

LibertyMarkSM Series Annuity Quick Reference

As of 1/29/2017

Insurance Carrier	Product	Features	Bonuses	Withdrawals/ Surrender [†]	Interest Crediting Strategies*	Premium	Min. Guaranteed Rates	GA-Level Commission	Approved States																				
<p>Americo Financial Life and Annuity Insurance Company, Kansas City, MO</p> <p>Financial Strength Rating:</p> <p>A.M. Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.</p> <p>Rating as of 1/29/2017</p>	<p>LibertyMark Series single premium deferred fixed indexed annuities*</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Bonus</th> <th>Years</th> <th>Fee</th> </tr> </thead> <tbody> <tr> <td>7</td> <td>No</td> <td>7</td> <td>1%</td> </tr> <tr> <td>7 Plus</td> <td>Yes</td> <td>7</td> <td>1%</td> </tr> <tr> <td>10, 10 LT</td> <td>No</td> <td>10</td> <td>1.25%</td> </tr> <tr> <td>10 Plus, 10 LT Plus</td> <td>Yes</td> <td>10</td> <td>1.25%</td> </tr> </tbody> </table>	Product Version	Bonus	Years	Fee	7	No	7	1%	7 Plus	Yes	7	1%	10, 10 LT	No	10	1.25%	10 Plus, 10 LT Plus	Yes	10	1.25%	<ul style="list-style-type: none"> Diverse choice of indexed strategies covering multiple markets: <ul style="list-style-type: none"> Three participation rate strategies with no cap. Four 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 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals,†† or GMV at death. 	<p>7 Plus:</p> <ul style="list-style-type: none"> 5% persistency bonus end of Year 7. <p>10 Plus:</p> <p>Dual bonus!</p> <ul style="list-style-type: none"> 5% upfront, plus 10% persistency bonus end of Year 10. <p>10 LT Plus:</p> <p>Dual bonus!</p> <ul style="list-style-type: none"> 5% upfront (4% in CA), plus 8% persistency bonus end of Year 10. <p>The persistency bonus is equal to the AV at the end of the s, multiplied by the persistency bonus percentage.</p>	<p>Penalty-Free Withdrawals</p> <p>Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Schedules</p> <p>7, 7 Plus:</p> <p>9, 8.50, 8, 7, 6, 5, 4, 0%</p> <p>10:</p> <p>12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%</p> <p>10 LT:</p> <p>9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</p> <p>10 Plus:</p> <p>13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0%</p> <p>10 LT Plus:</p> <p>11.90, 9.40, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</p> <p>Check Sales Guide for CA, CT, FL, MN, PA, and WA variations.</p>	<p>1-Yr S&P 500[®] PTP w/ Cap</p> <p>7 5.00%</p> <p>7 Plus 4.50%</p> <p>10, 10 LT 6.60%</p> <p>10 Plus, 10 LT Plus 4.30%</p> <p>1-Yr S&P 500[®] Monthly PTP w/ Cap</p> <p>7 2.30%</p> <p>7 Plus 2.15%</p> <p>10, 10 LT 2.60%</p> <p>10 Plus, 10 LT Plus 2.00%</p> <p>1-Yr Gold PTP w/ Cap</p> <p>7 5.80%</p> <p>7 Plus 5.10%</p> <p>10, 10 LT 7.30%</p> <p>10 Plus, 10 LT Plus 4.40%</p> <p>1-Yr S&P 500[®] PTP Inversion w/ Cap</p> <p>7 7.30%</p> <p>7 Plus 6.55%</p> <p>10, 10 LT 10.00%</p> <p>10 Plus, 10 LT Plus 6.10%</p> <p>1-Yr DJ Real Estate Mthly Avg. w/ Par.</p> <p>7 68%</p> <p>7 Plus 62%</p> <p>10, 10 LT 80%</p> <p>10 Plus, 10 LT Plus 55%</p> <p>2-Yr S&P 500[®] PTP w/ Par.</p> <p>7 60%</p> <p>7 Plus 55%</p> <p>10, 10 LT 70%</p> <p>10 Plus, 10 LT Plus 50%</p> <p>2-Yr S&P 500[®] Risk Control PTP w/ Par.</p> <p>7 90%</p> <p>7 Plus 81%</p> <p>10, 10 LT 107%</p> <p>10 Plus, 10 LT Plus 72%</p> <p>Declared Interest Account</p> <p>7 2.20%</p> <p>7 Plus 1.95%</p> <p>10, 10 LT 2.75%</p> <p>10 Plus, 10 LT Plus 1.75%</p> <p>Rates effective 1/29/2017, and subject to change. Check LegacyNet[®] for updates.</p>	<p>Minimum Premium:</p> <ul style="list-style-type: none"> \$10,000 Q, NQ. <p>Maximum Premium:</p> <ul style="list-style-type: none"> \$1 million per owner without Home Office approval. <p>Strategy Allocation:</p> <ul style="list-style-type: none"> \$50 minimum. <p>Additional Premium:</p> <ul style="list-style-type: none"> Not applicable. 	<p>Guaranteed Minimum Value:</p> <p>1%–3% on 100% of premium, less surrender charges.</p> <p>Current Guaranteed Minimum Value Interest Rate: 1%</p> <p>Cap Strategies:</p> <p>Minimum guaranteed term period cap is 1.00% (0.10% for monthly cap).</p> <p>Participation Rate Strategies:</p> <p>Minimum guaranteed term period participation rate is 5.00% (10.00% in NJ).</p> <p>Declared Interest Account:</p> <p>Minimum guaranteed annual interest rate is 1.00%.</p>	<p>Z:</p> <p>5.00% (Ages 0–80)</p> <p>3.75% (Ages 81–85)</p> <p>7 Plus:</p> <p>4.00% (Ages 0–80)</p> <p>2.75% (Ages 81–85)</p> <p>10:</p> <p>7.00% (Ages 0–80)</p> <p>6.00% (Ages 81–85)</p> <p>10 LT:</p> <p>6.00% (Ages 0–80)</p> <p>4.75% (Ages 81–85)</p> <p>10 Plus, 10 LT Plus:</p> <p>6.00% (Ages 0–80)</p> <p>Commissions are based on the date the premium is received in Americo's Administrative Office.</p> <p>See <i>Compensation Schedule</i> for details.</p>	<p>7, 7 Plus, 10, and 10 Plus:</p> <p>AR, AZ, CO, DC, GA, HI¹, IA, ID, IL, KS, KY, LA, MA², MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY</p> <p>7, 7 Plus, 10 LT, and 10 LT Plus:</p> <p>AK, CA, CT, DE, FL, MN (7, 7 Plus only), NH³, NJ³, NV (No 7 Plus), OH (7, 10 LT only), OK, PA (No 7 Plus), SC, TX, UT, WA</p> <p>Heritage Maximizer:</p> <p>Available with 7, 10, and 10 LT, except in CT, HI, MN, NH, NJ, OH, PA, UT, WA</p> <ol style="list-style-type: none"> Monthly PTP strategy not available. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. Multi-year strategies not available.
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<p>Liberty Optimizer Fee</p> <p>This annual administrative fee will be deducted from the Accumulation Value (AV) at the end of each contract year, including the first.**</p> <p>Heritage MaximizerSM</p> <p>Optional enhanced death benefit rider that provides a death benefit of 130% of the entire AV.</p> <ul style="list-style-type: none"> Available on non-bonus products.* Current annual charge is 0.30%, deducted at the end of each contract year for apps received 11/8/2016.** Maximum issue age is 75. <p>Issue Ages</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Ages (Q, NQ)</th> </tr> </thead> <tbody> <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> <tr> <td>Heritage Maximizer</td> <td>0–75</td> </tr> </tbody> </table> <p>Index Dates</p> <p>7th, 14th, 21st, or 28th of the month</p>	Product Version	Ages (Q, NQ)	7, 7 Plus, 10, 10 LT	0–85	10 Plus, 10 LT Plus	0–80	Heritage Maximizer	0–75																					
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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.

