

LibertyMarkSM Series Annuity Quick Reference

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 3/15/2015	LibertyMark Series single premium deferred fixed indexed annuities* <table border="1"> <thead> <tr> <th>Product Version</th> <th>Dual Bonus</th> <th>Years</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>No</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> </tbody> </table>	Product Version	Dual Bonus	Years	7	No	7	10	No	10	10 LT	No	10	10 Plus	Yes	10	10 LT Plus	Yes	10	<ul style="list-style-type: none"> Diverse choice of indexed strategies. Accumulation potential in various markets. 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—greater of full accumulation value or GMV at death. 	Dual bonus! <ul style="list-style-type: none"> 10 Plus: 5% upfront plus 10% persistency bonus end of Year 10. 10 LT Plus: 5% upfront plus 8% persistency bonus end of Year 10. The persistency bonus is equal to the accumulation value at the end of Year 10 multiplied by the persistency bonus percentage.	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: 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, and WA variations.	1-Yr S&P 500[®] PTP w/ Cap <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>4.25%</td> <td>100%</td> </tr> <tr> <td>10, 10 LT</td> <td>5.25%</td> <td>100%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>3.25%</td> <td>100%</td> </tr> </tbody> </table> 1-Yr Gold PTP w/ Cap <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>4.25%</td> <td>100%</td> </tr> <tr> <td>10, 10 LT</td> <td>5.75%</td> <td>100%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>3.00%</td> <td>100%</td> </tr> </tbody> </table> 1-Yr S&P 500[®] PTP Inversion w/ Cap <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>5.00%</td> <td>100%</td> </tr> <tr> <td>10, 10 LT</td> <td>6.75%</td> <td>100%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>4.00%</td> <td>100%</td> </tr> </tbody> </table> 1-Yr DJ Real Estate Mthly Avg. w/ Par. <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>NA</td> <td>60%</td> </tr> <tr> <td>10, 10 LT</td> <td>NA</td> <td>75%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>NA</td> <td>50%</td> </tr> </tbody> </table> 2-Yr S&P 500[®] PTP w/ Par. <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>NA</td> <td>48%</td> </tr> <tr> <td>10, 10 LT</td> <td>NA</td> <td>60%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>NA</td> <td>40%</td> </tr> </tbody> </table> 2-Yr S&P 500[®] Risk Control PTP w/ Par. <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>NA</td> <td>70%</td> </tr> <tr> <td>10, 10 LT</td> <td>NA</td> <td>90%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>NA</td> <td>55%</td> </tr> </tbody> </table> 3-Yr Blended Monthly Avg. w/ Par. <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>NA</td> <td>60%</td> </tr> <tr> <td>10, 10 LT</td> <td>NA</td> <td>75%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>NA</td> <td>50%</td> </tr> </tbody> </table> Declared Interest Account <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>2.00%</td> </tr> <tr> <td>10, 10 LT</td> <td>2.40%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>1.50%</td> </tr> </tbody> </table> Rates effective 3/15/2015, and subject to change. Check LegacyNet [®] for updates.		Cap	Par.	7	4.25%	100%	10, 10 LT	5.25%	100%	10 Plus, 10 LT Plus	3.25%	100%		Cap	Par.	7	4.25%	100%	10, 10 LT	5.75%	100%	10 Plus, 10 LT Plus	3.00%	100%		Cap	Par.	7	5.00%	100%	10, 10 LT	6.75%	100%	10 Plus, 10 LT Plus	4.00%	100%		Cap	Par.	7	NA	60%	10, 10 LT	NA	75%	10 Plus, 10 LT Plus	NA	50%		Cap	Par.	7	NA	48%	10, 10 LT	NA	60%	10 Plus, 10 LT Plus	NA	40%		Cap	Par.	7	NA	70%	10, 10 LT	NA	90%	10 Plus, 10 LT Plus	NA	55%		Cap	Par.	7	NA	60%	10, 10 LT	NA	75%	10 Plus, 10 LT Plus	NA	50%		Rate	7	2.00%	10, 10 LT	2.40%	10 Plus, 10 LT Plus	1.50%	Minimum Premium: <ul style="list-style-type: none"> \$10,000 Q, NQ. Maximum Premium: <ul style="list-style-type: none"> \$1 million per owner without Home Office approval. Strategy Allocation: <ul style="list-style-type: none"> \$50 minimum. Additional Premium: <ul style="list-style-type: none"> 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 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: <ul style="list-style-type: none"> 6.50% (Ages 0–80) CT and WA: <ul style="list-style-type: none"> 6.25% (Ages 0–80) FL: <ul style="list-style-type: none"> 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 ¹ , MD, ME, MI, MO, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY LibertyMark 7, 10 LT and 10 LT Plus: AK, CT, DE, FL, NH ² , NJ ² , NV, OH ³ , 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 Plus bonus product not available.
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LibertyMark 7, LibertyMark 10, 10 LT (Policy Series 411/4182), 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.

