

Fidelity & Guaranty Life

PRODUCT AVAILABILITY: BY STATE BY PRODUCT

STATE	PRODUCT	TYPE OF AVAILABILITY	VARIATIONS (if applicable)
ALABAMA			
	Accelerator Plus 10	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% GMWB: Grows to the earlier of 10 years or start of income payment
	Accelerator Plus 14	Not Available	
	F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA offset not applicable
	F&G Flex Accumulator	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
	F&G Power Accumulator 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
	F&G Power Accumulator 7	Available - Variation	MVA Rider not available
	F&G Safe Income Advantage	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
	FG AccumulatorPlus 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% 1-year Monthly Average (with fee) not available
	FG AccumulatorPlus 7	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0% 1-year Monthly Average (with fee) not available
	FG Guarantee-Platinum 3	Available - Standard	
	FG Guarantee-Platinum 5	Available - Standard	
	FG Guarantee-Platinum 7	Available - Standard	
	FG Immediate-Income	Available - Standard	
	FGNY Index-Choice 10	Not Available	
	Performance Pro	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
	Prosperity Elite 10	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available

Prosperity Elite 14

Not Available

MVA Rider not available

Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%

Prosperity Elite 7

Available - Variation

GMDB: Enhanced GMDB is not available

Gold APTP Index Interest Crediting Option not available

MVA Rider not available

Surrender Charges: 9,9,8,7,6,5,4,0%

ALASKA

Accelerator Plus 10

Available - Variation

MVA Rider not available

Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%

Accelerator Plus 14

Not Available

F&G 1-2-3

Available - Variation

Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%

MVA offset not applicable

F&G Flex Accumulator

Available - Variation

MVA Rider not available

Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%

F&G Power Accumulator 10

Available - Variation

MVA Rider not available

Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%

F&G Power Accumulator 7

Available - Variation

MVA Rider not available

F&G Safe Income Advantage

Available - Variation

MVA Rider not available

Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%

FG AccumulatorPlus 10

Available - Variation

MVA Rider not available

Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%

1-year Monthly Average (with fee) not available

FG AccumulatorPlus 7

Available - Variation

MVA Rider not available

1-year Monthly Average (with fee) not available

FG Guarantee-Platinum 3

Available - Standard

FG Guarantee-Platinum 5

Available - Standard

FG Guarantee-Platinum 7

Available - Standard

FG Immediate-Income

Available - Standard

FGNY Index-Choice 10

Not Available

Performance Pro

Available - Variation

Prosperity Elite 10

Available - Variation

GMDB: Enhanced GMDB is not available

Gold APTP Index Interest Crediting Option not available

MVA Rider not available

Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%

Prosperity Elite 14

Not Available

Prosperity Elite 7

Available - Variation

GMDB: Enhanced GMDB is not available

Gold APTP Index Interest Crediting Option not available

MVA Rider not available

Surrender Charges: 9,9,8,7,6,5,4,0%

ARIZONA

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

ARKANSAS

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard

FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

CALIFORNIA

Accelerator Plus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Accelerator Plus 14	Not Available	
F&G 1-2-3	Not Available	
F&G Flex Accumulator	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Standard	
F&G Safe Income Advantage	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA using Treasury rates
FG AccumulatorPlus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Variation	MVA Rider not available Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
FG Guarantee-Platinum 5	Available - Variation	MVA Rider not available Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
FG Guarantee-Platinum 7	Available - Variation	MVA Rider not available Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0%

COLORADO

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard

F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

CONNECTICUT

Accelerator Plus 10	Not Available	
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Flex Accumulator	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Variation	MVA Rider not available
F&G Safe Income Advantage	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 7	Available - Variation	1-year Monthly Average (with fee) not available MVA Rider not available 1-year Monthly Average (with fee) not available
FG Guarantee-Platinum 3	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
FG Guarantee-Platinum 5	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
FG Guarantee-Platinum 7	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
FG Immediate-Income	Available - Variation	Accelerated Benefit Feature not available
FGNY Index-Choice 10	Not Available	
Performance Pro	Not Available	
Prosperity Elite 10	Not Available	
Prosperity Elite 14	Not Available	

Prosperity Elite 7

Not Available

DELAWARE

Accelerator Plus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA offset not applicable
F&G Flex Accumulator	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Standard	
F&G Safe Income Advantage	Available - Standard	
FG AccumulatorPlus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0%