** Fee will be deducted at the beginning of each contract year, including the first, for applications received prior to 11/8/2016, and on all contracts in HI.

†† Return of premium is provided by current company practice, rather than contractually, for applications received prior to 11/8/2016, and on all contracts in HI.

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LibertyMarkSM SE Series Annuity Quick Reference

As of 1/29/2017

Insurance Carrier	Product	Features	Bonuses	Withdrawals/ Surrender [†]	Interest Crediting Strategies*	Premium	Min. Guaranteed Rates	GA-Level Commission	Approved States																												
<p>Americo Financial Life and Annuity Insurance Company, Kansas City, MO</p> <p>Financial Strength Rating:</p> <p>A.M. 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Four 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 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals,^{††} or GMV at death. 	<p>SE 7 Plus: • 5% persistency bonus end of Year 7.</p> <p>SE 10 Plus: Dual bonus! • 5% upfront plus 10% persistency bonus end of Year 10.</p> <p>SE 10 LT Plus: Dual bonus! • 5% upfront (4% in CA), plus 8% persistency bonus end of Year 10.</p> <p>The persistency bonus is equal to the AV at the end of the surrender charge period, multiplied by the persistency bonus percentage.</p>	<p>Penalty-Free Withdrawals Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice.</p> <p>The minimum withdrawal amount is \$500, with a minimum remaining surrender value of \$2,000.</p> <p>Surrender Schedules SE 7, SE 7 Plus: 9, 8.50, 8, 7, 6, 5, 4, 0% SE 10: 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0% SE 10 LT: 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% SE 10 Plus: 13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0% SE 10 LT Plus: 11.90, 9.40, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%</p> <p>Check Sales Guide for CA, CT, FL, MN, PA, and WA variations.</p>	<p>1-Yr S&P 500[®] PTP w/ Cap SE 7 6.40% SE 7 Plus 5.90% SE 10, SE 10 LT 8.00% SE 10 Plus, SE 10 LT Plus 5.40%</p> <p>1-Yr S&P 500[®] Monthly PTP w/ Cap SE 7 2.60% SE 7 Plus 2.45% SE 10, SE 10 LT 2.90% SE 10 Plus, SE 10 LT Plus 2.30%</p> <p>1-Yr Gold PTP w/ Cap SE 7 7.30% SE 7 Plus 6.50% SE 10, SE 10 LT 8.90% SE 10 Plus, SE 10 LT Plus 5.80%</p> <p>1-Yr S&P 500[®] PTP Inversion w/ Cap SE 7 9.80% SE 7 Plus 8.80% SE 10, SE 10 LT 12.50% SE 10 Plus, SE 10 LT Plus 7.90%</p> <p>1-Yr DJ Real Estate Mthly Avg. w/ Par. SE 7 81% SE 7 Plus 75% SE 10, SE 10 LT 93% SE 10 Plus, SE 10 LT Plus 68%</p> <p>2-Yr S&P 500[®] PTP w/ Par. SE 7 70% SE 7 Plus 66% SE 10, SE 10 LT 82% SE 10 Plus, SE 10 LT Plus 60%</p> <p>2-Yr S&P 500[®] Risk Control PTP w/ Par. SE 7 107% SE 7 Plus 98% SE 10, SE 10 LT 125% SE 10 Plus, SE 10 LT Plus 90%</p> <p>Declared Interest Account SE 7 2.70% SE 7 Plus 2.45% SE 10, SE 10 LT 3.25% SE 10 Plus, SE 10 LT Plus 2.25%</p> <p>Rates effective 1/29/2017, and subject to change. Check LegacyNet[®] for updates.</p>	<p>Minimum Premium: • \$10,000 Q, NQ.</p> <p>Maximum Premium: • \$1 million per owner without Home Office approval.</p> <p>Strategy Allocation: • \$50 minimum.</p> <p>Additional Premium: • Not applicable.</p>	<p>Guaranteed Minimum Value: 1%–3% on 100% of premium, less surrender charges.</p> <p>Current Guaranteed Minimum Value Interest Rate: 1%</p> <p>Cap Strategies: Minimum guaranteed term period cap is 1.00% (0.10% for monthly cap).</p> <p>Participation Rate Strategies: Minimum guaranteed term period participation rate is 5.00% (10.00% in NJ).</p> <p>Declared Interest Account: Minimum guaranteed annual interest rate is 1.00%.