

LibertyMarkSM Series Annuity Quick Reference

As of 2/29/2016

| Insurance Carrier | Product | Features | Bonuses | Withdrawals/ Surrender** | Interest Crediting Strategies* | Premium | Minimum Guaranteed Rates | GA-Level Commission | Approved States | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--------------------|---------|-----------------------------|-----------------------------------|---------|-----------------------------|------------------------|--------------------|---|----|----|----|-------|----|----|---------|-----|----|------------|-----|----|--------------------|--------------------|-------------------------|------|------------------------|------|---|---|--|--|---|--|---|---|
| Americo Financial Life and Annuity Insurance Company, Kansas City, MO Financial Strength Rating: A.M. Best A (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 2/29/2016 | LibertyMark Series single premium deferred fixed indexed annuities* <table><tr><th>Product Version</th><th>Bonus</th><th>Years</th></tr><tr><td>7</td><td>No</td><td>7</td></tr><tr><td>7 Plus</td><td>Yes</td><td>7</td></tr><tr><td>10</td><td>No</td><td>10</td></tr><tr><td>10 LT</td><td>No</td><td>10</td></tr><tr><td>10 Plus</td><td>Yes</td><td>10</td></tr><tr><td>10 LT Plus</td><td>Yes</td><td>10</td></tr></table> Annual Liberty Optimizer Fee 7-year products: 1.00% 10-year products: 1.25% Issue Ages <table><tr><th>Product Version</th><th>Ages (Q and NQ)</th></tr><tr><td>7, 7 Plus, 10, 10 LT</td><td>0–85</td></tr><tr><td>10 Plus, 10 LT Plus</td><td>0–80</td></tr></table> Index Dates 7th, 14th, 21st, or 28th of the month | Product Version | Bonus | Years | 7 | No | 7 | 7 Plus | Yes | 7 | 10 | No | 10 | 10 LT | No | 10 | 10 Plus | Yes | 10 | 10 LT Plus | Yes | 10 | Product Version | Ages (Q and NQ) | 7, 7 Plus, 10, 10 LT | 0–85 | 10 Plus, 10 LT Plus | 0–80 | <ul style="list-style-type: none">Diverse choice of indexed strategies covering multiple markets:<ul style="list-style-type: none">Four participation rate strategies with no cap.Three cap strategies with 100% participation.Index gains credit at death.No market value adjustment (MVA).Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).***Strong contractual guarantee—1%–3% on 100% of premium, less surrender charges.Accepts Q and NQ money; traditional, Roth, Inherited, and SEP IRA; and non-contributory 403(b)/TSA plans.Death Benefit—greatest of full accumulation value, return of premium less any prior gross withdrawals,† or GMV at death. | <ul style="list-style-type: none">• 7 Plus: 5% persistency bonus end of Year 7.• 10 Plus: Dual bonus! 5% upfront plus 10% persistency bonus end of Year 10.• 10 LT Plus: Dual bonus! 5% upfront plus 8% persistency bonus end of Year 10. <p>The persistency bonus is equal to the accumulation value at the end the surrender charge period multiplied by the persistency bonus percentage.</p> | Penalty-Free Withdrawals Up to 10% of accumulation value annually after the first year. RMDs accepted Year 1 per company practice. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000. Surrender Schedules LibertyMark 7, 7 Plus: 9, 8.50, 8, 7, 6, 5, 4, 0% LibertyMark 10: 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0% LibertyMark 10 LT: 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% LibertyMark 10 Plus: 13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0% LibertyMark 10 LT Plus: 12.40, 9.90, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% Check Sales Guide for CT, FL, MN, and WA variations. | 1-Yr S&P 500® PTP w/ Cap 7 3.50% 7 Plus 3.00% 10, 10 LT 4.75% 10 Plus, 10 LT Plus 2.80% 1-Yr Gold PTP w/ Cap 7 3.80% 7 Plus 3.10% 10, 10 LT 5.40% 10 Plus, 10 LT Plus 2.80% 1-Yr S&P 500® PTP Inversion w/ Cap 7 4.10% 7 Plus 3.50% 10, 10 LT 5.75% 10 Plus, 10 LT Plus 3.10% 1-Yr DJ Real Estate Mthly Avg. w/ Par. 7 45% 7 Plus 40% 10, 10 LT 60% 10 Plus, 10 LT Plus 36% 2-Yr S&P 500® PTP w/ Par. 7 40% 7 Plus 35% 10, 10 LT 51% 10 Plus, 10 LT Plus 31% 2-Yr S&P 500® Risk Control PTP w/ Par. 7 65% 7 Plus 57% 10, 10 LT 85% 10 Plus, 10 LT Plus 52% 3-Yr Blended Mthly Avg. w/ Par. 7 62% 7 Plus 54% 10, 10 LT 80% 10 Plus, 10 LT Plus 50% Declared Interest Account 7 1.75% 7 Plus 1.50% 10, 10 LT 2.30% 10 Plus, 10 LT Plus 1.40% Rates effective 2/29/2016, and subject to change. Check LegacyNet® for updates. | Minimum Premium: • \$10,000 Q, NQ. Maximum Premium: • \$1 million per owner without Home Office approval. Strategy Allocation: • \$50 minimum. Additional Premium: • Not applicable. | Guaranteed Minimum Value: 1%–3% on 100% of premium, less surrender charges. Current Guaranteed Minimum Value Interest Rate: 1% Cap Strategies: Minimum guaranteed term period cap is 1%. Participation Rate Strategies: Minimum guaranteed term period participation rate is 5% (10% in NJ). Declared Interest Account: Minimum guaranteed annual interest rate is 1%. | LibertyMark 7: 7.00% (Ages 0–80) 5.00% (Ages 81–85) LibertyMark 7 Plus: 6.00% (Ages 0–80) 4.50% (Ages 81–85) LibertyMark 10: 8.00% (Ages 0–80) 7.00% (Ages 81–85) LibertyMark 10 LT: 7.00% (Ages 0–80) 5.50% (Ages 81–85) LibertyMark 10 Plus: 7.00% (Ages 0–80) LibertyMark 10 LT Plus: Most States: • 6.50% (Ages 0–80) CT and WA: • 6.25% (Ages 0–80) FL: • 6.50% (Ages 0–64) • 6.25% (Ages 65–80) See <i>Compensation Schedule</i> for details. | LibertyMark 7, 10, and 10 Plus: AR, AZ, CA, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MO, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY LibertyMark 7 Plus: AK, AR, AZ, CA, CO, CT, DC, FL, HI, IA, ID, KS, KY, LA, MD, ME, MI, MN, MO, MT, NC, NE, NH², NJ², OK, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV LibertyMark 7, 10 LT and 10 LT Plus: AK, CT, DE, FL, MN³, NH², NJ², NV, OH⁴, OK, PA, SC, TX, UT, WA 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not approved. 2. Multi-year strategies not available. 3. 10 LT and 10 LT Plus not available. 4. 10 LT Plus not available |
| Product Version | Bonus | Years | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | No | 7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 Plus | Yes | 7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | No | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 LT | No | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 Plus | Yes | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 LT Plus | Yes | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Product Version | Ages (Q and NQ) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7, 7 Plus, 10, 10 LT | 0–85 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 Plus, 10 LT Plus | 0–80 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

