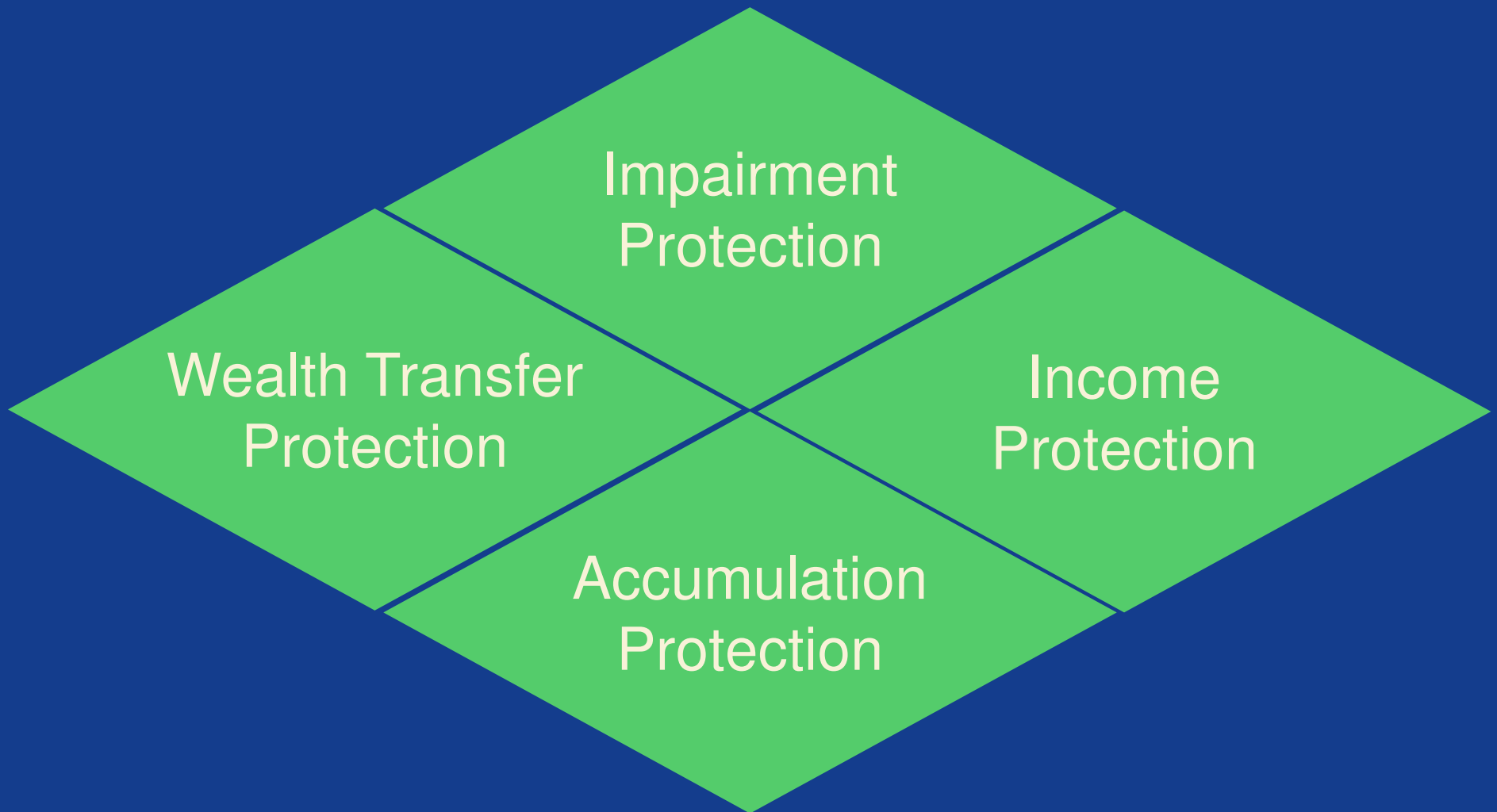




The 2013 Prosperity Elite Protection Story

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Accumulation Protection

- 4 Solid crediting methods & a Fixed Account
 - 1 year point to point
 - 1 year monthly average
 - 1 year monthly point to point
 - Declared rate on index gain
 - Fixed Account
- High Issue Age: 85 years old
- Strong liquidity riders*
 - Nursing Home, Unemployment, Death Benefit, Terminal Illness, Home Health Care
 - 10% Free partial withdrawals (starting after 1st Year).

*All riders are subject to state availability.