</p>	<p>SE 7: 5.00% (Ages 0–80) 3.75% (Ages 81–85)</p> <p>SE 7 Plus: 4.00% (Ages 0–80) 2.75% (Ages 81–85)</p> <p>SE 10: 7.00% (Ages 0–80) 6.00% (Ages 81–85)</p> <p>SE 10 LT: 6.00% (Ages 0–80) 4.75% (Ages 81–85)</p> <p>SE 10 Plus and SE 10 LT Plus: 6.00% (Ages 0–80)</p> <p>Commissions are based on the date the premium is received in Amerigo's Administrative Office.</p> <p>See <i>Compensation Schedule</i> for details.</p>	<p>SE 7, SE 7 Plus, SE 10, and SE 10 Plus: AR, AZ, CO, DC, GA, HI¹, IA, ID, IL, KS, KY, LA, MA², MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY</p> <p>SE 7, SE 7 Plus, SE 10 LT, and SE 10 LT Plus: AK, CA, CT, DE, FL, MN (SE 7, SE 7 Plus only), NH³, NJ³, NV (No SE 7 Plus), OH (SE 7, SE 10 LT only), OK, PA (No SE 7 Plus), SC, TX, UT, WA</p> <p>Heritage Maximizer: Available with SE 7, SE 10, and SE 10 LT, except in CT, HI, MN, NH, NJ, OH, PA, UT, WA</p> <ol style="list-style-type: none"> Monthly PTP strategy not available. 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† 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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<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 2/1/2017</p> <p>For most current rating information, call Marketing 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>5%</td> <td>10</td> </tr> </tbody> </table> <p>Bonus is reduced by 50% for ages 76+.</p> <p>Issue Ages:</p> <p>0-85 Nonqualified 18-85 Qualified</p> <p>Allocation Dates:</p> <p>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:</p> <p>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:</p> <ul style="list-style-type: none"> • 5% ages 0-75. • 2.50% ages 76+. <p>Vesting Schedules</p> <table border="1"> <thead> <tr> <th>End of Year</th> <th>14 Plus</th> <th>10 Plus, 10 LT Plus</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> <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. 	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 % (+/- 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>4.50%</td> </tr> <tr> <td>10-year</td> <td>6.25%</td> <td>3.75%</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>1.85%</td> </tr> <tr> <td>10-year</td> <td>2.60%</td> <td>1.60%</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>5.50%</td> <td>3.75%</td> </tr> <tr> <td>10-year</td> <td>5.00%</td> <td>3.25%</td> </tr> </tbody> </table> <p>Fixed Interest Option: Rate</p> <table border="1"> <tbody> <tr> <td>14-year</td> <td>1.00%</td> </tr> <tr> <td>10-year</td> <td>1.00%</td> </tr> </tbody> </table> <p>Rates effective 2/1/2017, and subject to change. Check LegacyNet[®] for updates.</p>		1% Fee Cap	No Fee Cap	14-year	7.25%	4.50%	10-year	6.25%	3.75%		1% Fee Cap	No Fee Cap	14-year	2.85%	1.85%	10-year	2.60%	1.60%		1% Fee Rate	No Fee Rate	14-year	5.50%	3.75%	10-year	5.00%	3.25%	14-year	1.00%	10-year	1.00%	<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 (MGSV): 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>	<p>Includes an EXTRA 50 bps at ages 0-80 and an extra 25 bps at ages 81-85 for a limited time only.</p> <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:</p> <p>AR, AZ, CO, DC, FL^{1,3}, GA, HI², IA, ID^{2,3}, IL^{2,4}, KS, KY, LA, MD, ME, MI, MO⁴, MT, NC, ND, NE, NH, NM, RI, SD, TN, VA, WI, WV, WY</p> <p>LegendMark 10 LT, 10 LT Plus:</p> <p>AK⁴, CA, DE, FL^{3,5}, MA^{3,6}, MN^{2,4}, NJ, NV, OH, OK, OR^{2,4}, PA^{2,4}, SC, TX, UT, WA^{2,4}</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.
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† 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, IL, MN, OR, PA, or WA), 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 2/1/2017

