

PRODUCT BROCHURE

Issued by Fidelity & Guaranty
Life Insurance Company, Des Moines, IA

Flexible Premium Fixed
Deferred Indexed Annuities



Leave Your Mark.

Retirement should be a time of freedom to do what you've always *wanted* to do rather than what you always *needed* to do—spend more time with loved ones, travel, hone your talents, complete projects, learn something you've always had an interest in, volunteer, and impart your knowledge on others ... a time to **leave your mark** on the world and in people's lives. To take full advantage of your retirement dreams, you are making plans now to become financially prepared. An important part of those plans may include a fixed indexed annuity.

You have unique priorities, goals, and circumstances, so when it comes to planning your financial future, how do you choose the best product for you? There are many important things to consider.

Fixed indexed annuities are considered safe-money retirement vehicles because they provide both a fixed guaranteed rate of interest and indexed crediting options that are tied to the performance of a specific market index but without the downside risk.



What is Important to You?



With the protection of minimum guarantees, interest crediting options that offer high accumulation potential, and diverse liquidity and payout options for varied situations, LegendMark Series fixed indexed annuities can address *all* of these objectives and help you leave your mark during retirement.



Choice and Control

The LegendMark Series gives you the choice of multiple features, so you can choose the product that's right for you.

- Varying product durations and surrender charge schedules (in most states).
- Vesting premium bonus options to jump-start your earnings or non-bonus options for more favorable crediting rates.
- An assortment of indexed interest crediting options, including traditional no-fee options and innovative fee options for higher accumulation potential.
- A guaranteed minimum withdrawal benefit rider for guaranteed income (available on products with a vesting premium bonus).
- Multiple plan options for receiving lifetime income.

Additional Premiums

LegendMark is a flexible premium fixed deferred indexed annuity. That means you can add additional premiums after the contract is issued without extending the surrender charge schedule. On annuities with a vesting premium bonus, any premium received in the first contract year will receive the bonus. 100% of your premium goes to work for you.



Strong Earnings

Given the fact that Americans' lifespans are increasing while the purchasing power of a dollar continues to decrease, retirement wealth accumulation is more important today than ever before. LegendMark's interest crediting options respond by providing tremendous growth opportunity.

Interest Crediting Options

You can allocate your premium among any number of interest crediting options that are designed to provide dependable growth and strong upside potential. You also have the flexibility to reallocate

your account value among these options on each interest crediting anniversary.

Indexed Interest Options—These options earn interest based on increases in the S&P 500® Index. They allow you to benefit from market gains without risking your retirement funds to direct exposure to the stock market, meaning you can never lose money as a result of a declining market.

Your LegendMark annuity offers innovative indexed options that for a modest annual fee provide opportunity for greater returns. In exchange for the fee, you will receive a higher maximum interest rate, allowing for much greater accumulation potential than no-fee options.

You may choose to split your funds among one or more of the fee and no-fee options and the fixed interest option. Additionally, you have the control to move your premium into or out of the fee and no-fee options at the end of the interest crediting period, meaning you can choose whether or not it will be beneficial to you to pay the fee at the beginning of each period. This allows you to respond to changes in the market and customize your individual interest earning strategy to your goals and risk tolerance. Please refer to the indexed interest option inserts that accompany this brochure for additional information and examples of how each option works.

In the indexed interest options, any indexed interest is credited at the end of the interest crediting period. If you, as the contract owner, die prior to the next index crediting date, your beneficiaries will receive the indexed interest credit as of the date of death. This is important because it means that your annuity's beneficiaries will not miss out on index growth that occurs after the prior interest crediting period.

Fixed Interest Option—This interest crediting option guarantees a competitive fixed rate of interest for a 12-month period. A new current interest rate is declared annually and will never be less than the minimum guaranteed surrender value (MGSV) rate. Additional premiums will be allocated into this option, and you may transfer funds into or out of the Fixed Interest Option on contract anniversaries. Because interest is credited daily rather than at the end of the 12-month period, this option is recommended if you anticipate taking periodic withdrawals.

Premium Bonus

To enhance your earnings potential, some LegendMark products offer a vesting premium bonus on all premiums paid in the first year. A vesting premium bonus is an amount of money, calculated as a percentage of your premium, that vests over the duration of the contract. Products without a premium bonus do not offer an income rider. Ask your insurance professional about vesting premium bonus options available to you.



Security of Principal

LegendMark fixed indexed annuities offer multiple layers of protection for your hard-earned dollars. Although you could earn 0% interest, your annuity value is always protected from the market's downside risk.*

Minimum Guarantees

To shield your money from an economic downturn, each interest crediting option includes a minimum guaranteed rate or cap, which provides a cushion in uncertain economic times. This guarantee varies by interest crediting option, but interest credited will never be less than 0%. That means that you can never lose money as a result of a declining market, protecting you against downside risk while still allowing you to take advantage of upside potential.

Minimum Guaranteed Surrender Value

In addition to the interest crediting option guarantees, your contract is guaranteed to earn at least the Minimum Guaranteed Surrender Value, which is equal to 87.5% of premium payments less previous withdrawals, accumulated at a rate between 1% and 3%. This rate, which is shown on your contract's information page, is guaranteed for the life of the contract.

* Your annuity value could decrease due to charges from the Income XL RiderSM or fees from optional fee indexed interest crediting options.



Guaranteed Lifetime Income



Income Rider

The Income XL RiderSM Guaranteed Minimum Withdrawal Benefit rider is packaged with LegendMark Series bonus products for an additional charge. The rider can help protect your future standard of living by providing guaranteed lifetime income without the need to annuitize your contract. Income XL Rider's unique structure is designed to leverage your annuity's tremendous accumulation potential to provide exceptional guaranteed payouts. To learn about the rider, refer to the accompanying Income XL Rider brochure.