Accumulation Protection

Prosperity Elite 7		4% Vesting Bonus*
+ 1 Year Pt to Pt	4.25%	
+ 1 Year Monthly Pt to Pt	2.50%	
+ 1 Year Declared Rate on Gain	3.50%	
Prosperity Elite 10		7% Vesting Bonus*
+ 1 Year Pt to Pt	5.00%	
+ 1 Year Monthly Pt to Pt	3.00%	
+ 1 Year Declared Rate on Gain	4.00%	
Prosperity Elite 14		8% Vesting Bonus*
+ 1 Year Pt to Pt	5.50%	
+ 1 Year Monthly Pt to Pt	3.75%	
+ 1 Year Declared Rate on Gain	4.75%	

*Bonuses based on product "package" and client age



**Income
Protection**

Income Base =

Greater of initial premium plus
18% bonus

-OR-

Premium compounding at 7.00%
(restart available).

\$100,000 premium for a 67 year-old client/single annuitant

- After 10 Years:
 - \$196,715 6% Income Factor = \$11,803
- After restart for an additional 10 Years*:
 - \$264,369 6% Income Factor = \$15,862

*Assumes minimum renewal rate of 3%



Impairment Protection

A common question: What is impairment?

IMPAIRMENT is defined by the following:

- Can't perform 2 out of 6 Activities of Daily Living
- Doctor Certified
- Receiving Care from licensed care giver
- 3 Year Wait

Example: 67 year-old single annuitant becomes impaired after 10 years of owning a Prosperity Elite product.

\$196,715

X

6% Payout Factor =

\$11,803

INCOME DOUBLER:

\$23,606

*Income is doubled as long as AV is greater than zero.



Wealth Transfer Protection

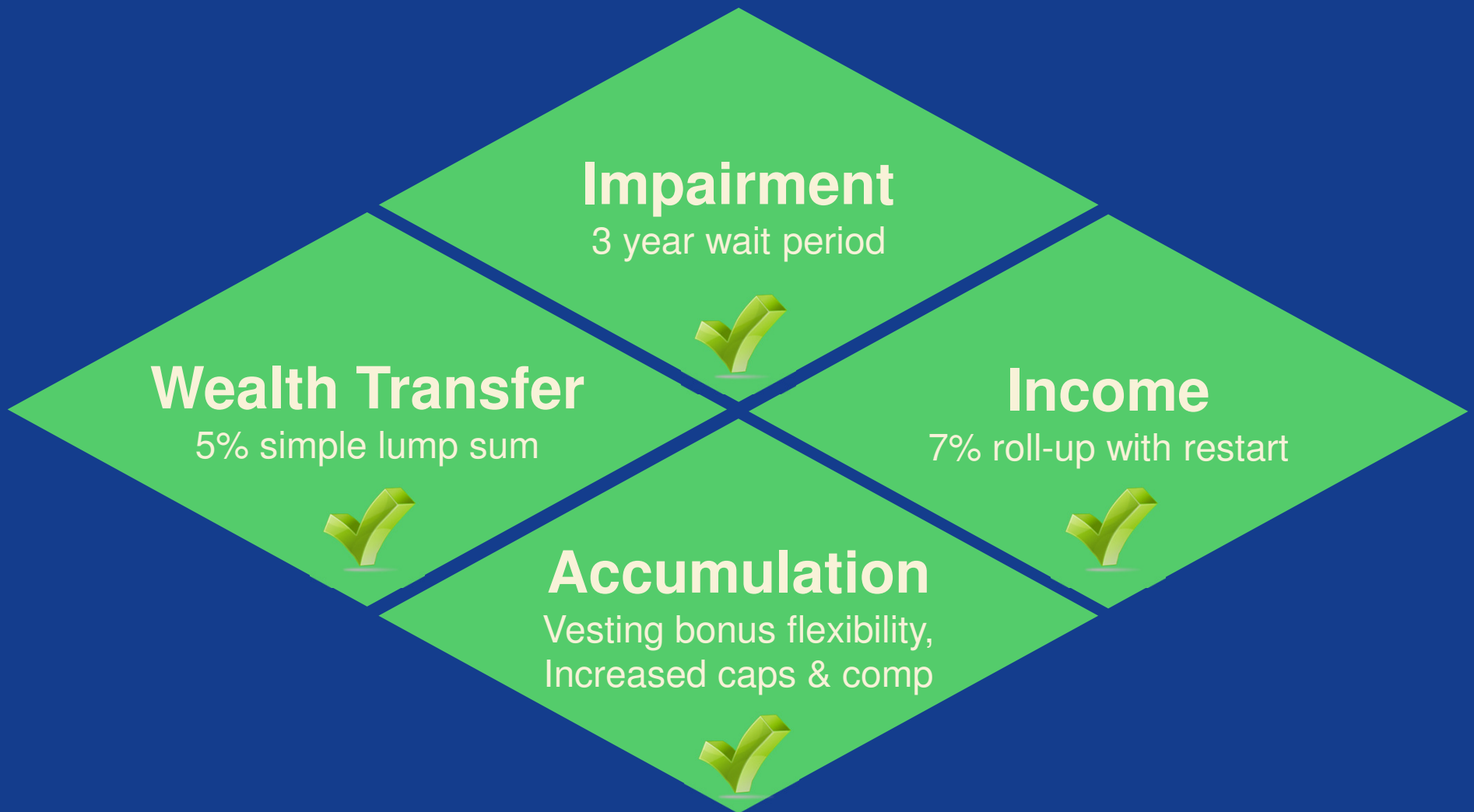
\$100,000 Premium into Prosperity Elite 14

