

Effective May 1, 2015



Fidelity & Guaranty Life Insurance Company - Indexed Annuities

Fidelity & Guaranty Life Insurance Company of New York - Indexed Annuities

Fidelity & Guaranty Life Insurance Company - Traditional Annuities

[illegible]Fidelity & Guaranty Life Insurance Company - Immediate Annuities[illegible]

**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:

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.

FOR PRODUCER USE ONLY - NOT FOR USE WITH THE GENERAL PUBLIC