

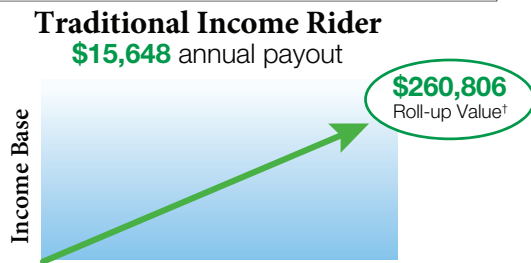
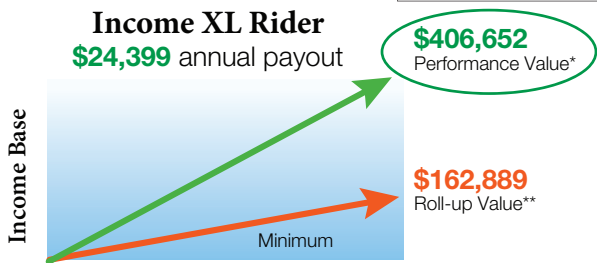
Income XL RiderSM: We Dare You To Compare

Unlike traditional income riders, the Income XL RiderSM, available with LegendMarkSM fixed indexed annuities, uses a fresh approach to calculate income payments, offering powerful income possibilities. The Income Base is automatically the higher of two values:

- 1. Roll-up Value**—Provides a minimum guaranteed Income Base using a traditional income rider calculation.
- 2. Performance Value**—Leverages bonus, strong accumulation, and Performance Multiplier for high payout potential.

Dare To Compare!

Client: Age 61	Premium: \$100,000
Additional Premium: None	Withdrawals: None
Payouts Deferred: 14 Years	Payout Percentage: 6%



Roll-up Value

Income XL Rider uses a traditional roll-up Income Base calculation (premiums growing at a specific rate during the roll-up period) to serve as the **minimum guaranteed** Income Base. This approach provides a strong safety net, while still allowing the potential for Income Base growth through the Performance Value.

The Performance Value is equal to the Total Account Value—which includes growth and the entire bonus—increased by the Performance Multiplier (excludes premiums added after Year 1).

Performance Multiplier	
Year	1 2 3 4 5 6 7 8 9 10+
%	5 10 15 20 25 30 35 40 45 50

Performance Value

For clients who want the potential for higher payouts, Income XL Rider's unique Performance Value is the answer. Its new approach leverages the annuity's earnings to provide a higher income base. Learn more about LegendMark's exceptional accumulation possibilities from the "To Fee or Not To Fee" Green Paper.

The more your client's annuity earns and the longer payouts are deferred, the greater the Performance Value will be, resulting in higher payouts for your clients. And unlike a traditional roll-up Income Base that stops growing after the Roll-up Period ends, the Performance Value continues to grow with the account value until payouts are elected.

For sales ideas and more information, call your Wholesaler or the Legacy Sales Team at 888-343-0396.

LegendMark Series flexible premium fixed deferred indexed annuities and Income XL Rider guaranteed minimum withdrawal benefit rider are issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA; products are distributed by Legacy Marketing Group®. 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 No.: ARI-1064(11-13).

Income provided through guaranteed lifetime withdrawal benefit. The income base is used only to determine rider fees and guaranteed withdrawal

payments under the GMWB rider. Not a guarantee of contract value or available for withdrawal.

* Assumes 10% premium bonus, 8.67% annual earnings less 1% crediting option fee (see the "To Fee or Not To Fee" Green Paper), 50% Performance Multiplier, and 0.70% annual rider charge.

** Assumes 5% compound roll-up on Year 1 premiums for 10 years.

† Assumes 8% premium bonus, 6.50% compound roll-up for 14 years, and 0.85% annual rider charge.