent Name: \_\_\_\_\_ Agent No.: \_\_\_\_\_ Today's Date: \_\_\_\_\_  
Your Street Address: \_\_\_\_\_ Your Phone No.: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_ E-mail Address: \_\_\_\_\_

**DELIVERY INSTRUCTIONS:**  
Shipping Address (if different from above): \_\_\_\_\_ Date/Time: \_\_\_\_\_  
City, State, Zip: \_\_\_\_\_ Phone No. to Call/By: \_\_\_\_\_

**NEED OVERNIGHT DELIVERY?** Check one and fill in your account number:  
 Federal Express Overnight - amount fee \_\_\_\_\_  
 Airborne Express 2 Day - amount fee \_\_\_\_\_

**NOTE:** Orders shipped to PO Boxes will be sent via U.S. Postal Service. Additional fees have extra restrictions. Be sure to fill in your address where indicated.

ANNUITY PRODUCT MATERIALS	Product Name No.	Features & Application	Certificate # (State)	Contract # (State)	Agent Ref. (State)
Product	Quantity	State	Quantity	Quantity	Quantity
F&G Life					
Fidelity 1035-1035					
Fidelity 1035-1035					
Fidelity 1035-1035					
Contract					
Product					
Product					
Product					
Product					

AGENTS MUST SIGN: I hereby certify that I have reviewed the Policy and Certificate and that the information provided is true and correct. I am aware that the assignment of the Policy to F&G Life is irrevocable and the company, the Policy will no longer provide any coverage.

AGENT SIGNATURE: \_\_\_\_\_

AGENT TITLE: \_\_\_\_\_

AGENT COMPANY: \_\_\_\_\_

AGENT ADDRESS: \_\_\_\_\_

AGENT CITY, STATE, ZIP: \_\_\_\_\_

AGENT PHONE: \_\_\_\_\_

AGENT FAX: \_\_\_\_\_

AGENT E-MAIL: \_\_\_\_\_

AGENT SIGNATURE: \_\_\_\_\_

AGENT TITLE: \_\_\_\_\_

AGENT COMPANY: \_\_\_\_\_

AGENT ADDRESS: \_\_\_\_\_

AGENT CITY, STATE, ZIP: \_\_\_\_\_

AGENT PHONE: \_\_\_\_\_

AGENT FAX: \_\_\_\_\_

AGENT E-MAIL: \_\_\_\_\_

FGLI 3996 (1/14)

## Annuity Supply Order Form

FGLI 4337

## HOW TO APPLY FOR AN ANNUITY

For cash with application, submit the following forms to F&G Life:

- Application
- **Fidelity Platinum Plus** Certificate of Application

For non-taxable 1035 exchanges, submit the following additional forms:

- Absolute Assignment to Effect a 1035 Exchange
- Authorization for Inter-Institutional Transfer of Funds
- State Replacement Form (where required by law)
- The original policy, or an acceptable Lost Policy Certification Form
- See the agent instructions for 1035 Exchanges, Transfers and Rollovers for more details.

If the annuity is being sold as a TSA, submit the following in place of 1035 Exchange form and Authorization for Inter-Institutional Transfer of Funds

- TSA Funds Direct Transfer Request (applies when funds from an outside source are being transferred to F&G on behalf of the client)

# Marketing Materials for Fidelity Platinum Plus

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1

## Fidelity Platinum Plus Agent Product Guide

*This brochure gives you an overview of how the product works. This guide is for agent use only, and therefore it should never be left with a current or potential client.*



2

## Fidelity Platinum Plus Consumer Brochure

*The consumer brochure gives the client an overview of how the product works. This is an ideal piece to review with the consumer at the point of sale and to leave behind with the consumer.*



## Fidelity Platinum Plus Product Highlights with Application & Certificate of Application

*This pocket-sized piece contains a succinct presentation of the product highlights, an application, and two copies of the certificate of application. One copy of the certificate of application must be signed by you and the consumer at the point of sale, and submitted along with the completed application. The remaining certificate of application should be left with the consumer.*



ADLF 3380 09-2001

Rev. 11-2001

FIDELITY & GUARANTY LIFE



## 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 its network of established insurance 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.

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 Plus** 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.

***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) • May lose value • 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.***

**\*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 document is not a legal contract. For the exact terms and conditions, please refer to the annuity. This product is not available in all states; certain restrictions, conditions, and state variations may apply. Comments contained in this brochure reflect our understanding of the current tax law treatment of this type of contract. Since the laws are subject to different interpretations and possible changes in the future, we recommend that clients consult their own tax advisors.

This product is offered on a group or an individual basis as determined by state approval.

Individual annuity form number FGL SPDA-MY-1.5 (2003); et al.

Group Annuity Master Contract: form number FGL SPDA-MY-MC-1.5 (2003); Certificate form number FGL SPDA-MY-C-1.5 (2003); et al.

Terms and conditions of coverage are set forth in group annuity, issued to the Trustee of the F&G Group Insurance Trust, Wilmington, Delaware.

It is subject to the laws of the state in which it is issued. A certificate will be issued to each owner.

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.

Fidelity and Guaranty Life Insurance Company, Baltimore, Maryland