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* 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.

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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 3/2/2015</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 border="1"> <thead> <tr> <th>Product Version</th> <th>Vesting Bonus (0-75)</th> <th>Years</th> </tr> </thead> <tbody> <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>7%</td> <td>10</td> </tr> </tbody> </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	7%	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. No market value adjustment (MVA). "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 that provides guaranteed income while allowing Account Value access.</p> <p>Rider is included with the bonus products (not available with the non-bonus products).</p> <p>Current rider charge rate is 70 bps of income base annually.</p> <p>Income base is greater of:</p> <ol style="list-style-type: none"> 5% compound roll-up on Year 1 premium for up to 10 years.tt‡ Total account value (includes bonus), excluding premiums added after Year 1, multiplied by 1 plus a Performance Multiplier.§ <table border="1"> <thead> <tr> <th colspan="3">Performance Multipliers</th> </tr> </thead> <tbody> <tr><td>Year 1</td><td>5%</td><td></td></tr> <tr><td>Year 2</td><td>10%</td><td></td></tr> <tr><td>Year 3</td><td>15%</td><td></td></tr> <tr><td>Year 4</td><td>20%</td><td></td></tr> <tr><td>Year 5</td><td>25%</td><td></td></tr> <tr><td>Year 6</td><td>30%</td><td></td></tr> <tr><td>Year 7</td><td>35%</td><td></td></tr> <tr><td>Year 8</td><td>40%</td><td></td></tr> <tr><td>Year 9</td><td>45%</td><td></td></tr> <tr><td>Year 10+</td><td>50%</td><td></td></tr> </tbody> </table> <p>Refer to brochure and rider for complete details.</p>	Performance Multipliers			Year 1	5%		Year 2	10%		Year 3	15%		Year 4	20%		Year 5	25%		Year 6	30%		Year 7	35%		Year 8	40%		Year 9	45%		Year 10+	50%		<p>A vesting premium bonus applies on all "Plus" product first-year premiums.</p> <p>LegendMark 14 Plus:</p> <ul style="list-style-type: none"> • 8% ages 0-75. • 4% ages 76+. <p>LegendMark 10 Plus, 10 LT Plus:</p> <ul style="list-style-type: none"> • 7% ages 0-75. • 3.50% ages 76+. <table border="1"> <thead> <tr> <th colspan="3">Vesting Schedules</th> </tr> </thead> <tbody> <tr> <th>End of Year</th> <th>14 Plus</th> <th>10 Plus, 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> </tbody> </table> <p>Bonus is:</p> <ul style="list-style-type: none"> • 100% vested at death. • Included in the account value portion of the Income XL Rider income base. 	