- 8% Vesting Premium Bonus (fully vested at death)
\$8,000
- 5% Simple on \$108,000*
\$5,400 per year
- After 2 Years
 $\$108,000 + \$10,800 = \$118,800$
- After 10 years
 $\$108,000 + \$54,000 = \$162,000$

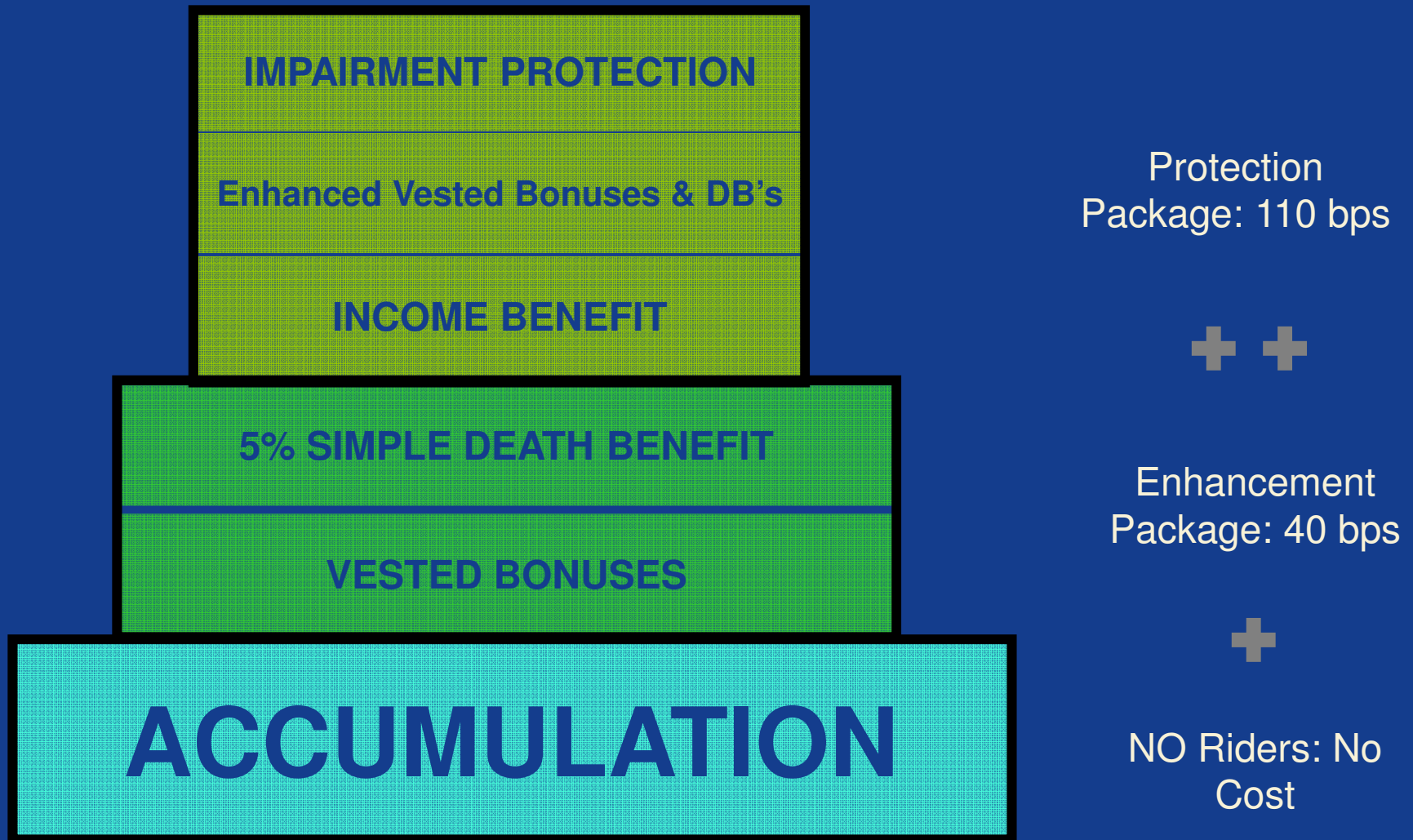
*Available only on packages with the guaranteed minimum death benefit rider.
Not available on all packages



