September 2015 State Availability

Effective September 1, 2015

Fidelity & Guaranty Life®

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
Fidelity & Guaranty Life Insurance Company - Indexed Annuities																																																				
FG Index-Choice 10	V/L		✓	V	✓	✓		V	L	✓ **	✓	✓	✓	✓	V	V	✓	✓	✓	L	V	✓	✓	V/L	✓		✓	V	✓	✓	V	✓	V	L		L	L	V/L	L	✓	L	✓	V	L	L	✓	✓	V/L	✓	✓	✓
FG Index-Choice 10 GMWB	V/L		✓	V	✓	✓		V	L	✓ **	✓	✓	✓	✓	V	V	✓		✓	L	V	✓	✓	V/L	✓		✓	V	✓	✓		✓	V	L		L	L	V/L	L			✓	V	L	L		✓	V/L	✓	✓	✓
FG AccumulatorPlus 10	V/L		✓	V	✓	✓		V	L	✓ **	✓	✓	✓	✓	V	V	✓	✓	✓	L	V	✓	✓	V/L	✓		✓	V	✓	✓	V	✓	V	L		L	L	V/L	L	✓	L	✓	V	L	L	✓	✓	V/L	✓	✓	✓
FG AccumulatorPlus 10 GMWB	V/L		✓	V	✓	✓		V	L	✓ **	✓	✓	✓	✓	V	V	✓		✓	L	V	✓	✓	V/L	✓		✓	V	✓	✓		✓	V	L		L	L	V/L	L			✓	V	L	L		✓	V/L	✓	✓	✓
FG AccumulatorPlus 14			✓	V	✓	✓		V		✓ *	✓	✓	✓	✓	V	V	✓	✓	✓		V	✓	✓		✓		✓	V	✓	✓	V	✓	V							✓		✓	V			✓	✓		✓	✓	✓
FG AccumulatorPlus 14 GMWB			✓	V	✓	✓		V		✓ *	✓	✓	✓	✓	V	V	✓		✓		V	✓	✓		✓		✓	V	✓	✓		✓	V									✓	V				✓		✓	✓	✓
Prosperity Elite 7	V/L		✓	V	✓	✓		V	L	V**	✓	V	✓	V	V	V	✓	✓	✓	L	V	✓	✓	V/L	✓		✓	V	✓	✓	✓	✓	V	L		V/L	L	V/L	V/L	✓	L	✓	V	L	L	✓	V	V/L	✓	✓	✓
Prosperity Elite 10	V/L		✓	V	✓	✓		V	L	V**	✓	V	✓	V	V	V	✓	✓	✓	L	V	✓	✓	V/L	✓		✓	V	✓	✓	✓	✓	V	L		V/L	L	V/L	V/L	✓	L	✓	V	L	L	✓	V	V/L	✓	✓	✓
Prosperity Elite 14			✓	V	✓	✓		V		V*	✓	V	✓	V	V	V	✓	✓	✓		V	✓	✓		✓		✓	V	✓	✓	✓	✓	V							✓		✓	V			✓	V		✓	✓	✓
Performance Pro	L		✓	V	✓	✓		✓	L	V**	✓	V	✓	✓	V		✓	✓	✓	L	V	✓	✓		✓		✓	✓	✓	✓	V	✓	✓	L		L	L			✓	L	✓	✓	L	L	✓			✓	✓	✓
Safe Income Plus	V/L		✓	V	✓	✓		✓	L	V**	✓	V	✓		V		✓	✓	✓	L	✓	✓	✓		✓		✓	✓	✓	✓	✓	✓	✓	L		L	L			✓	L	✓	V	L	L	✓			✓	✓	✓
Income and WealthBuilder 7	✓		✓		✓	✓		✓	✓	✓	✓	✓	✓		✓		✓	✓	✓		✓	✓	✓		✓		✓	✓	✓	✓	✓	✓	✓	✓		✓	✓			✓	✓	✓	✓	✓	✓	✓			✓	✓	✓
Income and WealthBuilder 10	✓		✓		✓	✓		✓	✓	✓	✓	✓	✓		✓		✓	✓	✓		✓	✓	✓		✓		✓	✓	✓	✓	✓	✓	✓	✓		✓	✓			✓	✓	✓	✓	✓	✓	✓			✓	✓	✓
FG Retirement Pro			✓	✓		✓		✓		V**	✓	V	✓	✓			✓	✓	✓		✓	✓	✓				✓	✓	✓	✓	✓		✓	V/L		V/L	V/L			✓	V/L	✓	✓	V/L	V/L				✓	✓	✓
Fidelity & Guaranty Life Insurance Company of New York - Indexed Annuities																																																				
FGNY Index-Safety 7																																			✓																	
FGNY Index-Choice 10																																			✓																	
Fidelity & Guaranty Life Insurance Company - Traditional Annuities																																																				
FG Guarantee-Platinum 3	✓		✓	✓	✓	✓	V	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	V	✓	✓	✓	✓	V	✓		✓	V	✓	✓	✓	✓	✓	V		✓	V	V	V	✓	✓	✓	✓	✓	✓	✓	V	V	✓	✓	✓
FG Guarantee-Platinum 5	✓		✓	✓	✓	✓	V	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	V	✓	✓	✓	✓	V	✓		✓	V	✓	✓	✓	✓	✓	V		✓	V	V	V	✓	✓	✓	✓	✓	✓	✓	V	V	✓	✓	✓
FG Guarantee-Platinum 7	✓		✓	✓	✓	✓	V	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	V	✓	✓	✓	✓	V	✓		✓	V	✓	✓	✓	✓	✓	V		✓	V	V	V	✓	✓	✓	✓	✓	✓	✓	V	V	✓	✓	✓
Fidelity & Guaranty Life Insurance Company - Immediate Annuities																																																				
FG Immediate-Income	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	V	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	V		V	✓	✓	✓	✓	✓	✓	✓	V	✓	✓	✓	✓

✓ = Approved V = State variation marketing material L = Reduced surrender charges may apply Open box indicates product not approved.

*Product available to clients ages 0-64 only

**Reduced surrender charges apply to clients age 65+

GMWB = Guaranteed Minimum Withdrawal Benefit Rider (FG Income for Life). Annual roll-up rates and charges vary by product and are:

	Annual Roll-Up Rate		Annual Rider Fee	
FG Index-Choice 10	6.00%		70 bps	
FG AccumulatorPlus 10 & 14	6.75%		70 bps	
Prosperity Elite 7, 10 & 14	6.50%		80 bps	Total rider fee is 130 bps only 80 bps is attributable for EGMWB
Performance Pro	3.50%	plus add on rate	95 bps	
Income and WealthBuilder	6.50%		105 bps	
Safe Income Plus	6.75%		95 bps	

For Prosperity Elite the One-year Gold Commodity Annual Point-to-Point with cap strategy and Market Value Adjustment (MVA) rider are not available in the following states:
PE 7 & 10 = AK, IL, NC and VT
PE 14 = IL, NC and VT
Modified Prosperity Elite 7 and 10 = PA, MN, OR and WA

Fidelity & Guaranty Life is the marketing name of Fidelity & Guaranty Life Insurance Company issuing insurance in the U.S. outside of New York and, in New York only, Fidelity & Guaranty Life Insurance Company of New York. 'Only Fidelity & Guaranty Life 'Insurance Company of New York is authorized to sell life insurance in New York.

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