Vesting Schedules			End of Year	14 Plus	10 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 % (No 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 border="1"> <thead> <tr> <th></th> <th>1% Fee Cap</th> <th>No Fee Cap</th> </tr> </thead> <tbody> <tr> <td>14-year</td> <td>7.25%</td> <td>4.25%</td> </tr> <tr> <td>10-year</td> <td>6.75%</td> <td>4.00%</td> </tr> </tbody> </table> <p>S&P 500[®] One-Year Monthly Point-to-Point:</p> <table border="1"> <thead> <tr> <th></th> <th>1% Fee Cap</th> <th>No Fee Cap</th> </tr> </thead> <tbody> <tr> <td>14-year</td> <td>2.85%</td> <td>2.00%</td> </tr> <tr> <td>10-year</td> <td>2.75%</td> <td>1.85%</td> </tr> </tbody> </table> <p>Declared Rate on Gain:</p> <table border="1"> <thead> <tr> <th></th> <th>1% Fee Rate</th> <th>No Fee Rate</th> </tr> </thead> <tbody> <tr> <td>14-year</td> <td>5.75%</td> <td>3.75%</td> </tr> <tr> <td>10-year</td> <td>5.50%</td> <td>3.50%</td> </tr> </tbody> </table> <p>Fixed Interest Option:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>14-year</td> <td>1.75%</td> </tr> <tr> <td>10-year</td> <td>1.75%</td> </tr> </tbody> </table> <p>Rates effective 3/2/2015, and subject to change. Check LegacyNet[®] for updates.</p>		1% Fee Cap	No Fee Cap	14-year	7.25%	4.25%	10-year	6.75%	4.00%		1% Fee Cap	No Fee Cap	14-year	2.85%	2.00%	10-year	2.75%	1.85%		1% Fee Rate	No Fee Rate	14-year	5.75%	3.75%	10-year	5.50%	3.50%		Rate	14-year	1.75%	10-year	1.75%	<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>S&P 500[®] One-Year Annual Point-to-Point With or Without Fee: Participation is 100%. Minimum cap is 1%.</p> <p>S&P 500[®] One-Year Monthly Point-to-Point With or Without Fee: Participation is 100%. Minimum cap is 1%.</p> <p>Declared Rate on Gain With or Without Fee: Minimum declared rate is 1%.</p> <p>Fixed Interest Option: Minimum effective annual interest rate is 1%.</p>	<p>Most States</p> <p>14 and 14 Plus: 8.00% (Ages 0-75) 6.00% (Ages 76-80) 4.25% (Ages 81-85)</p> <p>10 and 10 Plus: 7.00% (Ages 0-75) 5.25% (Ages 76-80) 3.75% (Ages 81-85)</p> <p>10 LT and 10 LT Plus: 6.50% (Ages 0-75) 5.00% (Ages 76-80) 3.50% (Ages 81-85)</p> <p>Florida Only</p> <p>10 and 10 Plus: 7.00% (Ages 0-64)</p> <p>10 LT and 10 LT Plus: 6.50% (Ages 65-75) 3.50% (Ages 76-85)</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^{1,3}, GA, HI, IA, ID³, IL, 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: AK, FL^{2,3}, DE, MA^{3,4}, NV, OH, OK, SC, TX, UT</p> <ol style="list-style-type: none"> 1. Available to ages 0-64. 2. Available to ages 65-85. 3. Home Health Care waiver not available. 4. Nursing Home waiver not available.
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*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.