Summary of Enhancements



Build Your Own Solution



- Carrier specific product training is a requirement of the NAIC suitability model act.
- Agents must complete training for each Fidelity & Guaranty Life Insurance Company annuity product series **BEFORE** solicitation – otherwise, **applications will be rejected, the training will still be required, and new applications will be required.**
- **Training must be completed on or before application signature dates.**
- If you have questions, please call your Vice President, National Accounts, or contact us at salesmarketing@fglife.com.



Why FGL?

“This program is tantamount to F&G providing a private pension plan, a rare commodity in the world of an independent advisor.”

**- Jim B
New Jersey**

Year	Qualification Level	Credit Amount
2003	1.4M	\$3,500
2004	1.4M	3,500
2005	1.2M	3,000
2006	1.4M	4,000
2007	1.4M	3,500
2008	1.5M	4,500
2009	1.2M	3,500
2010	1.2M	3,750
2011	1.0M	3,250
2012	1.2M	3,250
2013	1.4M	TBD

Example - 1 credit per year

	Qualifying Year 1 (Vesting 0%) 2007	Qualifying Year 2 (Vesting 20%) 2008	Qualifying Year 3 (Vesting 40%) 2009	Qualifying Year 4 (Vesting 60%) 2010	Qualifying Year 5 (Vesting 80%) 2011	Qualifying Year 6 (Vesting 100%) 2012
	\$3,500	\$4,500	\$3,500	\$3,500	\$3,500	\$3,500
		\$4,500	\$4,500	\$4,500	\$4,500	\$4,500
			\$3,500	\$3,750	\$3,750	\$3,750
				\$3,500	\$3,250	\$3,250
					\$3,250	\$3,250
						\$3,250
Annual Deposit	\$3,500	\$8,000	\$11,500	\$15,250	\$18,500	\$21,750
Vested Account Value	\$0	\$2,300	\$9,200	\$22,950	\$45,400	\$78,500

Thank You!

Fidelity & Guaranty Life is the marketing name for Fidelity & Guaranty Life Insurance Company. Fidelity & Guaranty Life Insurance Company in all states except New York and, in New York only, Fidelity & Guaranty Life Insurance Company of New York. Each insurer is solely responsible for its contractual commitments. Fidelity & Guaranty Life products are underwritten by OM Financial Life Insurance Company and OM Financial Life Insurance Company of New York.

Prosperity Elite Form Numbers: API-1013 (02-11) and ACI-1013 (02-11), et al.

Guarantees are based upon the claims paying ability of the issuing insurer. Subject to state availability. Certain restrictions may apply. Interest rates subject to change. Indexed interest rates are subject to a cap. Cap rates subject to change at the discretion of Fidelity & Guaranty Life. Surrender charges may apply to withdrawals.

Withdrawals may be taxable and, when made prior to age 59½, may result in tax penalties. Withdrawals will reduce available death benefit. This product is offered on a group or individual basis as determined by state approval.

Annuities are long-term investments to help with retirement income needs.

Riders are subject to availability.

Hypotheticals presented may not reflect a purchaser's actual experience.

Optional provisions and riders may have limitations, restrictions and additional charges.

The Power Agent Incentive Rewards (PAIR®) program is a deferred bonus compensation plan for eligible appointed agents of Fidelity & Guaranty Life Insurance Company. Terms are as stated in the PAIR® plan document, which Fidelity & Guaranty Life may amend, limit or terminate at any time.

Annuities are issued by Fidelity & Guaranty Life Insurance Company, Baltimore, Maryland.

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