

LegendMarkSM Series Annuity Quick Reference

As of 3/2/2015

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><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>7%</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	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.††§Total account value (includes bonus), excluding premiums added after Year 1, multiplied by 1 plus a Performance Multiplier.§ <table><tr><th colspan="2">Performance Multipliers</th></tr><tr><td>Year 1</td><td>5%</td></tr><tr><td>Year 2</td><td>10%</td></tr><tr><td>Year 3</td><td>15%</td></tr><tr><td>Year 4</td><td>20%</td></tr><tr><td>Year 5</td><td>25%</td></tr><tr><td>Year 6</td><td>30%</td></tr><tr><td>Year 7</td><td>35%</td></tr><tr><td>Year 8</td><td>40%</td></tr><tr><td>Year 9</td><td>45%</td></tr><tr><td>Year 10+</td><td>50%</td></tr></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><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 the 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 % (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><tr><th></th><th>1% Fee Cap</th><th>No Fee Cap</th></tr><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></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>2.85%</td><td>2.00%</td></tr><tr><td>10-year</td><td>2.75%</td><td>1.85%</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>5.75%</td><td>3.75%</td></tr><tr><td>10-year</td><td>5.50%</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>1.75%</td></tr><tr><td>10-year</td><td>1.75%</td></tr></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">Available to ages 0-64.Available to ages 65-85.Home Health Care waiver not available.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	7%	10																																																																																																																																				
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%																																																																																																																																					
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	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%																																																																																																																																					

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), et al. Rider No.: ARI-1064(11-13). 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%.

§ 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.