LibertyMark 7, LibertyMark 10, 10 LT (Policy Series 411/4182), LibertyMark 7 Plus (Policy Series 411/4182/4191), and LibertyMark 10 Plus, 10 LT Plus (Policy Series 411/4179/4182/4184) are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are distributed by Legacy Marketing Group®. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. Legacy Marketing Group is an independent, authorized agency of Americo.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by Americo Financial Life and Annuity Insurance Company ("Americo"). Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Americo. Americo's LibertyMark annuities are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

** Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.

† By current company practice.

LibertyMarkSM SE Series Annuity Quick Reference

As of 2/29/2016

| Insurance Carrier | Product | Features | Bonuses | Withdrawals/ Surrender** | Interest Crediting Strategies* | Premium | Minimum Guaranteed Rates | GA-Level Commission | Approved States | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--------------------|---------|-----------------------------|-----------------------------------|---------|-----------------------------|------------------------|--------------------|---|-------|----|----|----------|----|----|------------|-----|----|------------------|-----|----|----------------------------------|--------------------|---|------|------------------------------|------|--|--|--|--|--|--|---|--|
| Americo Financial Life and Annuity Insurance Company, Kansas City, MO Financial Strength Rating: A.M. Best A (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 2/29/2016 | <div>LibertyMark Series single premium deferred fixed indexed annuities*</div> <table><tr><th>Product Version</th><th>Bonus</th><th>Years</th></tr><tr><td>SE 7</td><td>No</td><td>7</td></tr><tr><td>SE 7 Plus</td><td>Yes</td><td>7</td></tr><tr><td>SE 10</td><td>No</td><td>10</td></tr><tr><td>SE 10 LT</td><td>No</td><td>10</td></tr><tr><td>SE 10 Plus</td><td>Yes</td><td>10</td></tr><tr><td>SE 10 LT Plus</td><td>Yes</td><td>10</td></tr></table> <div>Annual Liberty Optimizer Fee 7-year products: 1.50% 10-year products: 1.75%</div> <table><tr><th>Issue Ages Product Version</th><th>Ages (Q and NQ)</th></tr><tr><td>SE 7, SE 7 Plus, SE 10, SE 10 LT</td><td>0–85</td></tr><tr><td>SE 10 Plus, SE 10 LT Plus</td><td>0–80</td></tr></table> <div>Index Dates 7th, 14th, 21st, or 28th of the month</div> | Product Version | Bonus | Years | SE 7 | No | 7 | SE 7 Plus | Yes | 7 | SE 10 | No | 10 | SE 10 LT | No | 10 | SE 10 Plus | Yes | 10 | SE 10 LT Plus | Yes | 10 | Issue Ages Product Version | Ages (Q and NQ) | SE 7, SE 7 Plus, SE 10, SE 10 LT | 0–85 | SE 10 Plus, SE 10 LT Plus | 0–80 | <div><ul style="list-style-type: none">Diverse choice of indexed strategies covering multiple markets:<ul style="list-style-type: none">Four participation rate strategies with no cap.Three cap strategies with 100% participation.Index gains credit at death.No market value adjustment (MVA).Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).“Strong contractual guarantee—1%–3% on 100% of premium, less surrender charges.Accepts Q and NQ money; traditional, Roth, Inherited, and SEP IRA; and non-contributory 403(b)/TSA plans.Death Benefit—greatest of full accumulation value, return of premium less any prior gross withdrawals,† or GMV at death.</div> | <div><ul style="list-style-type: none">SE 7 Plus: 5% persistency bonus end of Year 7.SE 10 Plus: Dual bonus! 5% upfront plus 10% persistency bonus end of Year 10.SE 10 LT Plus: Dual bonus! 5% upfront plus 8% persistency bonus end of Year 10.<div>The persistency bonus is equal to the accumulation value at the end the surrender charge period multiplied by the persistency bonus percentage.