

March State Availability

Effective March 1, 2016



	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY	
Fidelity & Guaranty Life Insurance Company - Indexed Annuities																																																				
FG Index-Choice 10	V/L	✓	V	✓	✓		V	L	✓**	✓	✓	✓	✓	V	V	✓	✓	✓	✓	L	V	✓	✓	V/L	✓		✓	V	✓	✓	V	✓	V	L		L	L	V/L	L	✓	L	✓	V	L	L	✓	✓	V/L	✓	✓	✓	
FG Index-Choice 10 GMWB	V/L	✓	V	✓	✓		V	L	✓**	✓	✓	✓	✓	V	V	✓			✓	L	V	✓	✓	V/L	✓		✓	V	✓	✓		✓	V	L		L	L	V/L	L			✓	V	L	L		✓	V/L	✓	✓	✓	
FG AccumulatorPlus 10	V/L	✓	V	✓	✓		V	L	✓**	✓	✓	✓	✓	V	V	✓	✓	✓	✓	L	V	✓	✓	V/L	✓		✓	V	✓	✓	V	✓	V	L		L	L	V/L	L	✓	L	✓	V	L	L	✓	✓	V/L	✓	✓	✓	
FG AccumulatorPlus 10 GMWB	V/L	✓	V	✓	✓		V	L	✓**	✓	✓	✓	✓	V	V	✓			✓	L	V	✓	✓	V/L	✓		✓	V	✓	✓		✓	V	L		L	L	V/L	L			✓	V	L	L		✓	V/L	✓	✓	✓	
FG AccumulatorPlus 14			✓	V	✓	✓	V		✓*	✓	✓	✓	✓	V	V	✓	✓	✓		V	✓	✓		✓			✓	V	✓	✓	V	✓	V						✓		✓	V			✓	✓		✓	✓	✓		
FG AccumulatorPlus 14 GMWB			✓	V	✓	✓	V		✓*	✓	✓	✓	✓	V	V	✓			✓		V	✓	✓		✓			✓	V	✓	✓		✓	V							✓	V				✓		✓	✓	✓		
Prosperity Elite 7	V/L	✓	V	✓	✓		V	L	V**	✓	V	✓	V	V	V	✓	✓	✓	✓	L	V	✓	✓	V/L	✓		✓	V	✓	✓	✓	✓	✓	V	L		V/L	L	V/L	V/L	✓	L	✓	V	L	L	✓	V	V/L	✓	✓	✓
Prosperity Elite 10	V/L	✓	V	✓	✓		V	L	V**	✓	V	✓	V	V	V	✓	✓	✓	✓	L	V	✓	✓	V/L	✓		✓	V	✓	✓	✓	✓	✓	V	L		V/L	L	V/L	V/L	✓	L	✓	V	L	L	✓	V	V/L	✓	✓	✓
Prosperity Elite 14			✓	V	✓	✓	V		V*	✓	V	✓	V	V	V	✓	✓	✓		V	✓	✓		✓			✓	V	✓	✓	✓	✓	✓	V						✓		✓	V			✓	V		✓	✓	✓	
Performance Pro	L	✓	V	✓	✓		✓	L	V**	✓	V	✓	✓	V		✓	✓	✓	✓	L	V	✓	✓		✓		✓	✓	✓	✓	V	✓	✓	L		L	L		✓	L	✓	✓	L	L	✓			✓	✓	✓		
Safe Income Plus	V/L	✓	V	✓	✓		✓	L	V**	✓	V	✓		V		✓	✓	✓	✓	L	✓	✓	✓		✓		✓	✓	✓	✓	✓	✓	✓	L		L	L		✓	L	✓	V	L	L	✓			✓	✓	✓		
FG Retirement Pro			✓	V	V	✓	V		V**	✓	V	✓	✓	V		✓	✓	✓	V		V	V	✓		V		✓	✓	✓	✓	✓	✓	V	V	V/L		V/L	V/L		✓	V/L	✓	V	V/L	V/L				✓	✓	✓	
Fidelity & Guaranty Life Insurance Company of New York - Indexed Annuities																																																				
FGNY Index-Choice 10																																				✓																
Fidelity & Guaranty Life Insurance Company - Traditional Annuities																																																				
FG Guarantee-Platinum 3	✓		✓	✓	✓	✓	V	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	V	✓	✓	✓	✓	V	✓		✓	V	✓	✓	✓	✓	✓	V		✓	V	V	V	✓	✓	✓	✓	✓	✓	✓	✓	V	V	✓	✓	✓
FG Guarantee-Platinum 5	✓		✓	✓	✓	✓	V	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	V	✓	✓	✓	✓	V	✓		✓	V	✓	✓	✓	✓	✓	V		✓	V	V	V	✓	✓	✓	✓	✓	✓	✓	✓	V	V	✓	✓	✓
FG Guarantee-Platinum 7	✓		✓	✓	✓	✓	V	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	V	✓	✓	✓	✓	V	✓		✓	V	✓	✓	✓	✓	✓	V		✓	V	V	V	✓	✓	✓	✓	✓	✓	✓	✓	V	V	✓	✓	✓
Fidelity & Guaranty Life Insurance Company - Immediate Annuities																																																				
FG Immediate-Income	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	V	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	V		V	✓	✓	✓	✓	✓	✓	V	✓	✓	✓	✓

✓ = Approved V = State variation marketing material L = Reduced surrender charges may apply Open box indicates product not approved.

*Product available to clients ages 0-64 only

**Reduced surrender charges apply to clients age 65+

GMWB = Guaranteed Minimum Withdrawal Benefit Rider (FG Income for Life). Annual roll-up rates and charges vary by product and are:

	Annual Roll-Up Rate	Annual Rider Fee	
FG Index-Choice 10	6.00%	70 bps	
FG AccumulatorPlus 10 & 14	6.75%	70 bps	
Prosperity Elite 7, 10 & 14	6.50%	80 bps	Total rider fee is 130 bps only 80 bps is attributable for EGMWB
Performance Pro	3.50%	plus add on rate	95 bps
Safe Income Plus	7.00%		105 bps

For Prosperity Elite the One-year Gold Commodity Annual Point-to-Point with cap strategy and Market Value Adjustment (MVA) rider are not available in the following states:

PE 7 & 10 = AK, IL, NC and VT

PE 14 = IL, NC and VT

Modified Prosperity Elite 7 and 10 = PA, MN, OR and WA

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