**DISTRICT OF
COLUMBIA**

Accelerator Plus 10	Available - Standard	
Accelerator Plus 14	Available - Standard	
F&G 1-2-3	Available - Standard	
F&G Flex Accumulator	Available - Standard	
F&G Power Accumulator 10	Available - Standard	
F&G Power Accumulator 7	Available - Standard	
F&G Safe Income Advantage	Available - Standard	
FG AccumulatorPlus 10	Available - Standard	
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Variation	Accelerated Benefit Feature not available

FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

FLORIDA

Accelerator Plus 10	Available - Variation	<p>Annuitization Value = Account Value (rather than Surrender Value)</p> <p>Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue ages 65+ only)</p> <p>Vesting Bonus Accel Plus 10</p>
Accelerator Plus 14	Available - Variation	<p>Annuitization Value = Account Value (rather than Surrender Value)</p> <p>Issue ages 0-64 only</p> <p>Vesting Bonus Accel Plus 14</p>
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue ages 65+ only)
F&G Flex Accumulator	Available - Variation	<p>Annuitization Value = Account Value (rather than Surrender Value)</p> <p>Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue ages 65+ only)</p>
F&G Power Accumulator 10	Available - Variation	<p>Annuitization Value = Account Value (rather than Surrender Value)</p> <p>Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue ages 65+ only)</p>
F&G Power Accumulator 7	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value)
F&G Safe Income Advantage	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value)
FG AccumulatorPlus 10	Available - Variation	<p>Annuitization Value = Account Value (rather than Surrender Value)</p> <p>Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue ages 65+ only)</p>
FG AccumulatorPlus 7	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value)
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	<p>Annuitization Value = Account Value (rather than Surrender Value)</p> <p>Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue ages 65+ only)</p> <p>Vesting Bonus</p>
Prosperity Elite 10	Available - Variation	<p>Annuitization Value = Account Value (rather than Surrender Value)</p> <p>Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue ages 65+ only)</p>
Prosperity Elite 14	Available - Variation	<p>Annuitization Value = Account Value (rather than Surrender Value)</p> <p>Issue ages 0-64 only</p>
Prosperity Elite 7	Available - Variation	<p>Annuitization Value = Account Value (rather than Surrender Value)</p> <p>Surrender Charges: 9,9,8,7,6,5,4,0% (Applies to issue ages 65+ only)</p>

GEORGIA

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

HAWAII

Accelerator Plus 10	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available
Accelerator Plus 14	Available - Variation	GMWB: Grows to the earlier of 10 years or start of income payment GMWB: Enhanced Guaranteed Withdrawal payments not available GMWB: Grows to the earlier of 10 years or start of income payment
F&G 1-2-3	Available - Standard	
F&G Flex Accumulator	Available - Standard	
F&G Power Accumulator 10	Available - Standard	
F&G Power Accumulator 7	Available - Standard	
F&G Safe Income Advantage	Available - Standard	
FG AccumulatorPlus 10	Available - Standard	
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	

Performance Pro	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available
Prosperity Elite 10	Available - Variation	GMWB: Can be terminated at any time GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 5 years and annuitant is age 60 GMWB: Payout percentages are in 5 year age band increments GMWB: Restart feature not available
Prosperity Elite 14	Available - Variation	GMWB: Can be terminated at any time GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 5 years and annuitant is age 60 GMWB: Payout percentages are in 5 year age band increments GMWB: Restart feature not available
Prosperity Elite 7	Available - Variation	GMWB: Can be terminated at any time GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 5 years and annuitant is age 60 GMWB: Payout percentages are in 5 year age band increments GMWB: Restart feature not available

IDAHO

Accelerator Plus 10	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% GMWB: Grows to the earlier of 10 years or start of income payment
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Flex Accumulator	Available - Variation	Home Health Care Rider not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%
F&G Safe Income Advantage	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 10	Available - Variation	Home Health Care Rider not available 1-year Monthly Average (with fee) not available
FG AccumulatorPlus 7	Available - Variation	Home Health Care Rider not available 1-year Monthly Average (with fee) not available
FG Guarantee-Platinum 3	Available - Variation	Surrender Charges Do Not Renew: 9,8,7,6,5,4,3,2,1,1,0%
FG Guarantee-Platinum 5	Available - Variation	Surrender Charges Do Not Renew: 9,8,7,6,5,4,3,2,1,1,0%