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 2/1/2017 For most current rating information, call Marketing at 800-395-1053, Ext. 4002.	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"> – 4% ages 0–75. – 2% ages 76+. 100% vested at death. Bonus is not included in the Income Freedom RiderSM income base. 	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: Cap Part 3.50% 100% S&P 500[®] One-Year Monthly Point-to-Point: Cap Part 1.60% 100% S&P 500[®] One-Year Monthly Average: Cap Part 3.75% 100% (S&P 500[®]) Three-Year Monthly Average: Spread Part 2.00% 100% Declared Rate on Gain: 3.00% Fixed Interest Option: 1.00% Rates effective 2/1/2017, and subject to change. Check LegacyNet [®] for updates.	<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 (MGSV): 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) 6.50% (Ages 76–80) 4.25% (Ages 81–85) AdvanceMark Ultra 10 and 10 LT: 7.50% (Ages 0–75) 5.50% (Ages 76–80) 3.75% (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, CO, DC, FL ^{1,2,3} , GA, HI, IA, ID ² , IL ⁴ , IN ⁶ , KS, KY, LA, MD, ME, MI, MO ⁴ , MT, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY AdvanceMark Ultra 10 LT: AK ⁴ , CA, DE, FL ^{1,2,3} , MA ^{2,6} , MN ^{4,7} , NJ, 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.																																																			
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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 Freedom Rider and upon restart to not less than a minimum guaranteed rate of 3%.