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** 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%.

§ Roll-up and performance multiplier grow to the earlier of 10 years or start of income payments.

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

AdvanceMarkSM Ultra Series Annuity Quick Reference

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 Financial Strength Rating: A.M. Best B++ (Good) for financial strength. 5 th highest of 16 ratings. Rating as of 3/2/2015 For most current rating information, call Marketing at 800-395-1053, Ext. 4002.	AdvanceMark Ultra Series flexible premium fixed deferred indexed annuities* <table border="1"> <thead> <tr> <th>Product Version</th> <th>Vesting Bonus (0-75)</th> <th>Years</th> </tr> </thead> <tbody> <tr> <td>Ultra 14</td> <td>9%</td> <td>14</td> </tr> <tr> <td>Ultra 14 in IN</td> <td>8%</td> <td>14</td> </tr> <tr> <td>Ultra 10</td> <td>7%</td> <td>10</td> </tr> <tr> <td>Ultra 10 LT</td> <td>7%</td> <td>10</td> </tr> </tbody> </table>	Product Version	Vesting Bonus (0-75)	Years	Ultra 14	9%	14	Ultra 14 in IN	8%	14	Ultra 10	7%	10	Ultra 10 LT	7%	10	<ul style="list-style-type: none"> Index gains vest to date of death. No market value adjustment. "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"> 7.00% 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: 9% ages 0-75 (8% in IN). 4.50% ages 76+ (4% in IN). Ultra 10, 10 LT: 7% ages 0-75. 3.50% ages 76+. 100% vested at death. Bonus is not included in the Income Freedom RiderSM income base. <table border="1"> <thead> <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> </thead> <tbody> <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> </tbody> </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 1: Required minimum distribution (RMD). 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 % 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 border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Part</th> </tr> </thead> <tbody> <tr><td>Ultra 14</td><td>4.00%</td><td>100%</td></tr> <tr><td>Ultra 10</td><td>3.75%</td><td>100%</td></tr> <tr><td>Ultra 10 LT</td><td>3.75%</td><td>100%</td></tr> </tbody> </table> S&P 500[®] One-Year Monthly Point-to-Point: <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Part</th> </tr> </thead> <tbody> <tr><td>Ultra 14</td><td>1.85%</td><td>100%</td></tr> <tr><td>Ultra 10</td><td>1.85%</td><td>100%</td></tr> <tr><td>Ultra 10 LT</td><td>1.85%</td><td>100%</td></tr> </tbody> </table> S&P 500[®] One-Year Monthly Average: <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Part</th> </tr> </thead> <tbody> <tr><td>Ultra 14</td><td>4.25%</td><td>100%</td></tr> <tr><td>Ultra 10</td><td>4.00%</td><td>100%</td></tr> <tr><td>Ultra 10 LT</td><td>4.00%</td><td>100%</td></tr> </tbody> </table> (S&P 500[®]) Three-Year Monthly Average: <table border="1"> <thead> <tr> <th></th> <th>Spread</th> <th>Part</th> </tr> </thead> <tbody> <tr><td>Ultra 14</td><td>6.00%</td><td>100%</td></tr> <tr><td>Ultra 10</td><td>6.00%</td><td>100%</td></tr> <tr><td>Ultra 10 LT</td><td>6.00%</td><td>100%</td></tr> </tbody> </table> Declared Rate on Gain: Ultra 14 3.50% Ultra 10 3.25% Ultra 10 LT 3.25% Fixed Interest Option: Ultra 14 1.75% Ultra 10 1.75% Ultra 10 LT 1.75% Declared and guaranteed for 12 months from the date premium is received. Rates effective 3/2/2015, and subject to change. Check LegacyNet [®] for updates.		Cap	Part	Ultra 14	4.00%	100%	Ultra 10	3.75%	100%	Ultra 10 LT	3.75%	100%		Cap	Part	Ultra 14	1.85%	100%	Ultra 10	1.85%	100%	Ultra 10 LT	1.85%	100%		Cap	Part	Ultra 14	4.25%	100%	Ultra 10	4.00%	100%	Ultra 10 LT	4.00%	100%		Spread	Part	Ultra 14	6.00%	100%	Ultra 10	6.00%	100%	Ultra 10 LT	6.00%	100%	<ul style="list-style-type: none"> \$10,000 minimum premium (\$2,000 minimum strategy allocation). \$2,000 minimum additional premium (allowed before current oldest owner reaches age 86). Additional premiums will be allocated to the Fixed Interest Option and may be reallocated to an index option on contract anniversaries only. 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%.	AdvanceMark Ultra 14: 8.50% (Ages 0-75) 5.50% (Ages 76-80) 4.50% (Ages 81-85) AdvanceMark Ultra 10: 7.50% (Ages 0-75) 5.50% (Ages 76-80) 4.00% (Ages 81-85) AdvanceMark Ultra 10 LT: 5.75% (Ages 0-75) 4.00% (Ages 76-80) 3.13% (Ages 81-85) Florida Only Ultra 14: 8.50% (Ages 0-64) Ultra 10: 7.50% (Ages 0-64) Ultra 10 LT: 5.75% (Ages 65-75) 3.13% (Ages 76-85) 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, IN ⁴ , KS, KY, LA, MD, ME, MI, MO, MT, NC, ND, NE, NH, NJ, NM, RI, SD, TN, VA, VT, WI, WV, WY AdvanceMark Ultra 10 LT: AK, DE, FL ^{1,2,3} , MA ^{2,5} , MN ⁶ , NV, OH, OK, OR ⁸ , PA ⁶ , SC, TX, UT, WA ⁶ 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. State-specific issue ages, surrender schedules, and Ultra 14 bonuses apply. 5. Nursing Home waiver not available. 6. Restart not available.
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Bonus is reduced by 50% for ages 76+. Issue Ages: Nonqualified <ul style="list-style-type: none"> 0-85. 0-80 in IN. Qualified <ul style="list-style-type: none"> 18-85. 18-80 in IN. 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.																																																																																																																									

