



## Declared Rate on Gain\* (With and Without Fee)

For this interest crediting option—offered with or without a fee—the growth of the S&P 500<sup>®</sup> Index is measured from the beginning to the end of the one-year period. If the index value is higher at the end of the crediting period, the declared rate specified at the beginning of the crediting period is credited. If the index is down or even, the interest credited will be 0%. Credited interest is locked in at the end of the period, so any gain earned in prior periods will never be lost.

Under the fee options, a 1% annual fee is applied to and subtracted from the crediting option's account value at the beginning of an interest crediting period. Although prior interest and principal (subject to minimum guaranteed surrender values) may be reduced by fees, options that include a fee generally

offer a higher declared rate and, therefore, greater upside potential.

The hypothetical examples on the back of this insert show how the fee and no-fee versions of this option work in up, mixed, and down markets, assuming a starting annuity value of \$100,000, no bonus, no withdrawals, 6.75% declared rate on the fee option, and 5.00% declared rate on the no-fee option. Assuming a minimum guaranteed interest rate of 1.00% and no withdrawals, your minimum guaranteed surrender value\*\* in all of these examples would be \$100,579. Keep in mind that past performance is no guarantee of future results.

**See Hypothetical Examples on Back** *(Over)*

This insert describes features unique to LegendMark interest crediting options. Please see the accompanying brochure for limitations and restrictions generally applicable to LegendMark. Even though your annuity values are affected by an external index, LegendMark is not an investment in the stock market and does not participate in any stock, bond, or equity investments.



Contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA. Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of fixed and indexed interest annuities and optional additional features. Before purchasing, consider your financial situation and alternatives available to you.

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\* Also known as the Point-to-Point Fixed Index on Gain Interest Crediting Option Rider.

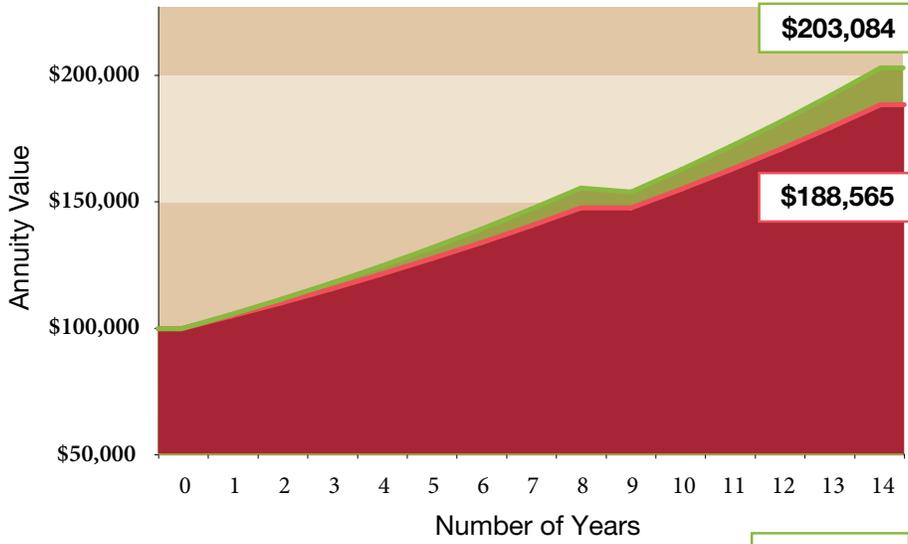
\*\* The minimum guaranteed surrender value is 87.50% of all premium payments, minus withdrawals (a surrender charge will be deducted from withdrawals) and monthly deductions, as they occur, all accumulated at the minimum guaranteed interest rate cumulative for the life of the contract. The minimum guaranteed interest rate is between 1% and 3% (set at the time the contract is issued).



**No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early.**

This document is not a legal contract. For the exact terms and conditions, refer to the annuity.