FG Guarantee-Platinum 7	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	MVA Rider not available
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	GMDB: Enhanced GMDB is not available
		Gold APTP Index Interest Crediting Option not available
		MVA Rider not available
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	GMDB: Enhanced GMDB is not available
		Gold APTP Index Interest Crediting Option not available
		MVA Rider not available
		Surrender Charges: 9,9,8,7,6,5,4,0%

ILLINOIS

Accelerator Plus 10	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available
		MVA Rider not available
		GMWB: Grows to the earlier of 10 years or start of income payment
Accelerator Plus 14	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available
		MVA Rider not available
		GMWB: Grows to the earlier of 10 years or start of income payment
F&G 1-2-3	Available - Standard	
F&G Flex Accumulator	Available - Variation	MVA Rider not available
F&G Power Accumulator 10	Available - Variation	MVA Rider not available
F&G Power Accumulator 7	Available - Variation	MVA Rider not available
F&G Safe Income Advantage	Available - Variation	MVA Rider not available
FG AccumulatorPlus 10	Available - Variation	MVA Rider not available
FG AccumulatorPlus 7	Available - Variation	MVA Rider not available
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available
		MVA Rider not available
Prosperity Elite 10	Available - Variation	GMWB: Can be terminated at any time

Prosperity Elite 14 Available - Variation

GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 5 years and annuitant is age 60

GMWB: Payout percentages are in 5 year age band increments

GMWB: Restart feature not available

Gold APTP Index Interest Crediting Option not available

MVA Rider not available

GMWB: Can be terminated at any time

GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 5 years and annuitant is age 60

GMWB: Payout percentages are in 5 year age band increments

GMWB: Restart feature not available

Gold APTP Index Interest Crediting Option not available

MVA Rider not available

GMWB: Can be terminated at any time

GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 5 years and annuitant is age 60

GMWB: Payout percentages are in 5 year age band increments

GMWB: Restart feature not available

Gold APTP Index Interest Crediting Option not available

MVA Rider not available

Prosperity Elite 7 Available - Variation

INDIANA

Accelerator Plus 10 Available - Variation

Surrender Charges: 12,11,10,9,8,7,6,5,4,3,0%

Max issue age 80

Accelerator Plus 14 Available - Variation

Surrender Charges: 12.5, 12.5, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%

Max issue age 80

F&G 1-2-3 Available - Variation

Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%

MVA offset not applicable

F&G Flex Accumulator Available - Standard

F&G Power Accumulator 10 Available - Standard

F&G Power Accumulator 7 Available - Standard

F&G Safe Income Advantage Available - Standard

FG AccumulatorPlus 10 Available - Standard

FG AccumulatorPlus 7 Available - Standard

FG Guarantee-Platinum 3 Available - Standard

FG Guarantee-Platinum 5 Available - Standard

FG Guarantee-Platinum 7 Available - Standard

FG Immediate-Income Available - Standard

FGNY Index-Choice 10 Not Available

Performance Pro	Available - Variation	Surrender Charges: 12,11,10,9,8,7,6,5,4,3,0%
Prosperity Elite 10	Available - Variation	Enhancement and Protection Packages = Maximum issue age is 80
Prosperity Elite 14	Available - Variation	Enhancement and Protection Packages = Maximum issue age is 80
		GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 3 years
		Surrender Charges: 12.5, 12.5, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%
Prosperity Elite 7	Available - Variation	Enhancement and Protection Packages = Maximum issue age is 80

IOWA

Accelerator Plus 10	Available - Standard	
Accelerator Plus 14	Available - Standard	
F&G 1-2-3	Available - Standard	
F&G Flex Accumulator	Available - Standard	
F&G Power Accumulator 10	Available - Standard	
F&G Power Accumulator 7	Available - Standard	
F&G Safe Income Advantage	Available - Standard	
FG AccumulatorPlus 10	Available - Variation	Barclays Trailblazer Sectors 5 Interest Crediting Option not available
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	Barclays Trailblazer Sectors 5 Interest Crediting Option not available
Prosperity Elite 10	Available - Variation	Barclays Trailblazer Sectors 5 Interest Crediting Option not available
Prosperity Elite 14	Available - Variation	Barclays Trailblazer Sectors 5 Interest Crediting Option not available
Prosperity Elite 7	Available - Variation	Barclays Trailblazer Sectors 5 Interest Crediting Option not available