</div></div> | <div>Penalty-Free Withdrawals Up to 10% of accumulation value annually after the first year. RMDs accepted Year 1 per company practice. The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</div> <div>Surrender Schedules LibertyMark SE 7, SE 7 Plus: 9, 8.50, 8, 7, 6, 5, 4, 0%</div> <div>LibertyMark SE 10: 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%</div> <div>LibertyMark SE 10 LT: 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</div> <div>LibertyMark SE 10 Plus: 13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0%</div> <div>LibertyMark SE 10 LT Plus: 12.40, 9.90, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</div> <div>Check Sales Guide for CT, FL, MN, and WA variations.</div> | <div>1-Yr S&P 500® PTP w/ Cap SE 7 4.50% SE 7 Plus 4.00% SE 10, SE 10 LT 5.75% SE 10 Plus, SE 10 LT Plus 3.80%</div> <div>1-Yr Gold PTP w/ Cap SE 7 5.20% SE 7 Plus 4.50% SE 10, SE 10 LT 7.00% SE 10 Plus, SE 10 LT Plus 4.10%</div> <div>1-Yr S&P 500® PTP Inversion w/ Cap SE 7 5.60% SE 7 Plus 4.80% SE 10, SE 10 LT 7.50% SE 10 Plus, SE 10 LT Plus 4.40%</div> <div>1-Yr DJ Real Estate Mthly Avg. w/ Par. SE 7 57% SE 7 Plus 51% SE 10, SE 10 LT 72% SE 10 Plus, SE 10 LT Plus 48%</div> <div>2-Yr S&P 500® PTP w/ Par. SE 7 48% SE 7 Plus 44% SE 10, SE 10 LT 60% SE 10 Plus, SE 10 LT Plus 41%</div> <div>2-Yr S&P 500® Risk Control PTP w/ Par. SE 7 82% SE 7 Plus 73% SE 10, SE 10 LT 100% SE 10 Plus, SE 10 LT Plus 68%</div> <div>3-Yr Blended Mthly Avg. w/ Par. SE 7 78% SE 7 Plus 70% SE 10, SE 10 LT 96% SE 10 Plus, SE 10 LT Plus 65%</div> <div>Declared Interest Account SE 7 2.25% SE 7 Plus 2.00% SE 10, SE 10 LT 2.80% SE 10 Plus, SE 10 LT Plus 1.90%</div> <div>Rates effective 2/29/2016, and subject to change. Check LegacyNet® for updates.</div> | <div>Minimum Premium: • \$10,000 Q, NQ.</div> <div>Maximum Premium: • \$1 million per owner without Home Office approval.</div> <div>Strategy Allocation: • \$50 minimum.</div> <div>Additional Premium: • Not applicable.</div> | <div>Guaranteed Minimum Value: 1%–3% on 100% of premium, less surrender charges.</div> <div>Current Guaranteed Minimum Value Interest Rate: 1%</div> <div>Cap Strategies: Minimum guaranteed term period cap is 1%.</div> <div>Participation Rate Strategies: Minimum guaranteed term period participation rate is 5% (10% in NJ).</div> <div>Declared Interest Account: Minimum guaranteed annual interest rate is 1%.</div> | <div>LibertyMark SE 7: 7.00% (Ages 0–80) 5.00% (Ages 81–85)</div> <div>LibertyMark SE 7 Plus: 6.00% (Ages 0–80) 4.50% (Ages 81–85)</div> <div>LibertyMark SE 10: 8.00% (Ages 0–80) 7.00% (Ages 81–85)</div> <div>LibertyMark SE 10 LT: 7.00% (Ages 0–80) 5.50% (Ages 81–85)</div> <div>LibertyMark SE 10 Plus: 7.00% (Ages 0–80)</div> <div>LibertyMark SE 10 LT Plus: 7.00% (Ages 0–80)</div> <div>Most States: • 6.50% (Ages 0–80) CT and WA: • 6.25% (Ages 0–80) FL: • 6.50% (Ages 0–64) • 6.25% (Ages 65–80)</div> <div>See <i>Compensation Schedule</i> for details.</div> | <div>LibertyMark SE 7, SE 10, and SE 10 Plus: AR, AZ, CA, CO, DC, HI, ID, KS, KY, LA, MD, ME, MI, MO, MT, NC, NE, RI, SD, TN, VA, WI, WV</div> <div>LibertyMark SE 7 Plus: AK, AR, AZ, CA, CO, CT, DC, FL, HI, ID, KS, KY, LA, MD, ME, MI, MN, MO, MT, NC, NE, NH¹, NJ¹, OK, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV</div> <div>LibertyMark SE 7, SE 10 LT and SE 10 LT Plus: AK, CT, FL, MN², NH¹, NJ¹, NV, OH³, OK, PA, SC, TX, UT, WA</div> <div>1. Multi-year strategies not available. 2. SE 10 LT and SE 10 LT Plus not available. 3. SE 10 LT Plus not available.</div> |
| Product Version | Bonus | Years | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SE 7 | No | 7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SE 7 Plus | Yes | 7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SE 10 | No | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SE 10 LT | No | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SE 10 Plus | Yes | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SE 10 LT Plus | Yes | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Issue Ages Product Version | Ages (Q and NQ) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SE 7, SE 7 Plus, SE 10, SE 10 LT | 0–85 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| SE 10 Plus, SE 10 LT Plus | 0–80 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