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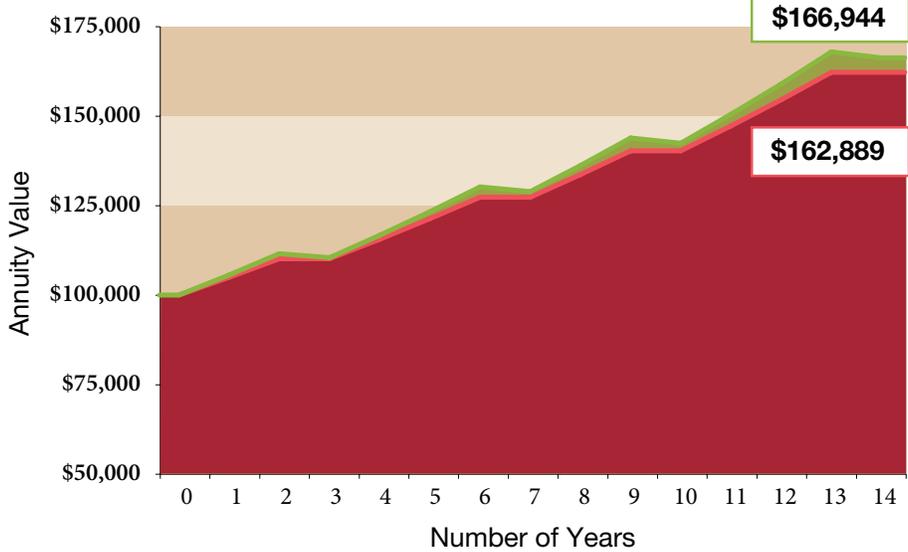


**Up Market**  
Hypothetical Performance  
11/6/1981 – 11/6/1995

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Average Annualized Return

- Fee Option (5.19%)
- No-Fee Option (4.63%)

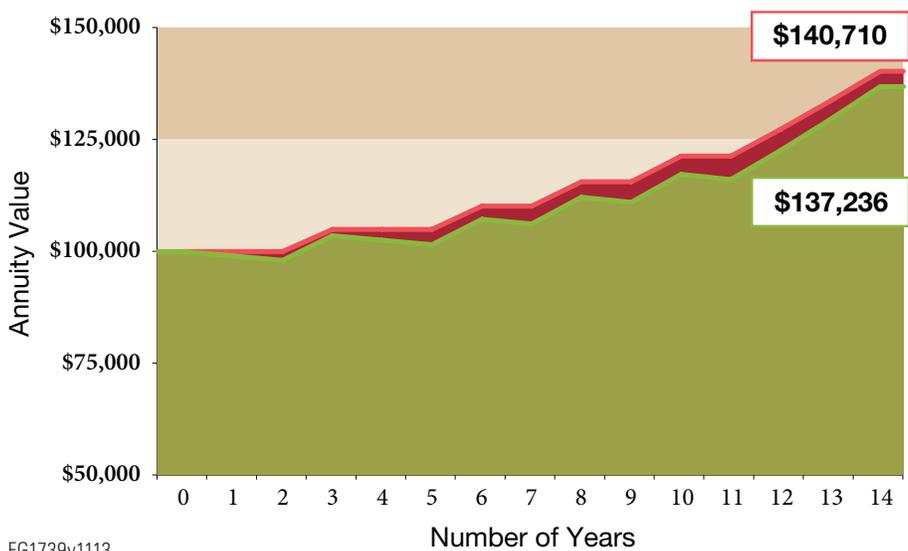


**Mixed Market**  
Hypothetical Performance  
9/8/1974 – 9/8/1988

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Average Annualized Return

- Fee Option (3.73%)
- No-Fee Option (3.55%)



**Down Market**  
Hypothetical Performance  
4/21/1973 – 4/21/1987

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Average Annualized Return

- Fee Option (2.29%)
- No-Fee Option (2.47%)

See Disclosures on Front (Over)