KANSAS

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard

FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

KENTUCKY

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

LOUISIANA

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard

FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

MAINE

Accelerator Plus 10	Available - Standard	
Accelerator Plus 14	Available - Standard	
F&G 1-2-3	Available - Standard	
F&G Flex Accumulator	Available - Standard	
F&G Power Accumulator 10	Available - Standard	
F&G Power Accumulator 7	Available - Standard	
F&G Safe Income Advantage	Available - Standard	
FG AccumulatorPlus 10	Available - Standard	
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Variation	Terminal Illness Rider not available
FG Guarantee-Platinum 5	Available - Variation	Terminal Illness Rider not available
FG Guarantee-Platinum 7	Available - Variation	Terminal Illness Rider not available
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Standard	
Prosperity Elite 10	Available - Standard	
Prosperity Elite 14	Available - Standard	
Prosperity Elite 7	Available - Standard	

MARYLAND

Accelerator Plus 10	Available - Standard	
Accelerator Plus 14	Available - Standard	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA offset not applicable
F&G Flex Accumulator	Available - Standard	
F&G Power Accumulator 10	Available - Standard	

F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

MASSACHUSETTS

Accelerator Plus 10	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Nursing Home Rider not available Impairment Rider not available
F&G Flex Accumulator	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available
F&G Safe Income Advantage	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 10	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 7	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available

FG Guarantee-Platinum 3	Available - Variation	Nursing Home Rider not available Terminal Illness Rider not available
FG Guarantee-Platinum 5	Available - Variation	Nursing Home Rider not available Terminal Illness Rider not available
FG Guarantee-Platinum 7	Available - Variation	Nursing Home Rider not available Terminal Illness Rider not available
FG Immediate-Income	Available - Variation	Accelerated Benefit Feature not available
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	Nursing Home Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%

MICHIGAN

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

MINNESOTA

Accelerator Plus 10	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% GMWB: Grows to the earlier of 10 years or start of income payment
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA offset not applicable
F&G Flex Accumulator	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Variation	MVA Rider not available
F&G Safe Income Advantage	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% 1-year Monthly Average (with fee) not available
FG AccumulatorPlus 7	Available - Variation	MVA Rider not available 1-year Monthly Average (with fee) not available
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%

MISSISSIPPI

Accelerator Plus 10	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% GMWB: Grows to the earlier of 10 years or start of income payment
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA offset not applicable
F&G Flex Accumulator	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Variation	MVA Rider not available
F&G Safe Income Advantage	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% 1-year Monthly Average (with fee) not available
FG AccumulatorPlus 7	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0% 1-year Monthly Average (with fee) not available
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	
Prosperity Elite 10	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%

MISSOURI

Accelerator Plus 10	Available - Variation	MVA Rider not available
Accelerator Plus 14	Available - Variation	MVA Rider not available
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA offset not applicable
F&G Flex Accumulator	Available - Variation	MVA Rider not available
F&G Power Accumulator 10	Available - Variation	MVA Rider not available
F&G Power Accumulator 7	Available - Variation	MVA Rider not available
F&G Safe Income Advantage	Available - Variation	MVA Rider not available
FG AccumulatorPlus 10	Available - Variation	MVA Rider not available
FG AccumulatorPlus 7	Available - Variation	MVA Rider not available
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	MVA Rider not available
Prosperity Elite 10	Available - Variation	MVA Rider not available
Prosperity Elite 14	Available - Variation	MVA Rider not available
Prosperity Elite 7	Available - Variation	MVA Rider not available

MONTANA

Accelerator Plus 10	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Accelerator Plus 14	Not Available	
F&G 1-2-3	Not Available	
F&G Flex Accumulator	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Variation	MVA Rider not available
F&G Safe Income Advantage	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% 1-year Monthly Average (with fee) not available

FG AccumulatorPlus 7	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0% 1-year Monthly Average (with fee) not available
FG Guarantee-Platinum 3	Not Available	
FG Guarantee-Platinum 5	Not Available	
FG Guarantee-Platinum 7	Not Available	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	
Prosperity Elite 10	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%

NEBRASKA

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard

Prosperity Elite 7 Available - Standard

NEVADA

Accelerator Plus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Flex Accumulator	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Standard	
F&G Safe Income Advantage	Available - Standard	
FG AccumulatorPlus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Variation	1 Year Fixed Interest Rate Renewal available after Initial Guarantee Period if elected by consumer
FG Guarantee-Platinum 5	Available - Variation	1 Year Fixed Interest Rate Renewal available after Initial Guarantee Period if elected by consumer
FG Guarantee-Platinum 7	Available - Variation	1 Year Fixed Interest Rate Renewal available after Initial Guarantee Period if elected by consumer
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0%