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†† 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%.



Put Sales Into Overdrive!

Mark your calendar for **March 10–12** and **17–19**. Legacy is hitting the road to *Southern California, Kansas City, Denver, and Phoenix*, packed to the luggage rack with:

- A range of FIA solutions – from pure accumulation to performance-driven income and lots in between!
- Creative ways to position these compelling products.
- A lucrative reimbursement program that can offset your marketing costs.
- A way to increase your marketability by offering more services.
- Innovative sales-closing concepts and calculators.

Legacy Road Show

8:30 to Noon, Local Time

Tues. March 10	San Diego, CA
Wed. March 11	Orange County, CA
Thurs. March 12	Los Angeles, CA
Tues. March 17	Kansas City, MO
Wed. March 18	Denver, CO
Thurs. March 19	Phoenix, AZ

Registration is **FREE**, but seats are limited.

Sign Up Today!

For more information, call **800-395-1053, Ext. 4002**,
or your Wholesaler.

SpectraMark® Series Annuity Quick Reference

Insurance Carrier	Product	Product Features	Liquidity Options/ Rider Features	Withdrawals/ Surrender	Interest Crediting Options	Premium	Minimum Guaranteed Rates	GA-Level Commission	Available States
<p>Fidelity & Guaranty Life Insurance Company, Des Moines, IA</p> <p>Financial Strength Rating:</p> <p>A.M. Best B++ (Good) for financial strength. 5th highest of 16 ratings.</p> <p>Rating as of 3/2/2015</p> <p>For most current rating information, call Marketing at 800-395-1053, Ext. 4002.</p>	<p>SpectraMark 10-year flexible premium fixed deferred indexed annuities*</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, 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.</p>	<ul style="list-style-type: none"> 3% upfront premium bonus on Year 1 premiums. "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. 	<p>Value Riders Both riders included with all SpectraMark sales.</p> <p>Current combined cost: 1.30% annually.††</p> <ol style="list-style-type: none"> 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 6.75% 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). 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 bonus growing at 5% simple interest. Multi-Year Payout*—initial premium plus bonus or initial premium growing for up to 10 years at a 6.75% compound roll-up rate. Paid out over five or 10 years (not available in AK, IL, MN, NC, OR, PA, VT, and WA). <p>Liquidity Riders Automatic riders that provide waiver of surrender charges upon qualification.** Included at no additional cost.</p> <ol style="list-style-type: none"> Nursing Home.* Terminal Illness. Home Health Care.* 	<p>Surrender Charge-Free Withdrawals</p> <p>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.**</p> <p>Four withdrawals are allowed per contract year with \$500 minimum per withdrawal.</p> <p>Surrender Schedule (+/- MVA)*</p> <p>SpectraMark: 14, 13, 12, 11, 10, 8, 6, 4, 2, 1, 0%</p> <p>Indiana Only 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0%</p> <p>SpectraMark LT: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p>	<p>Step Forward Strategy[®]§§ <u>Cap</u> <u>Par. Rate</u> 5.00% 100%</p> <p>S&P 500® One-Year Annual Point-to-Point: <u>Cap</u> <u>Par. Rate</u> 3.00% 100%</p> <p>S&P 500® One-Year Monthly Point-to-Point: <u>Cap</u> <u>Par. Rate</u> 1.60% 100%</p> <p>S&P 500® One-Year Monthly Average: <u>Cap</u> <u>Par. Rate</u> 3.25% 100%</p> <p>S&P 500® Three-Year Monthly Average: <u>Spread</u> <u>Par. Rate</u> 4.00% 100%</p> <p>Declared Rate on Gain Option:‡ 2.75%</p> <p>Fixed Interest Option: 1.85%</p> <p>Declared and guaranteed for 12 months from the date premium is received.</p> <p>Rates effective 3/2/2015, and subject to change. Check LegacyNet® for updates.</p>	<ul style="list-style-type: none"> \$10,000 minimum premium (\$2,000 minimum per interest crediting option allocation). \$2,000 minimum additional premium (allowed before current oldest owner reaches age 86). Additional premiums will be allocated to the Fixed Interest Option and may be reallocated to an index option on contract anniversaries only. \$1 million maximum premium per owner without Home Office approval. 	<p>Minimum Guaranteed Surrender Value (MGSV): 87.5% of premiums reduced by surrenders (and any surrender charges thereon) 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.</p> <p>Current Minimum Guaranteed Interest Rate: 1.00%</p> <p>Step Forward Strategy[®]§§ Minimum cap is 2%.</p> <p>S&P 500® One-Year Annual Point-to-Point: Minimum cap is 1%.</p> <p>S&P 500® One-Year Monthly Point-to-Point: Minimum cap is 1%.</p> <p>S&P 500® One-Year Monthly Average: Minimum cap is 1%.</p> <p>(S&P 500®) Three-Year Monthly Average: Maximum spread is 18%.</p> <p>Declared Rate on Gain Option:‡ Minimum declared rate is 1%.</p> <p>Fixed Interest Option: Minimum effective annual interest rate is 1%.</p>	<p>SpectraMark: 8.50% (Ages 0-75) 4.25% (Ages 76-85)</p> <p>SpectraMark LT: 6.75% (Ages 0-75) 3.38% (Ages 76-85)</p> <p>Commissions are paid on all additional premium prior to Year 2.</p> <p>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.</p> <p>See <i>Compensation Schedule</i> for commission details and chargeback policy.</p>	<p>SpectraMark: AR, AZ, CA, CO, DC, FL^{1,2,3}, GA, HI¹, IA, ID³, IL^{1,4}, IN³, KS, KY, LA, MD, ME, MI, MO, MT, NC⁴, ND, NE, NH⁵, NJ, NM, RI, SD, TN, VA, VT⁴, WI, WV, WY</p> <p>SpectraMark LT: AK⁴, 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}</p> <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.legacy.net. 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.

