

Agent Appointment Instructions

INSURER: FIDELITY & GUARANTY LIFE INSURANCE COMPANY

FIDELITY & GUARANTY LIFE INSURANCE COMPANY OF NEW YORK

Agents must complete a Producer Information Form from either a Managing General Agent or one of our field representatives. The compensation arrangement received will depend upon the level of committed production.

To ensure proper and timely contracting, it is important that you provide complete, accurate information. Attach all required documentation and/or fees. Make sure you read and understand the Market Conduct Guide. Keep all appointment documentation together, and submit the completed package to your recruiting General Producer:

- **Signed and completed Producer Information**

Note: Licensed Agents that sell annuities should include a copy of their current Continuing Education Certificate (both General CE & Annuity Suitability CE (if applicable)). Producer Information Form should be completed and signed for all individuals and/or agencies, corporations who are to receive payment of agent compensation directly from Fidelity & Guaranty Life. Agents who wish to have their commissions assigned to their agency should also complete the producer information form; corporation or who are principals of an agency/corporation complete this form. Be sure to indicate those states you wish to be appointed. Sign and complete W9.

- **Electronic Funds Transfer** (EFT direct deposit form) - Complete and sign the Authorization Agreement for Direct Deposit form and enclose a voided check or deposit slip.
- **Anti-Money Laundering Certification** (AML) – All agents are required to complete the AML training, provide proof of completion.
- **Submit a copy of your Errors & Omissions (E&O) certificate of coverage** with your signed contracting paperwork.

E&O coverage is mandatory in:

Alabama	Massachusetts	Rhode Island.
Kentucky	Mississippi	

Mandatory License for Overrides

Agents are required to be appointed by Fidelity & Guaranty Life Insurance Company in those states that they solicit business, both resident and non-resident license. Non-resident licensing is required for any overrides, which are paid in:

Alabama	Louisiana	New Mexico	South Carolina
Florida	Mississippi	New York	Utah
Kentucky	Montana	Pennsylvania	West Virginia

Sensitive States

States have guidelines on whether or not an agent can solicit business prior to appointment date.

We designate states that have restrictions as "Sensitive States". These states include:

Alabama	Iowa	North Carolina
District of Columbia	Louisiana	Pennsylvania
Georgia	New Mexico	Utah

Fidelity & Guaranty Life pays all state appointment fees and renewal fees.

General Continuing Education

Insurance companies are to confirm that all Continuing Education requirements are fulfilled prior to Agent's soliciting business for certain states. Fidelity & Guaranty Life will not process agent appointment in these states until the current Continuing Education Certificate has been received. In addition, Fidelity & Guaranty Life will not accept new business until the Continuing Education requirements have been received for the appointment to be processed.

These states are:

California	Iowa
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Annuity Suitability Certifications

*Fidelity & Guaranty Life will not process agent appointments or accept new business until we have received the current Annuity Suitability Certification. A list of these mandatory states can be found on our website under our training tracker on the [State Regulatory Guidelines for Training](#) matrix. **Note: *Any business received prior to the completion of the required courses will be returned.**

Agent appointment packages MUST be signed and submitted by your up-line and/or MGA (Master General Producer)

Questions about these procedures should be referred to Sales Support at (800-445-6758, prompt 1).

Producer/Agency Form



**Producer
Agency**

**Fidelity & Guaranty Life Insurance Company
Fidelity & Guaranty Life Insurance Company of New York**

Instructions:

- Step 1. Complete, Sign and Date this Form. If you are a corporate principal, complete a separate form for the corporation. Forward the form(s) to your appointing agency.
- Step 2. Appointing General Agencies, please complete the bottom portion of the Form authorizing the hierarchy set up and compensation.
- Step 3. Once contracted and you have been given access to SalesLink, you will be asked to sign additional Agreements via an electronic signature.

MGA Name: The Life and Annuity Shop LLC MGA Number: 000268521
MGA Address: 4585 140th Avenue North, Suite 1006
City: Clearwater State: FL Zip Code: 33762
Phone: (888)661-1999 Fax: _____

Producer/Agency Information

Producer/Agency Name: _____
Residence Address: _____
City: _____ State: _____ Zip: _____
Residence Phone: _____
Cell Phone: _____
Business Address: _____
City: _____ State: _____ Zip: _____
Business Phone: _____ Fax: _____
e-mail address: _____
Date of Birth: _____
Social Security Number: _____
Corporation TIN Number: _____
Gender: M F Agency
Resident State License No.: _____

Attach additional non resident licenses in which you wish to be appointed.