NEW HAMPSHIRE

Accelerator Plus 10	Available - Variation	Multi-year index interest crediting options are not available Barclays Trailblazer Sectors 5 Interest Crediting Option not available Balanced Asset 5 Index Two - year options not available
Accelerator Plus 14	Available - Variation	Multi-year index interest crediting options are not available Barclays Trailblazer Sectors 5 Interest Crediting Option not available Balanced Asset 5 Index Two - year options not available
F&G 1-2-3	Available - Standard	
F&G Flex Accumulator	Available - Variation	Multi-year index interest crediting options are not available
F&G Power Accumulator 10	Available - Variation	Multi-year index interest crediting options are not available
F&G Power Accumulator 7	Available - Variation	Multi-year index interest crediting options are not available
F&G Safe Income Advantage	Available - Variation	Multi-year index interest crediting options are not available
FG AccumulatorPlus 10	Available - Variation	Multi-year index interest crediting options are not available Barclays Trailblazer Sectors 5 Interest Crediting Option not available
FG AccumulatorPlus 7	Available - Variation	Multi-year index interest crediting options are not available

FG Guarantee-Platinum 3	Available - Standard	Barclays Trailblazer Sectors 5 Interest Crediting Option not available
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	Multi-year index interest crediting options are not available
		Barclays Trailblazer Sectors 5 Interest Crediting Option not available
Prosperity Elite 10	Available - Variation	Multi-year index interest crediting options are not available
		Barclays Trailblazer Sectors 5 Interest Crediting Option not available
Prosperity Elite 14	Available - Variation	Multi-year index interest crediting options are not available
		Barclays Trailblazer Sectors 5 Interest Crediting Option not available
Prosperity Elite 7	Available - Variation	Multi-year index interest crediting options are not available
		Barclays Trailblazer Sectors 5 Interest Crediting Option not available

NEW JERSEY

Accelerator Plus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA offset not applicable
F&G Flex Accumulator	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Standard	
F&G Safe Income Advantage	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA using Treasury rates
FG AccumulatorPlus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Variation	MVA Rider not available Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
		MVA Rider not available
FG Guarantee-Platinum 5	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
		MVA Rider not available
FG Guarantee-Platinum 7	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
		MVA Rider not available
FG Immediate-Income	Available - Variation	Accelerated Benefit Feature not available
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%

Prosperity Elite 14
Prosperity Elite 7

Not Available
Available - Variation

Surrender Charges: 9,9,8,7,6,5,4,0%

NEW MEXICO

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

NEW YORK

Accelerator Plus 10	Not Available
Accelerator Plus 14	Not Available
F&G 1-2-3	Not Available
F&G Flex Accumulator	Not Available
F&G Power Accumulator 10	Not Available
F&G Power Accumulator 7	Not Available
F&G Safe Income Advantage	Not Available
FG AccumulatorPlus 10	Not Available
FG AccumulatorPlus 7	Not Available
FG Guarantee-Platinum 3	Not Available
FG Guarantee-Platinum 5	Not Available
FG Guarantee-Platinum 7	Not Available
FG Immediate-Income	Not Available
FGNY Index-Choice 10	Available - Standard

Performance Pro	Not Available
Prosperity Elite 10	Not Available
Prosperity Elite 14	Not Available
Prosperity Elite 7	Not Available

NORTH CAROLINA

Accelerator Plus 10	Available - Standard	
Accelerator Plus 14	Available - Standard	
F&G 1-2-3	Available - Standard	
F&G Flex Accumulator	Available - Standard	
F&G Power Accumulator 10	Available - Standard	
F&G Power Accumulator 7	Available - Standard	
F&G Safe Income Advantage	Available - Standard	
FG AccumulatorPlus 10	Available - Standard	
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
FG Guarantee-Platinum 5	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
FG Guarantee-Platinum 7	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Standard	
Prosperity Elite 10	Available - Variation	EGMDB: Payouts must be taken over at least 5 years GMWB: Can be terminated after 1st contract year GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 3 years and annuitant is age 60 Gold APTP Index Interest Crediting Option not available MVA Rider not available
Prosperity Elite 14	Available - Variation	EGMDB: Payouts must be taken over at least 5 years GMWB: Can be terminated after 1st contract year GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 3 years and annuitant is age 60 Gold APTP Index Interest Crediting Option not available MVA Rider not available
Prosperity Elite 7	Available - Variation	EGMDB: Payouts must be taken over at least 5 years GMWB: Can be terminated after 1st contract year GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 3 years and annuitant is age 60 Gold APTP Index Interest Crediting Option not available MVA Rider not available

