

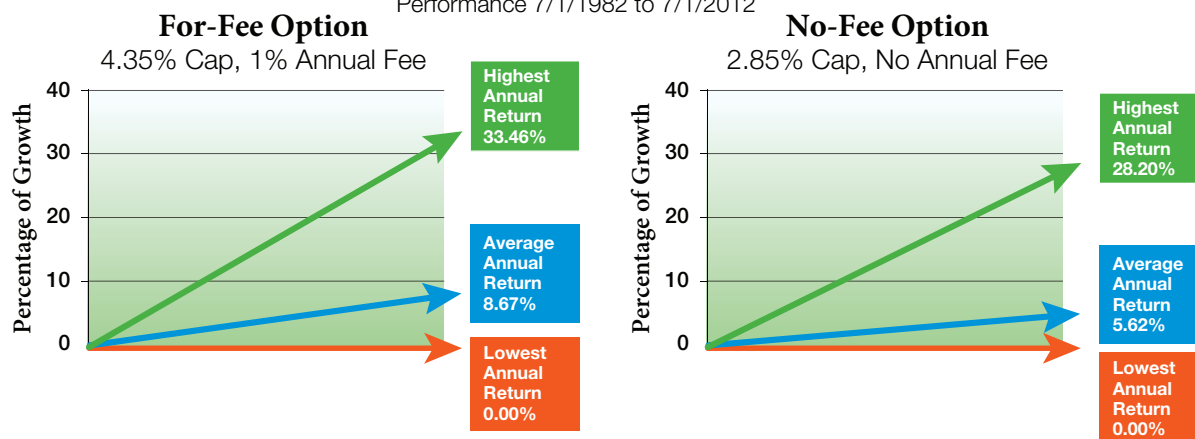
# To Fee or Not To Fee: That Is the Question!

When can paying a fee be advantageous? Answer: when a modest fee can result in increased earnings opportunity! The NEW LegendMark<sup>SM</sup> Series fixed indexed annuities offer innovative for-fee interest crediting options that allow clients to purchase significantly higher caps than those available on no-fee options.

With performance-boosting caps on powerful indexed interest crediting options such as the monthly point-to-point, clients can benefit from more index-related upside—especially during strong markets. This historical analysis, using actual S&P 500<sup>®</sup> Index values over a 30-year period, shows how!

## Monthly Point-to-Point Indexed Interest Option

Performance 7/1/1982 to 7/1/2012



Compare the power of the for-fee option, using the 30-year average annual return.

Crediting Option	Cap	Average Annual Return	Annuity Value After 14 Years*	Net Yield	THAT'S 30% MORE WITH A FOR-FEE OPTION!
Monthly Point-to-Point With 1% Fee	4.35%	8.67%	\$268,254	7.30%	
Monthly Point-to-Point Without Fee	2.85%	5.62%	\$207,284	5.34%	

Clients can choose to maximize their earnings by using a for-fee option, but they always have the flexibility to transfer into or out of any available crediting options at the end of an anniversary!

Exceptional growth potential fuels amplified income payments! To learn how the Income XL Rider<sup>SM</sup> GMWB with an innovative Performance Multiplier can give clients legendary payments, see the "Income XL Rider<sup>SM</sup>: We Dare You To Compare" Green Paper.

For more information on for-fee interest crediting options or the power of the monthly point-to-point option, please contact the Sales Team at 888-343-0396, or your Legacy Wholesaler.

LegendMark Series flexible premium fixed deferred indexed annuities are issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA; products are distributed by Legacy Marketing Group<sup>®</sup>. Subject to state availability. Certain restrictions may apply. Refer to contract, Earnings Rate Update, sales guide, Compensation Schedule, and State Approval Matrix for details. Policy Form Nos: ACI-1018(06-11), API-1018(06-11), et al. Rider Endorsement No.: ARI-1064(11-13). "S&P 500<sup>®</sup>" 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. Past performance is no guarantee of future results.

\* Assumes \$100,000 premium in LegendMark 14 Plus with 10% vesting bonus, deduction of 0.70% annual income rider fee, deduction of 1% strategy fee on for-fee option, and no withdrawals or additional payments.