LibertyMark SE 7, LibertyMark SE 10, SE 10 LT (Policy Series 411/4182), LibertyMark SE 7 Plus (Policy Series 411/4182/4191), and LibertyMark SE 10 Plus, SE 10 LT Plus (Policy Series 411/4179/4182/4184) are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products are distributed by Legacy Marketing Group®. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult policy and riders for all limitations and exclusions. Legacy Marketing Group is an independent, authorized agency of Americo.

The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJ"), and has been licensed for use by Americo Financial Life and Annuity Insurance Company ("Americo"). Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Americo. Americo's LibertyMark annuities are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

** Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.

† By administrative practice.

LegendMarkSM Series Annuity Quick Reference

As of 3/1/2016

| Insurance Carrier | Product | Features | Rider | Premium Bonus | Withdrawals/ Surrender | Interest Crediting Options | Premium | Min. Guaranteed Rates | GA-Level Commission | Available States | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--|-----------------|----------------------|---------------|---------------------------|-------------------------------|---------|--------------------------|------------------------|---------------------|----|----|----|---------|----|----|-------|----|----|------------|----|----|--|--|--|-------------------|--|--|-------------|---------|------------|---|----|-----|---|-----|-----|---|-----|-----|---|-----|-----|---|-----|-----|---|-----|-----|---|-----|-----|---|-----|-----|---|-----|-----|----|-----|------|----|-----|--|----|-----|--|----|-----|--|----|------|--|--|--|--|------------|------------|---------|-------|-------|---------|-------|-------|--|------------|------------|---------|-------|-------|---------|-------|-------|--|-------------|-------------|---------|-------|-------|---------|-------|-------|--|------|---------|-------|---------|-------|---|---|---|---|
| <p>Fidelity & Guaranty Life Insurance Company, Des Moines, IA</p> <p>Financial Strength Rating: A.M. Best B++ (Good) for financial strength. 5th highest of 16 ratings.</p> <p>Rating as of 3/1/2016</p> <p>For most current rating information, call the Sales Team at 800-395-1053, Ext. 4002.</p> | <p>LegendMark Series flexible premium fixed deferred indexed annuities*</p> <p>10- or 14-year surrender period options with or without bonus.</p> <table><tr><th>Product Version</th><th>Vesting Bonus (0-75)</th><th>Years</th></tr><tr><td>14</td><td>NA</td><td>14</td></tr><tr><td>14 Plus</td><td>8%</td><td>14</td></tr><tr><td>10</td><td>NA</td><td>10</td></tr><tr><td>10 Plus</td><td>7%</td><td>10</td></tr><tr><td>10 LT</td><td>NA</td><td>10</td></tr><tr><td>10 LT Plus</td><td>5%</td><td>10</td></tr></table> <p>Bonus is reduced by 50% for ages 76+.</p> <p>Issue Ages: 0-85 Nonqualified 18-85 Qualified</p> <p>Allocation Dates: Issued with effective date of the 1st, 8th, 15th, or 22nd of the month. Application and premium must be received in good order 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 available allocation date following the date all materials are received in good order.</p> | Product Version | Vesting Bonus (0-75) | Years | 14 | NA | 14 | 14 Plus | 8% | 14 | 10 | NA | 10 | 10 Plus | 7% | 10 | 10 LT | NA | 10 | 10 LT Plus | 5% | 10 | <ul style="list-style-type: none">• Index gains credit to date of death.• Interest crediting choices:<ul style="list-style-type: none">- Traditional no-fee options.- Fee options for higher accumulation potential.• Income rider that can leverage accumulation to provide bigger payout potential.• Enhanced income for declining health.*• "Checkbook" access.**†• Nursing Home, Terminal Illness, and Home Health Care waivers.*†• Death of Owner—greater of total account value or MGSV at death.• Systematic income option.• Joint payouts allowed on both Q/NQ contracts. | <p>Income XL RiderSM: Income rider included on bonus products (not available on non-bonus products) that provides:</p> <ul style="list-style-type: none">• Guaranteed income while allowing Account Value access.• NEW! Income "doubler" (1.5X for joint annuitants) if owner becomes impaired in 2 of 6 ADLs.* <p>Current rider charge rate is 80 bps of income base annually.</p> <p>Income base is greater of:</p> <ol style="list-style-type: none">1. 5% compound roll-up on Year 1 premium for up to 10 years.††§2. Total account value (includes bonus), excluding premiums added after Year 1, multiplied by 1 plus a Performance Multiplier§—up to 50%. <p>Refer to brochure and rider for complete details.</p> | <p>A vesting premium bonus applies on all "Plus" product first-year premiums.</p> <p>14 Plus:</p> <ul style="list-style-type: none">• 8% ages 0-75.• 4% ages 76+. <p>10 Plus:</p> <ul style="list-style-type: none">• 7% ages 0-75.• 3.50% ages 76+. <p>10 LT Plus (apps issued on or after 12/14/2015):</p> <ul style="list-style-type: none">• 5% ages 0-75.• 2.50% ages 76+. <table><tr><th colspan="3">Vesting Schedules</th></tr><tr><th>End of Year</th><th>14 Plus</th><th>10 LT Plus</th></tr><tr><td>1</td><td>7%</td><td>10%</td></tr><tr><td>2</td><td>14%</td><td>20%</td></tr><tr><td>3</td><td>21%</td><td>30%</td></tr><tr><td>4</td><td>29%</td><td>40%</td></tr><tr><td>5</td><td>36%</td><td>50%</td></tr><tr><td>6</td><td>43%</td><td>60%</td></tr><tr><td>7</td><td>50%</td><td>70%</td></tr><tr><td>8</td><td>57%</td><td>80%</td></tr><tr><td>9</td><td>64%</td><td>90%</td></tr><tr><td>10</td><td>71%</td><td>100%</td></tr><tr><td>11</td><td>79%</td><td></td></tr><tr><td>12</td><td>86%</td><td></td></tr><tr><td>13</td><td>93%</td><td></td></tr><tr><td>14</td><td>100%</td><td></td></tr></table> <p>Bonus is:</p> <ul style="list-style-type: none">• 100% vested at death.• Included in account value portion of the Income XL Rider income base. | Vesting Schedules | | | End of Year | 14 Plus | 10 LT Plus | 1 | 7% | 10% | 2 | 14% | 20% | 3 | 21% | 30% | 4 | 29% | 40% | 5 | 36% | 50% | 6 | 43% | 60% | 7 | 50% | 70% | 8 | 57% | 80% | 9 | 64% | 90% | 10 | 71% | 100% | 11 | 79% | | 12 | 86% | | 13 | 93% | | 14 | 100% | | <p>Surrender Charge-Free Withdrawals</p> <p>Year 1: Required minimum distribution (RMD)^{§§} associated with the contract.</p> <p>Year 2 – end of surrender period: Greater of RMD,^{§§} SEPP, or up to 10% of vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year.