Annuitization

You may convert the contract's surrender value into a series of periodic payments at any time in a process called annuitization. An annuity payout option may be selected by the owner or beneficiary for receiving annuity payments over a fixed period, in a fixed amount, or over the lifetime(s) of the designated person(s). Refer to your contract for specifics.



If you need to access your annuity value because the unexpected comes your way, your health declines, or you just need extra cash, LegendMark has a solution. Several different liquidity options, including regular withdrawals free of surrender charges, “checkbook” access, and early surrender charge-free access if your health declines give you true control over your money.

Surrender Charge-Free Withdrawals

Each contract year after the first, you may withdraw up to 10% of your vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year, without paying a surrender charge. Withdrawal restrictions end after the surrender period has elapsed.

You may take up to four withdrawals per year (\$500 minimum per withdrawal), or you may take regular systematic withdrawals. Interest will not be credited to any amounts withdrawn.

Please note that a charge may be assessed during the surrender charge period for surrender or withdrawals made in excess of the surrender charge-free amount. The charge is applied as a percentage of the account value surrendered. For details about the surrender period and surrender charges applicable to your specific LegendMark product, refer to the appropriate product insert.

“Checkbook” Access

For your convenience, you may order a “checkbook” and write up to four drafts per year. Each draft must be a minimum of \$500 and must be made payable to you or a financial institution. “Checkbooks” are available only to individual U.S. residents on nonqualified contracts and to some IRA contract and trust owners. Check with your insurance professional for details.

Substantially Equal Periodic Payments

To accommodate your changing needs, withdrawals can be taken before age 59½ without IRS tax penalties—even during the first contract year. If the SEPP option is chosen, the Fixed Interest Option may be an appropriate crediting rate selection.

Required Minimum Distributions

If your annuity was issued in connection with a tax-qualified plan, you may be required to take minimum distributions beginning at age 70½. If your required minimum distribution (RMD) is greater than the surrender charge-free amount, it may be withdrawn without surrender charges, beginning in the first contract year.

Systematic Income Option

For regular access to your account values, systematic income is available on an annual, semiannual, quarterly, or monthly basis. The minimum withdrawal amount is \$100. Except for monthly income payments, which are only available electronically, you can elect to receive payments electronically or by check.



You never know if an unexpected health issue will cause the need for access to your money. Have peace of mind; LegendMark gives you the option to withdraw up to 100% of your money, surrender charge-free in the event of certain unforeseen health issues.

Nursing Home Waiver

If you are confined to a licensed nursing home for more than 60 days, and your confinement begins at least one year after the annuity’s date of issue, surrender charges will be waived on withdrawals made during the period of your confinement.

Terminal Illness Waiver

If a licensed physician certifies that you have been diagnosed with an illness or condition that causes your life expectancy to be less than one year, and the diagnosis takes place at least one year after the annuity’s date of issue, surrender charges will be waived during your illness.

Home Health Care Waiver

If you become impaired in two of six activities of daily living (bathing, dressing, transferring, toileting, continence, and eating), surrender charges will be

waived while you are receiving home health care services from a licensed provider.

See your contract for important information on these waivers.

Leave a Legacy

Death Benefit

Should you die before annuity payments begin, the beneficiary named in your annuity will be paid the greater of the total account value (which is your premium plus any full premium bonus amounts plus interest credited) or the contract's minimum guaranteed surrender value (MGSV). To ensure your beneficiaries don't lose out on any index growth occurring after the prior contract anniversary, index credits will be calculated as of the date of death.

Tax Deferral

Unlike many other long-term, safe-money savings vehicles, a fixed indexed annuity provides minimum guarantees and tax deferral. Tax deferral helps outpace inflation by enabling you to accumulate compounded interest on your principal, interest, and money you would have spent on taxes.

Insurer Reliability

Fidelity & Guaranty Life Insurance Company

Incorporated in 1959, Fidelity & Guaranty Life Insurance Company has a solid commitment to serving the individuals it knows best—middle market consumers seeking safety, protection, accumulation, and income features of secure life insurance and annuity products. Fidelity & Guaranty Life offers its series of focused life insurance and annuity products through its network of independent marketing organizations. Insurance products are offered through Fidelity & Guaranty Life Insurance Company in every state other than New York, as well as in the District of Columbia. In New York, products are offered through a



wholly owned subsidiary, Fidelity & Guaranty Life Insurance Company of New York.

To Learn More

For information on current rates, account values, or to discuss changes to your account allocations or financial needs, we recommend you contact the insurance professional who helped you establish your LegendMark annuity.

We also invite you to contact our Policyholder Services Department toll free at 877-549-7663, Monday through Friday.

Contracts issued by



Fidelity & Guaranty Life Insurance Company, Des Moines, IA

Products distributed by



Legacy Marketing Group®

dba: Legacy Marketing Insurance Services (CA Only)

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Subject to state availability. Certain restrictions may apply. Optional provisions and riders may have limitations, restrictions, and additional charges.

Policy Form Nos: ACI-1018(06-11), API-1018(06-11), et al. Rider Endorsement No.: ARI-1064(11-13).

Indexed interest rates are subject to a cap. Caps are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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Even though the annuity's values may be affected by external indices, the annuity contract is not an investment in the stock market and does not participate in any stock, bond, or equity investments.

Withdrawals may be subject to income tax and IRS penalty tax if made before age 59½. Consult your tax advisers regarding your unique situation.



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.