SecureMasterSM SPIUL Quick Reference

Insurance Carrier	Product	Features	Premium Bonus	Liquidity	Interest Crediting Options	Premium	Minimum Guarantees	GA-Level Commission	Available States
<p>Fidelity & Guaranty Life Insurance Company, Des Moines, IA</p> <p>Financial Strength Rating:</p> <p>A.M. Best B++ (Good) for financial strength. 5th highest of 16 ratings.</p> <p>Rating as of 3/2/2015</p> <p>For most current rating information, call Marketing at 800-395-1053, Ext. 4002.</p>	<p>SecureMaster Single Premium Indexed Universal Life Insurance*</p> <p>Issue Ages:</p> <p>50–85</p> <p>Allocation Date:</p> <p>Issued with effective date of the 15th of the month. Premium must be received in good order two business days prior to the allocation date.</p>	<ul style="list-style-type: none"> Strong death benefit. No-lapse guarantee to age 110.** Guaranteed return of premium. 10% upfront premium bonus. Accelerated benefit riders at no additional monthly cost and no additional underwriting: Terminal Illness and Critical Illness.¹ Simplified underwriting with point-of-sale underwriting decision. Increased growth potential with indexed crediting strategies. Premium classes: Standard non-tobacco and Standard Tobacco. Male/Female rates in all states except MT. <p>1. Not available in all states and not available for issue ages 81 and older in any state.</p>	<ul style="list-style-type: none"> 10% upfront premium bonus—credited to the initial single premium amount on the date of issue. All charges will be taken from the policy after the bonus has been credited. 	<p>Policy Loans:</p> <ul style="list-style-type: none"> Available after Year 1 up to the cash surrender value. Number of loans available in a policy year is unlimited. The loan balance will be charged an annual rate of 4%. The loan collateral account will be credited an annual rate of 2%. Minimum repayment is \$25. <p>Note: SecureMaster is a modified endowment contract (MEC). Accessing the policy's cash value could result in an income tax liability.</p> <p>Partial Surrenders:</p> <ul style="list-style-type: none"> Available after Year 1 (\$500 minimum). The death benefit face amount will be reduced by the partial surrender amount including any surrender charge. Partial surrenders are not available while an accelerated benefit rider is triggered. <p>Surrender Schedule %:</p> <p>14, 13, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p>	<p>S&P 500[®] One-Year Monthly Point-to-Point: <u>Cap</u> <u>Par. Rate</u> 2.50% 100%</p> <p>S&P 500[®] One-Year Point-to-Point With 100% Par. Rate With Cap: <u>Cap</u> <u>Par. Rate</u> 5.00% 100%†</p> <p>S&P 500[®] One-Year Point-to-Point With 140% Par. Rate With Cap: <u>Cap</u> <u>Par. Rate</u> 3.50% 140%†</p> <p>Declared Rate Option: 3.00% Declared and guaranteed for 12 months from the date premium is received.</p> <p>Rates effective 3/2/2015, and subject to change. Check LegacyNet[®] for updates.</p>	<ul style="list-style-type: none"> \$20,000 minimum premium. \$25,000 minimum face amount. Additional premiums are not allowed. <p>Maximum face amount:</p> <ul style="list-style-type: none"> Ages 50–76: \$500,000. Ages 77–85: \$250,000. 	<p>Return of Premium</p> <p>The Return of Premium rider guarantees the minimum surrender value will never be less than 100% of premiums paid, less any loan balance or net partial surrenders and accelerated benefits already taken.</p> <hr/> <p>Minimum Guaranteed Rates</p> <p>Indexed Interest Options: Minimum interest rate guarantee is 0.25% annually.</p> <p>Declared Rate Option: Minimum interest rate guarantee is 0.25% annually.</p> <hr/> <p>Minimum Guaranteed Caps</p> <p>S&P 500[®] One-Year Monthly Point-to-Point: 1.00%.</p> <p>S&P 500[®] One-Year Point-to-Point With 100% Par. Rate With Cap: 1.50%.</p> <p>S&P 500[®] One-Year Point-to-Point With 140% Par. Rate With Cap: 1.50%.</p>	<p><u>Ages 50–79:</u> 10.00%</p> <p><u>Ages 80–85:</u> 6.00%</p> <p>Chargebacks on lapse or surrender:</p> <ul style="list-style-type: none"> Year 1: 100% Year 2: 50% Years 3+: NA <p>See <i>Compensation Schedule</i> for details.</p>	<p>AK, AR, AZ, CA, CO, CT¹, DC, FL¹, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, NC, ND, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, VT, WA, WI, WV, WY</p> <p>1. Critical illness accelerated benefits rider not available in CT or FL.</p>

SecureMasterSM single premium indexed universal life policies are issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA; products are distributed by Legacy Marketing Group[®]. Subject to state availability. Certain restrictions may apply. Optional provisions and riders may have limitations, restrictions, and additional charges. Receipt of accelerated benefits will reduce the policy's death benefit and cash value. Refer to policy, sales guide, State Approval Matrix, and *Compensation Schedule* for details.

"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.

** No-lapse guarantee does not apply if partial surrenders are taken or policy loans are not repaid.

† Participation rate is part of the index interest formula.