†</p> <p>Surrender Schedule % (+/- MVA)*</p> <p>14 and 14 Plus: 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0%</p> <p>10 and 10 Plus: 14, 13, 12, 11, 10, 8, 6, 4, 2, 1, 0%</p> <p>10 LT and 10 LT Plus: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p>Additional premium payments will not start a new surrender charge period.</p> | <p>S&P 500[®] One-Year Annual Point-to-Point:</p> <table><tr><th></th><th>1% Fee Cap</th><th>No Fee Cap</th></tr><tr><td>14-year</td><td>8.00%</td><td>4.75%</td></tr><tr><td>10-year</td><td>7.75%</td><td>4.50%</td></tr></table> <p>S&P 500[®] One-Year Monthly Point-to-Point:</p> <table><tr><th></th><th>1% Fee Cap</th><th>No Fee Cap</th></tr><tr><td>14-year</td><td>3.10%</td><td>2.10%</td></tr><tr><td>10-year</td><td>3.00%</td><td>2.10%</td></tr></table> <p>Declared Rate on Gain:</p> <table><tr><th></th><th>1% Fee Rate</th><th>No Fee Rate</th></tr><tr><td>14-year</td><td>6.00%</td><td>3.75%</td></tr><tr><td>10-year</td><td>5.75%</td><td>3.50%</td></tr></table> <p>Fixed Interest Option:</p> <table><tr><th></th><th>Rate</th></tr><tr><td>14-year</td><td>1.50%</td></tr><tr><td>10-year</td><td>1.50%</td></tr></table> <p>Rates effective 3/1/2016, and subject to change. Check LegacyNet[®] for updates.</p> | | 1% Fee Cap | No Fee Cap | 14-year | 8.00% | 4.75% | 10-year | 7.75% | 4.50% | | 1% Fee Cap | No Fee Cap | 14-year | 3.10% | 2.10% | 10-year | 3.00% | 2.10% | | 1% Fee Rate | No Fee Rate | 14-year | 6.00% | 3.75% | 10-year | 5.75% | 3.50% | | Rate | 14-year | 1.50% | 10-year | 1.50% | <p>Initial Premium:</p> <ul style="list-style-type: none">• \$10,000 minimum. <p>Additional Premium(s):</p> <ul style="list-style-type: none">• \$2,000 minimum.• Allowed before current oldest owner reaches age 86.• Allocated to the Fixed Interest Option; may be reallocated to an index option on contract anniversaries.• Premium bonus and commission apply only to additional premiums made in Year 1. <p>Maximum Premium:</p> <ul style="list-style-type: none">• \$1 million maximum per owner without Home Office approval. <p>Strategy Allocation:</p> <ul style="list-style-type: none">• \$2,000 minimum. | <p>Minimum Guaranteed Surrender Value: 87.50% of premium payments less withdrawals, and adjusted for any account value reallocations, accumulated at a rate between 1% and 3% (set at the time the contract is issued).</p> <p>Current Minimum Guaranteed Interest Rate:</p> <ul style="list-style-type: none">• Fixed: 1.00%• Indexed: 1.00% <p>Fixed Interest Option: Minimum effective annual interest rate is 1%.</p> <p>Fee or no fee:</p> <p>S&P 500[®] One-Year Annual Point-to-Point and S&P 500[®] One-Year Monthly Point-to-Point: Participation is 100%. Minimum cap is 1%.</p> <p>Declared Rate on Gain: Minimum declared rate is 1%.</p> | <div><p>Includes an EXTRA 50 bps at ages 0-75 for a limited time only.</p></div> <p>14, 14 Plus: 8.50% (Ages 0-75) 6.50% (Ages 76-80) 4.25% (Ages 81-85)</p> <p>10, 10 Plus, 10 LT, 10 LT Plus: 7.50% (Ages 0-75) 5.75% (Ages 76-80) 3.75% (Ages 81-85)</p> <p>Commissions are paid on all additional premiums prior to Year 2.</p> <p>See <i>Compensation Schedule</i> for commission details and chargeback policy.</p> | <p>LegendMark 10, 10 Plus, 14, 14 Plus: AR, AZ, CA, CO, DC, FL^{1,2,3}, GA, HI², IA, ID^{2,3}, IL^{2,4}, KS, KY, LA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NJ, NM, RI, SD, TN, VA, WI, WV, WY</p> <p>LegendMark 10 LT, 10 LT Plus: AK⁴, DE, FL^{2,3,5}, MA^{3,6}, NV, OH, OK, SC, TX, UT</p> <ol style="list-style-type: none">1. Available to ages 0-64.2. Income XL Rider enhanced payments not available.3. Home Health Care waiver not available.4. MVA doesn't apply.5. Available to ages 65-85.6. Nursing Home waiver not available. |
| Product Version | Vesting Bonus (0-75) | Years | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | NA | 14 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 Plus | 8% | 14 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | NA | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 Plus | 7% | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 LT | NA | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 LT Plus | 5% | 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Vesting Schedules | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| End of Year | 14 Plus | 10 LT Plus | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | 7% | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 14% | 20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 21% | 30% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | 29% | 40% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | 36% | 50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | 43% | 60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | 50% | 70% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | 57% | 80% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | 64% | 90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | 71% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | 79% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | 86% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | 93% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 1% Fee Cap | No Fee Cap | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14-year | 8.00% | 4.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10-year | 7.75% | 4.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 1% Fee Cap | No Fee Cap | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14-year | 3.10% | 2.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10-year | 3.00% | 2.10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 1% Fee Rate | No Fee Rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14-year | 6.00% | 3.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10-year | 5.75% | 3.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Rate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14-year | 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10-year | 1.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Product is distributed by Legacy Marketing Group[®]: www.legacy.net. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details. Policy Form Nos: ACI-1018(06-11), API-1018(06-11), et al. Rider Nos: ARI-1064(11-13), ARI-1065 (11-13), ARI-1056(06-13), et al. Optional provisions and riders may have limitations, restrictions, and additional charges. Indexed interest rates are subject to a cap or declared rate. Interest rates are effective annual rates. Caps, declared rates, and interest rates are subject to change at the discretion of Fidelity & Guaranty Life.