NORTH DAKOTA

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

OHIO

Accelerator Plus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA offset not applicable
F&G Flex Accumulator	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Standard	
F&G Safe Income Advantage	Available - Standard	
FG AccumulatorPlus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%

Prosperity Elite 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0%

OKLAHOMA

Accelerator Plus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Flex Accumulator	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Standard	
F&G Safe Income Advantage	Available - Standard	
FG AccumulatorPlus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Variation	Surrender Charges Do Not Renew: 9,8,7,6,5,4,3,2,1,1,0%
FG Guarantee-Platinum 5	Available - Variation	Surrender Charges Do Not Renew: 9,8,7,6,5,4,3,2,1,1,0%
FG Guarantee-Platinum 7	Available - Variation	Surrender Charges Do Not Renew: 9,8,7,6,5,4,3,2,1,1,0%
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0%

OREGON

Accelerator Plus 10	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% GMWB: Grows to the earlier of 10 years or start of income payment
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA offset not applicable
F&G Flex Accumulator	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Variation	MVA Rider not available
F&G Safe Income Advantage	Available - Variation	MVA Rider not available

FG AccumulatorPlus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% 1-year Monthly Average (with fee) not available
FG AccumulatorPlus 7	Available - Variation	MVA Rider not available 1-year Monthly Average (with fee) not available
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%

PENNSYLVANIA

Accelerator Plus 10	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% GMWB: Grows to the earlier of 10 years or start of income payment
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA offset not applicable
F&G Flex Accumulator	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Variation	MVA Rider not available
F&G Safe Income Advantage	Available - Variation	MVA Rider not available

FG AccumulatorPlus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA Rider not available
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% 1-year Monthly Average (with fee) not available
FG AccumulatorPlus 7	Available - Variation	MVA Rider not available 1-year Monthly Average (with fee) not available
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Not Available	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	MVA Rider not available
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available
		Surrender Charges: 9,9,8,7,6,5,4,0%

PUERTO RICO

Accelerator Plus 10	Not Available	
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA offset not applicable
F&G Flex Accumulator	Not Available	
F&G Power Accumulator 10	Not Available	
F&G Power Accumulator 7	Not Available	
F&G Safe Income Advantage	Not Available	
FG AccumulatorPlus 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% 1-year Monthly Average (with fee) not available
FG AccumulatorPlus 7	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%

FG Guarantee-Platinum 3	Not Available	1-year Monthly Average (with fee) not available
FG Guarantee-Platinum 5	Not Available	
FG Guarantee-Platinum 7	Not Available	
FG Immediate-Income	Not Available	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	MVA Rider not available
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	GMDB: Enhanced GMDB is not available
		Gold APTP Index Interest Crediting Option not available
		MVA Rider not available
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	GMDB: Enhanced GMDB is not available
		Gold APTP Index Interest Crediting Option not available
		MVA Rider not available
		Surrender Charges: 9,9,8,7,6,5,4,0%

RHODE ISLAND

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

SOUTH CAROLINA

Accelerator Plus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Flex Accumulator	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Standard	
F&G Safe Income Advantage	Available - Standard	
FG AccumulatorPlus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0%

SOUTH DAKOTA

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard

Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

TENNESSEE

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

TEXAS

Accelerator Plus 10	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% S&P500 with Par with Charge not available
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Flex Accumulator	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value)
F&G Safe Income Advantage	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) GMWB: Can be terminated at any time
FG AccumulatorPlus 10	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 7	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value)

FG Guarantee-Platinum 3	Available - Variation	1 Year Fixed Interest Rate Renewal available after Initial Guarantee Period if elected by consumer
FG Guarantee-Platinum 5	Available - Variation	1 Year Fixed Interest Rate Renewal available after Initial Guarantee Period if elected by consumer
FG Guarantee-Platinum 7	Available - Variation	1 Year Fixed Interest Rate Renewal available after Initial Guarantee Period if elected by consumer
FG Immediate-Income	Available - Variation	Accelerated Benefit Feature not available
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) Surrender Charges: 9,9,8,7,6,5,4,0%