800-395-1053, Ext. 4002

CommandMarkSM Annuity Series Quick Reference

As of 3/1/2015

Insurance Carrier	Product	Features	Riders*	Premium Bonus*	Withdrawals/ Surrender	Current Crediting Rates	Premium	Guarantees	GA-Level Commission††	Approved States																																																																																																			
<p>PHL Variable Insurance Company, Hartford, CT</p> <p>Financial Strength Ratings:</p> <p>A.M. Best B (Fair) for financial strength. 7th highest of 16 ratings.</p> <p>Rating as of 3/1/2015</p>	<p>CommandMark single premium deferred fixed indexed annuities*</p> <p>10-year surrender period with 5% or 7% vesting premium bonus option (varies by state).</p> <table border="1"> <tr> <th>Product</th> <th>Bonus</th> </tr> <tr> <td>CMark:</td> <td>0%</td> </tr> <tr> <td>CMark LT:</td> <td>0%</td> </tr> <tr> <td>CMark Plus:</td> <td>7%</td> </tr> <tr> <td>CMark Plus LT:</td> <td>5%</td> </tr> </table> <p>Issue Ages</p> <ul style="list-style-type: none"> 0-85, Q and NQ. 0-69, Inherited IRAs and Inherited Roth IRAs. 0-79 in CA, IA, and NC. <p>Allocation Dates</p> <p>1st, 8th, 15th, and 22nd of the month. Application and premium must be received in good order two business days prior to the allocation date. Otherwise, applications and premium are held without interest until the next available allocation date.</p>	Product	Bonus	CMark:	0%	CMark LT:	0%	CMark Plus:	7%	CMark Plus LT:	5%	<p>Choice of multiple crediting rate strategies, including groundbreaking gold- and swap-rate-based strategies.</p> <p>"Checkbook" access**</p> <p>Confinement Waiver*</p> <p>Systematic Withdrawals</p> <p>Contractual Death Benefit—Greater of surrender value or annuity value.</p>	<p>Income Riders</p> <p>Income Command RiderSM 2.0 Enhanced— Provides guaranteed income without annuitization <i>plus</i> enhanced income upon confinement.</p> <p>Income Command RiderSM 2.0—Provides guaranteed income without annuitization.</p> <p>Non-bonus products:</p> <ul style="list-style-type: none"> 7% compound annual roll-up. 15-year roll-up period. <p>Bonus products:</p> <ul style="list-style-type: none"> 6.50% compound annual roll-up. 10-year roll-up period. 10-year restart available. <p>Death Benefit Rider</p> <p>Heritage Rider—Enhanced death benefit equals the GREATER of:</p> <ol style="list-style-type: none"> Contractual death benefit, or Annuity value plus 50% of difference between income base and annuity value. <p>Available only with election of an income rider to issue ages 0-75.</p> <p>Current Annual Rider Costs</p> <ul style="list-style-type: none"> Income Rider only: 0.95%. Income Rider <i>and</i> Heritage Rider: 1.15%. 	<p>5 or 7% vesting premium bonus option, depending on issue state and product selected:</p> <p>CMark Plus: 7% CMark Plus LT: 5%</p> <p>Vesting Schedule</p> <p>Begins earning interest on the issue date but doesn't begin vesting until the first day of Year 6.</p> <table border="1"> <thead> <tr> <th>Year</th> <th>Plus, Plus LT</th> <th>Plus LT in OH</th> </tr> </thead> <tbody> <tr><td>1</td><td>0%</td><td>0%</td></tr> <tr><td>2</td><td>0%</td><td>10%</td></tr> <tr><td>3</td><td>0%</td><td>20%</td></tr> <tr><td>4</td><td>0%</td><td>30%</td></tr> <tr><td>5</td><td>0%</td><td>40%</td></tr> <tr><td>6</td><td>10%</td><td>50%</td></tr> <tr><td>7</td><td>20%</td><td>60%</td></tr> <tr><td>8</td><td>35%</td><td>70%</td></tr> <tr><td>8</td><td>55%</td><td>80%</td></tr> <tr><td>10</td><td>75%</td><td>90%</td></tr> <tr><td>11+</td><td>100%</td><td>100%</td></tr> </tbody> </table>	Year	Plus, Plus LT	Plus LT in OH	1	0%	0%	2	0%	10%	3	0%	20%	4	0%	30%	5	0%	40%	6	10%	50%	7	20%	60%	8	35%	70%	8	55%	80%	10	75%	90%	11+	100%	100%	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of the annuity value each year after the first year, or required minimum distribution (RMD) beginning Year 1 without surrender charges or MVA.</p> <p>Surrender Schedule (+/-MVA)</p> <p>CommandMark: 12, 12, 12, 11, 10, 9, 8, 7, 6, 5, 0%</p> <p>CommandMark Plus: 15, 15, 14, 13, 12, 10, 9, 8, 7, 6, 0%</p> <p>CommandMark LT and Plus LT: 9.00, 8.25, 7.25, 6.50, 5.50, 4.50, 3.75, 2.75, 1.75, 0.75, 0%</p>	<p>Point-to-Point With Cap</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr><td>CMark:</td><td>3.50%</td><td>100%</td></tr> <tr><td>CMark LT:</td><td>3.25%</td><td>100%</td></tr> <tr><td>CMark Plus:</td><td>2.50%</td><td>100%</td></tr> <tr><td>CMark Plus LT:</td><td>2.25%</td><td>100%</td></tr> </tbody> </table> <p>Rising Interest Strategy† (100% Par.)