*S&P 500[®] 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.

* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

** Draft must be a minimum of \$500 and made payable to the owner or owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

† Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may result in tax penalties. It is recommended that tax advisers be consulted.

†† Roll-up amount is a current guaranteed rate. Fidelity & Guaranty Life reserves the right to change this rate for future sales of Income XL Rider to not less than a minimum guaranteed rate of 2%.

§ Grows to the earlier of 10 years, age 85 (except in FL, HI, ID, or IL), or start of income payments.

§§ RMDs are generally surrender charge-free unless amount requested is greater than the RMD amount calculated by the Company.

AdvanceMarkSM Ultra Series Annuity Quick Reference

As of 3/1/2016

| Insurance Carrier | Product | Features | Rider | Premium Bonus | Withdrawals/ Surrender | Interest Crediting Options | Premium | Minimum Guaranteed Rates | GA-Level Commission | Available States | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|---|---|---|------------------------|----------------------------|---------|--------------------------|---------------------|------------------|---|----|-----|---|-----|-----|---|-----|-----|---|-----|-----|---|-----|-----|---|-----|-----|---|-----|-----|---|-----|-----|---|-----|-----|----|-----|------|----|-----|--|----|-----|--|----|-----|--|----|------|--|--|---|--|-----|------|----------|-------|------|----------|-------|------|-------------|-------|------|--|-----|------|----------|-------|------|----------|-------|------|-------------|-------|------|--|-----|------|----------|-------|------|----------|-------|------|-------------|-------|------|--|--------|------|----------|-------|------|----------|-------|------|-------------|-------|------|----------|-------|----------|-------|-------------|-------|----------|-------|----------|-------|-------------|-------|---|---|--|---|
| Fidelity & Guaranty Life Insurance Company, Des Moines, IA | AdvanceMark Ultra Series flexible premium fixed deferred indexed annuities* | <ul style="list-style-type: none">Index gains vest to date of death."Checkbook" access.**†Nursing Home, Terminal Illness, and Home Health Care waivers.*†Death of Owner—greater of full account value or MGSV at death.Substantially equal periodic payments.Systematic income option.Joint payouts allowed on both Q/NQ contracts. | Income Freedom RiderSM: An included annuity benefit that provides flexible, guaranteed income without annuitization. <ul style="list-style-type: none">6.50% compound roll-up rate for up to 10 years.††Restart available for up to 10 additional years (not available in MN, OR, PA, and WA).Current rider cost is 70 bps of income base annually.Can be cancelled after 10 years (anytime in MN, OR, PA, TX, and WA). | A vesting premium bonus applies to all first-year premiums. <ul style="list-style-type: none">Ultra 14:<ul style="list-style-type: none">9% ages 0–75 (8% in IN).4.50% ages 76+ (4% in IN).Ultra 10:<ul style="list-style-type: none">7% ages 0–75.3.50% ages 76+.Ultra 10 LT:<ul style="list-style-type: none">7% ages 0–75.3.50% ages 76+.Ultra 10 LT: (apps issued on or after 12/14/2015):<ul style="list-style-type: none">4% ages 0–75.2% ages 76+.100% vested at death.Bonus is not included in the Income Freedom RiderSM income base. <table><tr><th colspan="3">Vesting Schedules</th></tr><tr><th>End of Year</th><th>Ultra 14</th><th>Ultra 10, 10 LT</th></tr><tr><td>1</td><td>7%</td><td>10%</td></tr><tr><td>2</td><td>14%</td><td>20%</td></tr><tr><td>3</td><td>21%</td><td>30%</td></tr><tr><td>4</td><td>29%</td><td>40%</td></tr><tr><td>5</td><td>36%</td><td>50%</td></tr><tr><td>6</td><td>43%</td><td>60%</td></tr><tr><td>7</td><td>50%</td><td>70%</td></tr><tr><td>8</td><td>57%</td><td>80%</td></tr><tr><td>9</td><td>64%</td><td>90%</td></tr><tr><td>10</td><td>71%</td><td>100%</td></tr><tr><td>11</td><td>79%</td><td></td></tr><tr><td>12</td><td>86%</td><td></td></tr><tr><td>13</td><td>93%</td><td></td></tr><tr><td>14</td><td>100%</td><td></td></tr></table> | Vesting Schedules | | | End of Year | Ultra 14 | Ultra 10, 10 LT | 1 | 7% | 10% | 2 | 14% | 20% | 3 | 21% | 30% | 4 | 29% | 40% | 5 | 36% | 50% | 6 | 43% | 60% | 7 | 50% | 70% | 8 | 57% | 80% | 9 | 64% | 90% | 10 | 71% | 100% | 11 | 79% | | 12 | 86% | | 13 | 93% | | 14 | 100% | | Surrender Charge-Free Withdrawals Year 2 – end of surrender period: Greater of RMD or up to 10% of vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year.† Surrender Schedule % (+/- MVA)* Ultra 14: 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0% Ultra 10: 14, 13, 12, 11, 10, 8, 6, 4, 2, 1, 0% Ultra 10 LT: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% Check Sales Guide for Indiana variations. Additional premium payments will not start a new surrender charge period. | S&P 500[®] One-Year Annual Point-to-Point: <table><tr><th></th><th>Cap</th><th>Part</th></tr><tr><td>Ultra 14</td><td>4.50%</td><td>100%</td></tr><tr><td>Ultra 10</td><td>4.25%</td><td>100%</td></tr><tr><td>Ultra 10 LT</td><td>4.25%</td><td>100%</td></tr></table> S&P 500[®] One-Year Monthly Point-to-Point: <table><tr><th></th><th>Cap</th><th>Part</th></tr><tr><td>Ultra 14</td><td>2.10%</td><td>100%</td></tr><tr><td>Ultra 10</td><td>2.00%</td><td>100%</td></tr><tr><td>Ultra 10 LT</td><td>2.00%</td><td>100%</td></tr></table> S&P 500[®] One-Year Monthly Average: <table><tr><th></th><th>Cap</th><th>Part</th></tr><tr><td>Ultra 14</td><td>5.25%</td><td>100%</td></tr><tr><td>Ultra 10</td><td>4.75%</td><td>100%</td></tr><tr><td>Ultra 10 LT</td><td>4.75%</td><td>100%</td></tr></table> (S&P 500[®]) Three-Year Monthly Average: <table><tr><th></th><th>Spread</th><th>Part</th></tr><tr><td>Ultra 14</td><td>2.00%</td><td>100%</td></tr><tr><td>Ultra 10</td><td>2.00%</td><td>100%</td></tr><tr><td>Ultra 10 LT</td><td>2.00%</td><td>100%</td></tr></table> Declared Rate on Gain: <table><tr><td>Ultra 14</td><td>3.75%</td></tr><tr><td>Ultra 10</td><td>3.75%</td></tr><tr><td>Ultra 10 LT</td><td>3.75%</td></tr></table> Fixed Interest Option: <table><tr><td>Ultra 14</td><td>1.25%</td></tr><tr><td>Ultra 10</td><td>1.25%</td></tr><tr><td>Ultra 10 LT</td><td>1.25%</td></tr></table> Rates effective 3/1/2016, and subject to change. Check LegacyNet [®] for updates. | | Cap | Part | Ultra 14 | 4.50% | 100% | Ultra 10 | 4.25% | 100% | Ultra 10 LT | 4.25% | 100% | | Cap | Part | Ultra 14 | 2.10% | 100% | Ultra 10 | 2.00% | 100% | Ultra 10 LT | 2.00% | 100% | | Cap | Part | Ultra 14 | 5.25% | 100% | Ultra 10 | 4.75% | 100% | Ultra 10 LT | 4.75% | 100% | | Spread | Part | Ultra 14 | 2.00% | 100% | Ultra 10 | 2.00% | 100% | Ultra 10 LT | 2.00% | 100% | Ultra 14 | 3.75% | Ultra 10 | 3.75% | Ultra 10 LT | 3.75% | Ultra 14 | 1.25% | Ultra 10 | 1.25% | Ultra 10 LT | 1.25% | <ul style="list-style-type: none">\$10,000 minimum premium (\$2,000 minimum strategy allocation).