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																				
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 2/1/2017 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 1 st , 8 th , 15 th , or 22 nd 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"> Choice of six indexed interest crediting options. Longevity protection with Income Security RiderSM. Income "doubler" upon impairment in 2 of 6 ADLs (1.5X for joint annuitants).* An additional layer of death benefit protection with Enhanced Legacy RiderSM.* Index gains vest to date of death. "Checkbook" access.**† No commission 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 Rider —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 Rider —a built-in benefit that provides a robust death benefit payout. <ul style="list-style-type: none"> Lump-sum payout—initial premium growing at 5% simple interest. Multi-Year Payout*—greater of initial premium plus 18% income base 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). 	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[®],^{§§} <table border="0"> <tr> <td>Cap</td> <td>Par. Rate</td> </tr> <tr> <td>5.25%</td> <td>100%</td> </tr> </table> S&P 500[®] One-Year Annual Point-to-Point: <table border="0"> <tr> <td>Cap</td> <td>Par. Rate</td> </tr> <tr> <td>3.75%</td> <td>100%</td> </tr> </table> S&P 500[®] One-Year Monthly Point-to-Point: <table border="0"> <tr> <td>Cap</td> <td>Par. Rate</td> </tr> <tr> <td>1.75%</td> <td>100%</td> </tr> </table> S&P 500[®] One-Year Monthly Average: <table border="0"> <tr> <td>Cap</td> <td>Par. Rate</td> </tr> <tr> <td>4.50%</td> <td>100%</td> </tr> </table> S&P 500[®] Three-Year Monthly Average: <table border="0"> <tr> <td>Spread</td> <td>Par. Rate</td> </tr> <tr> <td>1.00%</td> <td>100%</td> </tr> </table> Declared Rate on Gain Option:[‡] 3.25% Fixed Interest Option: 1.00% Rates effective 2/1/2017, and subject to change. Check LegacyNet [®] for updates.	Cap	Par. Rate	5.25%	100%	Cap	Par. Rate	3.75%	100%	Cap	Par. Rate	1.75%	100%	Cap	Par. Rate	4.50%	100%	Spread	Par. Rate	1.00%	100%	<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%.	SpectraMark and SpectraMark LT: 8.50% (Ages 0–75) 6.50% (Ages 76–80) 4.25% (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, CO, DC, FL ^{1,2,3} , GA, HI ¹ , IA, ID ³ , IL ^{1,4} , IN ³ , KS, KY, LA, MD, ME, MI, MO ⁴ , MT, NC ⁴ , ND, NE, NH ⁵ , NM, RI, SD, TN, VA, VT ⁴ , WI, WV, WY SpectraMark LT: AK ⁴ , CA, DE, FL ^{1,2,3} , MA ^{3,6} , MN ^{4,7} , NJ, NV, OH, OK, OR ^{4,7} , PA ^{4,7} , SC, TX, UT, WA ^{4,7} 1. Restart not available on Income Security Rider. 2. SpectraMark ages 0–64; SpectraMark LT ages 65+. 3. Home Health Care Rider not available. 4. MVA doesn't apply and, except in MO, the multi-year death benefit payout is not available. 5. Step Forward Strategy [®] not available. 6. Nursing Home Rider not available. 7. Income Security Rider enhanced payout not available.
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* 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 or 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.