UTAH

Accelerator Plus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA offset not applicable
F&G Flex Accumulator	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Standard	
F&G Safe Income Advantage	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA using Treasury rates
FG AccumulatorPlus 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0%

VERMONT

Accelerator Plus 10	Not Available
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Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Standard	
F&G Flex Accumulator	Available - Standard	
F&G Power Accumulator 10	Available - Standard	
F&G Power Accumulator 7	Available - Standard	
F&G Safe Income Advantage	Available - Standard	
FG AccumulatorPlus 10	Available - Standard	
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
FG Guarantee-Platinum 5	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
FG Guarantee-Platinum 7	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Standard	
Prosperity Elite 10	Available - Variation	GMWB: Can be terminated after 1st contract year GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 3 years and annuitant is age 60 Gold APTP Index Interest Crediting Option not available MVA Rider not available
Prosperity Elite 14	Available - Variation	GMWB: Can be terminated after 1st contract year GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 3 years and annuitant is age 60 Gold APTP Index Interest Crediting Option not available MVA Rider not available
Prosperity Elite 7	Available - Variation	EGMDB: Payouts must be taken over at least 5 years GMWB: Can be terminated after 1st contract year GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 3 years and annuitant is age 60 Gold APTP Index Interest Crediting Option not available MVA Rider not available

VIRGINIA

Accelerator Plus 10	Available - Standard	
Accelerator Plus 14	Available - Standard	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA offset not applicable
F&G Flex Accumulator	Available - Standard	
F&G Power Accumulator 10	Available - Standard	
F&G Power Accumulator 7	Available - Standard	

F&G Safe Income Advantage	Available - Variation	MVA using Treasury rates
FG AccumulatorPlus 10	Available - Standard	
FG AccumulatorPlus 7	Available - Standard	
FG Guarantee-Platinum 3	Available - Standard	
FG Guarantee-Platinum 5	Available - Standard	
FG Guarantee-Platinum 7	Available - Standard	
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Standard	
Prosperity Elite 10	Available - Standard	
Prosperity Elite 14	Available - Standard	
Prosperity Elite 7	Available - Standard	

WASHINGTON

Accelerator Plus 10	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% GMWB: Grows to the earlier of 10 years or start of income payment
Accelerator Plus 14	Not Available	
F&G 1-2-3	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% MVA offset not applicable
F&G Flex Accumulator	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
F&G Power Accumulator 7	Available - Variation	MVA Rider not available
F&G Safe Income Advantage	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FG AccumulatorPlus 10	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% 1-year Monthly Average (with fee) not available
FG AccumulatorPlus 7	Available - Variation	MVA Rider not available 1-year Monthly Average (with fee) not available
FG Guarantee-Platinum 3	Available - Variation	Nursing Home Rider not available Terminal Illness Rider not available
FG Guarantee-Platinum 5	Available - Variation	Nursing Home Rider not available Terminal Illness Rider not available

FG Guarantee-Platinum 7	Available - Variation	Nursing Home Rider not available Terminal Illness Rider not available
FG Immediate-Income	Available - Standard	
FGNY Index-Choice 10	Not Available	
Performance Pro	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 10	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
Prosperity Elite 14	Not Available	
Prosperity Elite 7	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%

WEST VIRGINIA

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

WISCONSIN

Accelerator Plus 10	Available - Standard
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Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Standard
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard
Prosperity Elite 7	Available - Standard

WYOMING

Accelerator Plus 10	Available - Standard
Accelerator Plus 14	Available - Standard
F&G 1-2-3	Available - Variation
F&G Flex Accumulator	Available - Standard
F&G Power Accumulator 10	Available - Standard
F&G Power Accumulator 7	Available - Standard
F&G Safe Income Advantage	Available - Standard
FG AccumulatorPlus 10	Available - Standard
FG AccumulatorPlus 7	Available - Standard
FG Guarantee-Platinum 3	Available - Standard
FG Guarantee-Platinum 5	Available - Standard
FG Guarantee-Platinum 7	Available - Standard
FG Immediate-Income	Available - Standard
FGNY Index-Choice 10	Not Available
Performance Pro	Available - Standard
Prosperity Elite 10	Available - Standard
Prosperity Elite 14	Available - Standard

Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
MVA offset not applicable



Prosperity Elite 7

Available - Standard

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