\$2,000 minimum additional premium (not allowed after Income Freedom Rider Withdrawal Period begins).Additional premiums will be allocated to the Fixed Interest Option and may be reallocated to an index option on the contract anniversary or index crediting date.Except in MN, OR, PA, and WA, additional premiums will not increase the Income Freedom Rider income base.\$1 million maximum premium per owner without Home Office approval. | Minimum Guaranteed Surrender Value: 87.50% of premium payments less withdrawals, and adjusted for any account value reallocations, accumulated at a rate between 1% and 3% (set at the time the contract is issued). Current Minimum Guaranteed Interest Rate: 1.00% S&P 500[®] One-Year Annual Point-to-Point: Minimum cap is 1%. S&P 500[®] One-Year Monthly Point-to-Point: Minimum cap is 1%. S&P 500[®] One-Year Monthly Average: Minimum cap is 1%. (S&P 500[®]) Three-Year Monthly Average: Maximum spread is 18%. Declared Rate on Gain: Minimum declared rate is 1%. Fixed Interest Option: Minimum effective annual interest rate is 1.00%. | <div>Includes an EXTRA 50 bps at ages 0–75 for a limited time only.</div> AdvanceMark Ultra 14: 9.00% (Ages 0–75) 7.00% (Ages 76–80) 4.50% (Ages 81–85) AdvanceMark Ultra 10 and 10 LT: 8.00% (Ages 0–75) 6.00% (Ages 76–80) 4.00% (Ages 81–85) Commissions are paid on all additional premium prior to Year 2. See <i>Compensation Schedule</i> for commission details and chargeback policy. | AdvanceMark Ultra 10 and 14: AR, AZ, CA, CO, DC, FL ^{1,2,3} , GA, HI, IA, ID ² , IL ⁴ , IN ⁵ , KS, KY, LA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NJ, NM, RI, SD, TN, VA, VT ⁴ , WI, WV, WY AdvanceMark Ultra 10 LT: AK ¹ , DE, FL ^{1,2,3} , MA ^{2,6} , MN ^{4,7} , NV, OH, OK, OR ^{4,7} , PA ^{4,7} , SC, TX, UT, WA ^{4,7} 1. Ultra 10 and 14 available to ages 0–64. Ultra 10 LT available to ages 65+. 2. Home Health Care waiver not available. 3. Death benefit is provided contractually, not by rider. 4. MVA doesn't apply. 5. State-specific issue ages, surrender schedules, and Ultra 14 bonuses apply. 6. Nursing Home waiver not available. 7. Restart not available. |
| Vesting Schedules | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| End of Year | Ultra 14 | Ultra 10, 10 LT | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | 7% | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | 14% | 20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | 21% | 30% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | 29% | 40% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | 36% | 50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | 43% | 60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | 50% | 70% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | 57% | 80% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9 | 64% | 90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10 | 71% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11 | 79% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12 | 86% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 13 | 93% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14 | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Cap | Part | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 14 | 4.50% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 10 | 4.25% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 10 LT | 4.25% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Cap | Part | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 14 | 2.10% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 10 | 2.00% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 10 LT | 2.00% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Cap | Part | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 14 | 5.25% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 10 | 4.75% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 10 LT | 4.75% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Spread | Part | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 14 | 2.00% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 10 | 2.00% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 10 LT | 2.00% | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 14 | 3.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 10 | 3.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 10 LT | 3.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 14 | 1.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 10 | 1.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ultra 10 LT | 1.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Product is distributed by Legacy Marketing Group[®]: www.legacynet.com. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details. Policy Form Nos: ACI-1018(06-11), API-1018(06-11), ICC11-1035 (11-11), et al. Rider Form Nos: ARI-1039(11-12), ICC11-1038(11-11), ARI-1056(06-13), et al. Optional provisions and riders may have limitations, restrictions, and additional charges. Indexed interest rates are subject to a cap, spread, or declared rate. Interest rates are effective annual rates. Caps, spreads, declared rates, and interest rates are subject to change at the discretion of Fidelity & Guaranty Life.

