

May 2015 State Availability

Effective May 1, 2015



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

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

✓ = 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 (EG Income for Life). Annual roll-up rates and charges vary by product and area.

	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 1.30, only 80 bps is attributable for EGMWE
Performance Pro	3.50% plus add on rate	95 bps
Income and WealthBuilder	6.50%	105 bps
Simplicity Elite	10.00%	85 bps
Safe Income Plus	6.50%	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 II NC and VT

PE 14 = II 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.