

IMPORTANT

GMWB Roll-Up Rate Change

Effective with the February 15, 2012 buy date, the guaranteed minimum withdrawal benefit roll-up rates will be reduced on the following fixed indexed annuity products:

	<u>Current</u>	<u>New</u>
FG AccumulatorPlus 10 and 14	7.00%	6.50%
FG Index-Choice 9	7.00%	6.50%
Prosperity Elite 7, 10 and 14	7.25%	6.75%

Please note that the roll-up rates will not be changed for FG Index-Accelerator 7 and 10. The roll-up rates will continue to be 4% and 6%.

Business Transition Rules:

In order to receive the current, higher roll-up rate:

- For cash with applications, all paperwork must be received in good order at the service center by Monday, February 6, 2012.
- For 1035 exchange applications, all paperwork must be received in good order at the service center by Tuesday, February 7, 2012.

For applications received after the above dates and later:

- All agents will be asked to cross out the current rate reflected on the application, handwritten the new roll-up rate and have the client initial the change. For Prosperity Elite applications, please mark the proper roll-up rate on all applications submitted under the "special instructions" area of the application and have the owner initial the change (please see examples page two).
- Applications that are not marked and are/or are not initialed will be issued with an amendment that must be signed by the owner and returned to our service center.

If you have any questions about these changes, please contact us at salesmarketing@fglife.com

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Fidelity & Guaranty Life Insurance Company, Baltimore, MD

FG Accumulator Plus/Index-Choice 9 Example

Name: _____ SSN: _____
 Address: _____ Birth Date: _____

Plan Nonqualified Traditional IRA Roth IRA SEP IRA
 Tax-Sheltered Annuity Other (specify plan type): _____

Premium Initial/Single Premium Paid: (premium paid with application) \$ _____
Make check payable to Fidelity & Guaranty Life Insurance Company.

Replacement Do you have an existing life insurance or annuity policy? Yes No
 Will the annuity applied for replace or change an existing life insurance or annuity policy?
 Yes No
If a 1035 exchange, attach applicable forms. Exchange Amount: \$ _____
 Policy/Certificate No.: _____ Company: _____

Optional Riders Guaranteed Minimum Withdrawal Benefit (GMWB)
 (% Roll-up) 6.5% *JIS* Note, the optional riders have charges and fees.

Special Instructions _____

Prosperity Elite Example

 Address _____ Birth Date _____

Plan
 Nonqualified Traditional IRA Roth IRA SEP IRA Tax-Sheltered Annuity Other (specify plan type): _____

Premium Initial/Single Premium Paid: (premium paid with application) \$ _____
Make check payable to Fidelity & Guaranty Life Insurance Company.

Replacement Do you have an existing life insurance or annuity policy? Yes No
 Will the annuity applied for replace or change an existing life insurance or annuity policy? Yes No
If a 1035 Exchange attach applicable forms. Exchange Amount: \$ _____
 Policy/Certificate No.: _____ Company: _____

Product Packages Basic Package Enhancement Package Protection Package

Special Instructions 6.75% roll-up rate *JIS*

FG Accumulator Plus/Index-Choice 9 Example

Name: _____ SSN: _____
 Address: _____ Birth Date: _____

Plan Nonqualified Traditional IRA Roth IRA SEP IRA
 Tax-Sheltered Annuity Other (specify plan type): _____

Premium Initial/Single Premium Paid: (premium paid with application) \$ _____
Make check payable to Fidelity & Guaranty Life Insurance Company.

Replacement Do you have an existing life insurance or annuity policy? Yes No
 Will the annuity applied for replace or change an existing life insurance or annuity policy?
 Yes No
If a 1035 exchange, attach applicable forms. Exchange Amount: \$ _____
 Policy/Certificate No.: _____ Company: _____

Optional Riders Guaranteed Minimum Withdrawal Benefit (GMWB)
 (% Roll-up) 6.5% *JIS* Note, the optional riders have charges and fees.

Special Instructions _____

Prosperity Elite Example

 Address _____ Birth Date _____

Plan
 Nonqualified Traditional IRA Roth IRA SEP IRA Tax-Sheltered Annuity Other (specify plan type): _____

Premium Initial/Single Premium Paid: (premium paid with application) \$ _____
Make check payable to Fidelity & Guaranty Life Insurance Company.

Replacement Do you have an existing life insurance or annuity policy? Yes No
 Will the annuity applied for replace or change an existing life insurance or annuity policy? Yes No
If a 1035 Exchange attach applicable forms. Exchange Amount: \$ _____
 Policy/Certificate No.: _____ Company: _____

Product Packages Basic Package Enhancement Package Protection Package

Special Instructions 6.75% roll-up rate *JIS*