*S&P 500[®] 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.

* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

** Draft must be a minimum of \$500 and made payable to the owner or owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

† Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may result in tax penalties. It is recommended that tax advisers be consulted.

†† Roll-up amount is a current guaranteed rate. Fidelity & Guaranty Life reserves the right to change this rate for future sales of Income Freedom Rider and upon restart to not less than a minimum guaranteed rate of 3%.

SpectraMark® Series Annuity Quick Reference

As of 3/1/2016

| Insurance Carrier | Product | Product Features | Liquidity Options/ Rider Features | Withdrawals/ Surrender | Interest Crediting Options | Premium | Minimum Guaranteed Rates | GA-Level Commission | Available States |
|--|---|---|---|--|---|---|--|--|---|
| Fidelity & Guaranty Life Insurance Company, Des Moines, IA Financial Strength Rating: A.M. Best B++ (Good) for financial strength. 5 th highest of 16 ratings. Rating as of 3/1/2016 For most current rating information, call Marketing at 800-395-1053, Ext. 4002. | SpectraMark 10-year flexible premium fixed deferred indexed annuities* Issue Ages: 0–85 Nonqualified 18–85 Qualified Allocation Dates: Issued with effective date of the 1st, 8th, 15th, or 22nd of the month. Application, outstanding requirements, and premium must be received in good order 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 following the date all materials are received in good order. | <ul style="list-style-type: none"> Upfront premium bonus on Year 1 premiums: SpectraMark: 3%. SpectraMark LT: <ul style="list-style-type: none"> 3% on apps issued on or before Fri., 12/11/2015. 2% on apps issued on or after Mon., 12/14/2015. "Checkbook" access.**† Index gains vest to date of death. No chargebacks upon qualification under liquidity rider. Joint payouts allowed on both qualified and nonqualified contracts. | Value Riders Both riders included with all SpectraMark sales. Additional limitations and restrictions apply; see brochure for details. Current combined cost: 1.30% annually.†† 1. Income Security RiderSM —a built-in benefit that provides lifetime income without annuitization. <ul style="list-style-type: none"> Income base is the greater of: <ul style="list-style-type: none"> Initial premium plus 18% income base bonus, or Initial premium (all premium in FL, HI, and IL) plus 6.25% compound roll-up rate[§] for up to 10 years. Enhanced payment if impaired in 2 of 6 ADLs—up to 2X the withdrawal percentage! (Not available in MN, OR, PA, and WA.) Restart available for up to 10 additional years (not available in FL, HI, and IL).[§] Can be cancelled after 10 years (anytime in FL, HI, IL, and TX). 2. Enhanced Legacy RiderSM —a built-in benefit that provides a robust death benefit payout. <ul style="list-style-type: none"> Lump-sum payout—initial premium plus premium bonus growing at 5% simple interest. Multi-Year Payout[†]—initial premium plus premium bonus or initial premium growing for up to 10 years at a 6.25% compound roll-up rate. Paid out over five or 10 years (not available in AK, IL, MN, NC, OR, PA, VT, and WA). Liquidity Riders Automatic riders that provide waiver of surrender charges upon qualification.** Included at no additional cost. <ol style="list-style-type: none"> Nursing Home.* Terminal Illness. Home Health Care.* | Surrender Charge-Free Withdrawals Years 2–10: Greater of RMD or up to 10% of account value as of the prior anniversary, less any free withdrawals taken during the current contract year.** Four withdrawals are allowed per contract year with \$500 minimum per withdrawal. Surrender Schedule (+/- MVA)* SpectraMark: 14, 13, 12, 11, 10, 8, 6, 4, 2, 1, 0% Indiana Only 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0% SpectraMark LT: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% | Step Forward Strategy^{§,§§} <u>Cap</u> <u>Par. Rate</u> 5.00% 100% S&P 500® One-Year Annual Point-to-Point: <u>Cap</u> <u>Par. Rate</u> 3.75% 100% S&P 500® One-Year Monthly Point-to-Point: <u>Cap</u> <u>Par. Rate</u> 1.85% 100% S&P 500® One-Year Monthly Average: <u>Cap</u> <u>Par. Rate</u> 4.25% 100% S&P 500® Three-Year Monthly Average: <u>Spread</u> <u>Par. Rate</u> 1.50% 100% Declared Rate on Gain Option:[‡] 3.25% Fixed Interest Option: 1.50% Rates effective 3/1/2016, and subject to change. Check LegacyNet® for updates. | <ul style="list-style-type: none"> \$10,000 minimum premium (\$2,000 minimum per interest crediting option allocation). \$2,000 minimum additional premium (not allowed after Income Security Rider Withdrawal Period begins). Additional premiums will be allocated to the Fixed Interest Option and may be reallocated to another option on the contract anniversary or index crediting date. \$1 million maximum premium per owner without Home Office approval. | Minimum Guaranteed Surrender Value (MGSV): 87.5% of premiums reduced by surrenders (and any surrender charges thereon) and withdrawals, and adjusted for any account value reallocations, accumulated at a rate between 1% and 3% (set at the time the contract is issued). MGSV is calculated individually for each interest crediting option. Current Minimum Guaranteed Interest Rate: 1.00% Step Forward Strategy^{§,§§} Minimum cap is 2%. S&P 500® One-Year Annual Point-to-Point: Minimum cap is 1%. S&P 500® One-Year Monthly Point-to-Point: Minimum cap is 1%. S&P 500® One-Year Monthly Average: Minimum cap is 1%. (S&P 500®) Three-Year Monthly Average: Maximum spread is 18%. Declared Rate on Gain Option:[‡] Minimum declared rate is 1%. Fixed Interest Option: Minimum effective annual interest rate is 1%. | <div style="border: 2px solid green; border-radius: 50%; padding: 10px; text-align: center;"> Includes an EXTRA 50 bps at ages 0–75 for a limited time only. </div> SpectraMark and SpectraMark LT: 9.00% (Ages 0–75) 7.00% (Ages 76–80) 4.50% (Ages 81–85) Commissions are paid on all additional premium prior to Year 2. Chargebacks: 100% chargeback within 12 months of full surrender or withdrawals exceeding the surrender charge-free amount (50% during second 12 months). 100% chargeback on annuitization prior to Year 3. See <i>Compensation Schedule</i> for commission details and chargeback policy. | SpectraMark: AR, AZ, CA, CO, DC, FL ^{1,2,3} , GA, HI ¹ , IA, ID ³ , IL ^{1,4} , IN ³ , KS, KY, LA, MD, ME, MI, MO, MT, NC ⁴ , ND, NE, NH ⁵ , NJ, NM, RI, SD, TN, VA, VT ⁴ , WI, WV, WY SpectraMark LT: AK ⁴ , DE, FL ^{1,2,3} , MA ^{3,6} , MN ^{4,7} , NV, OH, OK, OR ^{4,7} , PA ^{4,7} , SC, TX, UT, WA ^{4,7} <ol style="list-style-type: none"> Restart not available on Income Security Rider. SpectraMark ages 0–64; SpectraMark LT ages 65+. Home Health Care Rider not available. Multi-Year death benefit payout not available, and MVA doesn't apply. Step Forward Strategy[§] not available. Nursing Home Rider not available. Income Security Rider enhanced payout not available. |

Products are distributed by Legacy Marketing Group®: www.legacynet.com. Refer to contract, sales guide, and State Approval Matrix for details. Policy Form Nos: ACI-1018(06-11), API-1018(06-11), ICC11-1035 (11-11), et al. Rider Form Nos: ARI-1009(02-11), ARI-1040(11-12), ICC14-1080(04-14), ARI-1046(11-12), ICC14-1082(04-14), ARI-1068 (03-14), ARI-1056(06-13), et al. Optional provisions and riders may have limitations, restrictions, and additional charges. Interest rates are effective annual 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®" 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.

* Subject to state availability. Certain restrictions/variations may apply. Check current State Approval Matrix.

** Withdrawals may be taxable and subject to penalties prior to age 59½. Withdrawals may reduce the death benefit. It is recommended that tax advisers be consulted.

† Draft must be a minimum of \$500 and made payable to the Owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

†† Fidelity & Guaranty Life reserves the right to change the rider cost for future sales of the rider or upon restart.

§ Roll-up amounts are current guaranteed rates. Fidelity & Guaranty Life reserves the right to change these rates for future sales of the rider or upon restart to not less than a minimum guaranteed rate of 3%.

§§ Also known as the 3-Year High Value Fixed Indexed Interest Crediting Option Rider.

‡ Also known as the One-Year Point-to-Point Fixed Index on Gain Interest Crediting Option Rider.