

Fidelity Platinum Plus 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.

TYPE	Single-Premium Deferred Annuity										
ISSUE AGES	0-90 N/Q										
GUARANTEE PERIOD	5, 7 or 10 years										
MVA (Y/N)	Yes										
MINIMUM PREMIUM	\$5,000 N, \$2,000 Q										
MAXIMUM PREMIUM	None. Home Office approval required for premiums in excess of \$600,000.										
FREE WITHDRAWALS	Accumulated interest										
WITHDRAWAL CHARGES											
Annuity Year	1	2	3	4	5	6	7	8	9	10	
Withdrawal Charge %	9%	8%	7%	6%	5%	4%	3%	2%	1%	1%	
DEATH BENEFIT	Surrender Value										
MINIMUM GUARANTEE	1-3%										
ANNUITIZATION OPTIONS	<ul style="list-style-type: none"> ◆ 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 										
LIQUIDITY FEATURES	Surrender charges waived -- <ul style="list-style-type: none"> ◆ Upon annuitization ◆ During the first 30 days of any renewal period 										
SIZZLE	Additional 1% of interest in the first year, free withdrawal of accumulated interest from day one.										

_____ Commission

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The competitive initial interest rate is guaranteed for 5, 7 or 10 years, with an additional 1% interest bonus credited during the 1st 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. Unless there is a full surrender, this renewal process will continue until annuitization or death.

Fidelity Platinum Plus 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.

Ideal Retirement Savings Time Horizon

5, 7, 10 years+

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 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.

First Year Bonus Interest Rate

1%

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 for ten policy years with the exception of the first 30 days in each renewal period.

Surrender Charge Schedule

Yr	1	2	3	4	5	6	7	8	9	10	11+
	9%	8%	7%	6%	5%	4%	3%	2%	1%	1%	0%

Upon renewal into a new rate guarantee period, surrender charges will be waived for 30 days to allow for free withdrawals.

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, 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

Death of Owner Provision

If the owner dies before electing an income option, the beneficiary relieves the surrender value. If the owner dies after electing an income option, any benefits payable would depend on the income option chosen.

Call your Master General Agent, or our Sales Support Center for details at 800-445-6758 or email us at 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-NRSC (07-2002); 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.

FIDELITY AND GUARANTY LIFE INSURANCE COMPANY