</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Mtpr.</th> </tr> </thead> <tbody> <tr><td>CMark:</td><td>3.90%</td><td>5.25</td></tr> <tr><td>CMark LT:</td><td>3.80%</td><td>5.00</td></tr> <tr><td>CMark Plus:</td><td>3.00%</td><td>4.00</td></tr> <tr><td>CMark Plus LT:</td><td>2.80%</td><td>3.75</td></tr> </tbody> </table> <p>Gold Strategy</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr><td>CMark:</td><td>3.75%</td><td>100%</td></tr> <tr><td>CMark LT:</td><td>3.50%</td><td>100%</td></tr> <tr><td>CMark Plus:</td><td>2.50%</td><td>100%</td></tr> <tr><td>CMark Plus LT:</td><td>2.25%</td><td>100%</td></tr> </tbody> </table> <p>Guaranteed Fixed Rate Interest Rate</p> <table border="1"> <tbody> <tr><td>CMark:</td><td>1.90%</td></tr> <tr><td>CMark LT:</td><td>1.75%</td></tr> <tr><td>CMark Plus:</td><td>1.40%</td></tr> <tr><td>CMark Plus LT:</td><td>1.30%</td></tr> </tbody> </table> <p>Rates effective 3/1/2015, and subject to change. Check LegacyNet® for updates.</p>		Cap	Par.	CMark:	3.50%	100%	CMark LT:	3.25%	100%	CMark Plus:	2.50%	100%	CMark Plus LT:	2.25%	100%		Cap	Mtpr.	CMark:	3.90%	5.25	CMark LT:	3.80%	5.00	CMark Plus:	3.00%	4.00	CMark Plus LT:	2.80%	3.75		Cap	Par.	CMark:	3.75%	100%	CMark LT:	3.50%	100%	CMark Plus:	2.50%	100%	CMark Plus LT:	2.25%	100%	CMark:	1.90%	CMark LT:	1.75%	CMark Plus:	1.40%	CMark Plus LT:	1.30%	<ul style="list-style-type: none"> \$3,000 Q minimum. \$15,000 NQ minimum. \$1 million maximum premium per owner without Home Office approval. Additional premium not allowed. 	<p>Surrender Value is the GREATER of:</p> <ol style="list-style-type: none"> Minimum guarantee surrender value, or Annuity value less any surrender charges, recovered surrender charges, and MVA. <p>Minimum guaranteed surrender value: 87.5% (90% in CA, IA, and NC) of premium (excluding bonus) less withdrawals and deductions, accumulated at the minimum guaranteed interest rate between 1% and 3%.</p> <p>Current minimum guaranteed interest rate: 1.00%</p> <p>Point-to-Point With Cap: Minimum cap is 1%.</p> <p>Rising Interest Strategy:† Minimum cap is 1%. Minimum multiplier is 1.</p> <p>Gold Strategy: Minimum cap is 1%.</p> <p>Guaranteed Fixed Rate: Minimum interest rate is 0% (0.25% in NV and TX; 1% in FL).</p>	<p>CommandMark: 7.00% (0-75) 7.00% (76-80) 4.00% (81-85)</p> <p>CommandMark Plus: 7.50% (0-75) 5.63% (76-80) 3.75% (81-85)</p> <p>CommandMark LT: 6.50% (0-75) 6.50% (76-80) 4.00% (81-85)</p> <p>CommandMark Plus LT: 7.00% (0-75) 5.25% (76-80) 3.50% (81-85)</p> <p>Commissions are based on the issue age of the current older owner.</p> <p>Chargebacks: Commissions paid on free-looked contracts and premiums received within 12 months of full surrender are charged back at 100%. Commissions for premiums received within 12 months of death are charged back at a declining schedule (based on elapsed months) for death.</p> <p>See <i>Compensation Schedule</i> for details.</p>	<p>CMark, CMark Plus: AR, AZ, CA^{1,2}, CO, DC, GA, HI², IA¹, ID, IL², KS, KY, LA, MA³, MD³, MI, MS, MT, NC¹, ND, NE, NH, NM, RI, SD³, TN, VT, WI, WV, WY</p> <p>CMark LT, CMark Plus LT: CT^{2,5}, FL⁴, IN⁵, NV, OH, OK, SC, TX, UT</p> <ol style="list-style-type: none"> Issue ages 0-79. Enhanced income rider not available. Confinement waiver not available. State-specific enhanced income rider. Bonus products not available in state.
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Guarantees are based on the claims-paying ability of the issuing company, PHL Variable Insurance Company. Annuities are long-term investment vehicles particularly suited to retirement assets. Annuities held within qualified plans do not provide any additional tax benefits. Early withdrawals may be subject to surrender charges and MVA. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply.

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** 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.

† Also known as the Point-to-Point With Multiplier Strategy.