



# Fidelity & Guaranty Life Insurance Company

800-395-1053, Ext. 4002 • [www.legacy.net](http://www.legacy.net)  
 2090 Marina Avenue, Petaluma, CA 94954-6714

## EARNINGS RATE UPDATE

Effective January 2, 2015

Crediting Method Description		LegendMark <sup>SM</sup> Series FIAs		AdvanceMark <sup>SM</sup> Ultra Series FIAs		SpectraMark <sup>SM</sup> Series FIAs	SecureMaster <sup>SM</sup> SPIUL
		10-Year Products	14-Year Products	10-Year Products	14-Year Product		
Interest Rate*	1-year fixed interest	1.75%	1.75%	1.75%	1.75%	1.85%	3.00%
Monthly Cap**	S&P 500 <sup>®</sup> 1-year monthly point-to-point 100% Par.†	2.10% No fee	2.25% No fee	2.10%	2.10%	1.60%	2.50%
		2.85% 1% fee	3.00% 1% fee				
Annual Cap**	S&P 500 <sup>®</sup> 1-year annual point-to-point 100% Par.†	4.50% No fee	4.75% No fee	4.25%	4.50%	3.00%	5.00%
		7.25% 1% fee	7.75% 1% fee				
	S&P 500 <sup>®</sup> 1-year annual point-to-point 140% Par.†						3.50%
	S&P 500 <sup>®</sup> 3-Year Step Forward Strategy <sup>®††</sup> 100% Par.†					5.00%	
	S&P 500 <sup>®</sup> 1-year monthly average 100% Par.†			4.50%	5.00%	3.25%	
Period Cap**	S&P 500 <sup>®</sup> 2-year monthly average 100% Par.†						
Period Spread**	S&P 500 <sup>®</sup> 3-year monthly average with spread 100% Par.† No cap.			6.00%	6.00%	4.00%	
Declared Rate**	Declared Rate on Gain <sup>§</sup>	4.00% No fee	4.25% No fee	3.75%	4.00%	2.75%	
		6.00% 1% fee	6.25% 1% fee				
Rate	Min. Guaranteed Rates	1.00% <sup>§§</sup>	1.00% <sup>§§</sup>	1.00% <sup>§§</sup>	1.00% <sup>§§</sup>	1.00% <sup>§§</sup>	0.25%

**Allocation Date**—SecureMaster indexed universal life is issued with an effective date of the 15<sup>th</sup> of the month. Fixed indexed annuity Allocation Dates are the 1<sup>st</sup>, 8<sup>th</sup>, 15<sup>th</sup>, and 22<sup>nd</sup> of each month. Premium must be received by the Administrative Office two business days (not counting the date of receipt) prior to an Allocation Date. Otherwise, applications and premium are held without interest until the next Allocation Date.

Products are issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA, and distributed by Legacy Marketing Group<sup>®</sup>. Subject to state availability. Certain restrictions may apply. Refer to contracts, sales guides, and State Approval Matrix for details.

AdvanceMark Policy Form Nos: FGL FPDA-EIA (2005), FGL FPDA-EIA-C (3-08), et al. SecureMaster Policy Form Nos: ICC12-LPI3001(05-12) and LPI-3012(05-12), et al. AdvanceMark Ultra, SpectraMark, and LegendMark Policy Form Nos: ACI-1018(06-11), API-1018(06-11), et al. Interest rates are effective annual interest rates. Indexed interest rates are subject to a cap, spread, or declared rate, which are subject to change at the discretion of Fidelity & Guaranty Life.

“S&P 500<sup>®</sup>” is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Fidelity & Guaranty Life Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor’s and Standard & Poor’s makes no representation regarding the advisability of purchasing the Product.

\* This rate reflects values held until the end of the 12-month period. Surrender charges may apply to withdrawals.

\*\* This rate is guaranteed for the length of the current period. Surrender charges may apply to withdrawals.

† Participation in the indexing formula.

†† Also known as the Annual Point-to-Point 3-Year High-Water Mark Strategy or the 3-Year High Value Fixed Indexed Interest Crediting Option Rider, depending on the product.

§ Also known as the Point-to-Point Fixed Declared Rate on Index Gain Crediting Option Rider.

§§ Minimum Guaranteed Surrender Value (MGSV) rate. The MGSV equals 87.5% of premium payments less withdrawals or surrenders and any surrender charges thereon, rider charges, and adjusted for any account value reallocations, accumulated at the MGSV rate (set at the time the contract is issued).