Broker Dealer Name: _____

Life Target Premium - Previous 12 Months: \$ _____
FG Life Premium - Next 12 Months: \$ _____

Fixed/Fixed-Indexed Annuity Premium - Previous 12 Months: \$ _____
FG Annuity Premium - Next 12 Months: \$ _____

- 1. Have you ever filed for bankruptcy? Yes No
- 2. Have you ever been the subject of any complaint related to the solicitation or sale of any insurance product(s), securities or any financial product or service, in any jurisdiction? Yes No
- 3. Have you ever been the subject of any investigation or proceeding by any insurance or securities regulator in any jurisdiction? Yes No
- 4. Have you ever been accused of or charged with any improper conduct related to the solicitation or sale of any insurance product(s), securities or any financial product or service? Yes No

- 5. Have you ever been *alleged* to have engaged in any fraud? Yes No
- 6. Have you ever been *found* to have engaged in any fraud? Yes No
- 7. Have you ever been convicted of any crime? Yes No
- 8. Have you ever been barred, fined or disciplined by any insurance, securities or other regulator in any jurisdiction? Yes No
- 9. Have you ever had your license to offer or sell insurance products or securities suspended or revoked in any jurisdiction? Yes No
- 10. Do you hold a current Certificate of Continuing Education for California and/or Iowa? Yes (Please attach a copy) No
- 11. Have you taken the AML training course? Yes No (If not, you are required to complete the LIMRA AML training course and will be entered into the LIMRA database.)

If the Answer to any question from 1-9 above is yes, please attach an explanation. Additional information such as supporting documents may be required.

By signing below, I: (i) certify that all of the information provided on this form is true and correct and I acknowledge that my failure to provide truthful and accurate information is a valid basis for the immediate termination of my relationship with Fidelity & Guaranty Life Insurance Company and/or Fidelity & Guaranty Life Insurance Company of New York (the "Company" in reference to either or both, as applicable), for cause; (ii) acknowledge that I have received, read, and will comply with the Company's Code of Ethical Conduct and Market Conduct Guide, and that I have received, read, and agree to be bound by the terms of the Company's Producer/Agency Agreement (each as amended from time-to-time). I understand that I can access all of these documents on SalesLink.

Signature of Producer
or Principal of Agency: _____
Date: _____

To be completed by the Appointing Agency

Name of Agency: _____ AGA Code: _____
Approved compensation level/contract type(s): _____
Signature of Authorized Agent: _____ Date: _____

Only Authorized forms can be faxed directly to Fidelity & Guaranty Life at 410.895.0129.

**FAIR CREDIT REPORTING ACT DISCLOSURE AND
AUTHORIZATION FOR EMPLOYMENT PURPOSES**

Please be advised that a consumer report or investigative consumer report may be obtained from a consumer reporting agency for the purpose of evaluating you for employment, promotion, reassignment, or retention as an employee. This report may contain information bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living. Some of this information may be obtained by contacting and interviewing your present and previous employers or references supplied by you.

Please be advised that if interviews are conducted to obtain some of the above-described information, you have the right to request, in writing, within a reasonable time, that we make a complete and accurate disclosure of the nature and scope of the investigation.

You also have the right to request a written summary of your rights to obtain and dispute information in consumer reports and to obtain credit scores.

By signing this form, I hereby authorize all entities having information about me, including present and former employers, personal references, criminal justice agencies, departments of motor vehicles, schools, licensing agencies, and credit reporting agencies, to release such information to Fidelity & Guaranty Life or any of its affiliates or carriers. I acknowledge and agree that this Release and Authorization shall remain valid and in effect during the term of my employment.

Agent Name/Principal of Agency Name: _____

Agent Number/Social Security Number: _____

Signature: _____

Date: _____

Authorization Agreement for Direct Deposit to Savings or Checking Account

INSURER:

- FIDELITY & GUARANTY LIFE INSURANCE COMPANY
 FIDELITY & GUARANTY LIFE INSURANCE COMPANY OF NEW YORK

I (we) hereby authorize FIDELITY & GUARANTY LIFE INSURANCE COMPANY or FIDELITY & GUARANTY LIFE INSURANCE COMPANY OF NEW YORK ("FIDELITY & GUARANTY") to deposit my (our) commission payment with the financial institution identified below ("Bank") and the Bank to credit the same to my (our) account as described below. In the event that Fidelity & Guaranty notifies the Bank that funds to which I (we) am not entitled have been deposited to my (our) account by it in error, I (we) hereby authorize the Bank to return said funds to Fidelity & Guaranty upon demand, and agree to hold Fidelity & Guaranty harmless from any and all liability in connection therewith. Fidelity & Guaranty will process chargeback of commissions within its commission system, and only net commission due will be eligible for deposit to my (our) account.

Agent Number	Payee's Name (Please Print)	Bank Account Number		Bank Name
Bank Address	City	State	Zip Code	Bank Phone Number
ABA Transit / Routing Number (Lower left corner of your check)		Bank Account Type: <input type="radio"/> Checking <input type="radio"/> Savings		

This authorization is to remain in force until Fidelity & Guaranty has received written notification from me (or either of us) of its termination in such time and in such manner as to afford the Company and/or the Bank a reasonable opportunity to act on it. This authorization is governed by Maryland law, including Maryland Uniform Commercial Code.

Payee's Signature

Date

Joint Payee's Signature (if jointly paid, both parties must sign)

Date

Attach Voided Check Here

Return to **FIDELITY & GUARANTY LIFE INSURANCE COMPANY: Fax No. 410-895-0129**

Fidelity & Guaranty Life is the marketing name of Fidelity & Guaranty Life Insurance Company and, in New York only, Fidelity & Guaranty Life Insurance Company of New York. Only Fidelity & Guaranty Life Insurance Company of New York is authorized to sell insurance and annuities in New York.

Fidelity & Guaranty Life products are underwritten by Fidelity & Guaranty Life Insurance Company in all states and DC other than New York and, in New York Only, Fidelity & Guaranty Life Insurance Company of New York.



Fixed Annuities

FG MYGA 3 (MYG03N, MYG03R)

First Year 0-99	Renewal
0.000%	None

FG MYGA 5 (MYG05N, MYG05R)

First Year 0-99	Renewal
0.000%	None

FG Guarantee-Platinum 3™ (3MYGAR & 3MYGAM) All States Except MN

First Year Issue Age Last Birthday Age 0-79	First Year Issue Age Last Birthday Age 80-90	Renewal
1.500%	0.750%	None

FG Guarantee-Platinum 5™ (5 Yr. Guar) (SG05M, SB05M, SG05T) All States Except MN

First Year Issue Age 0-79	First Year Issue Age 80-90	Renewal
2.500%	1.250%	None

FG Guarantee-Platinum 7™ (7 Yr. Guar) (SG07M, SG07T, SB07MR) All States Except MN

First Year Issue Age 0-79	First Year Issue Age 80-90	Renewal
3.250%	1.625%	None

FG Guarantee-Plus - 7™ (7 Yr. Guar) (SG07P, SG07PT, SB07M) All States Except MN

First Year Issue Age 0-79	First Year Issue Age 80-90	Renewal
3.250%	1.625%	None

FG Guarantee-Plus 3™ (3MYGAP & 3MYGAN) All States Except MN

First Year Issue Age Last Birthday Age 0-79	First Year Issue Age Last Birthday Age 80-90	Renewal
1.500%	0.750%	None



**FG Guarantee-Plus 5™ (5 Yr. Guar)
(SG05P, SG05PT, SB05MP)
All States Except MN**

First Year Issue Age 0-79	First Year Issue Age 80-90	Renewal
2.500%	1.250%	None

Immediate Annuities

FG Immediate Safeguard (FNDS12, FLDS11) Annuitization Rates Applicable to Policies with Effective Dates After 01/01/10

Age 0-99	Renewal
0.000%	None

FG Immediate-Income (FIDS42 and FIDS46)

Issue Age 0-89	Issue Age 90+	Renewal
2.000%	0.000%	None

FG Immediate-Income with Life (FIDS41, FLDS01 and FLDS11)

Issue Age 0-89	Issue Age 90+	Renewal
2.000%	0.000%	None

FG Immediate-Safeguard (FNDSSA) Annuitization Rates Applicable to Policies with Effective Dates After 01/01/10

Age 0-99	Renewal
0.000%	None

FG Immediate-Safeguard Balloon Benefit Payout Period (For Annuitizations Plan Code FNDSSA) Annuitization Rates Apply to Policies with Effective Dates Prior to 01/01/10

Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+	Renewal
0.250%	0.250%	0.750%	1.250%	2.000%	3.000%	4.000%	4.500%	4.000%	None

FG Immediate-Safeguard Balloon Benefit Payout Period FIDS45, FIDN45 & FIDQ45

Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+	Renewal
0.250%	0.250%	0.750%	2.250%	4.000%	5.000%	6.250%	7.500%	8.000%	None

FG Immediate-Safeguard Level Benefit Payout Period (For Annuitizations Plan Code FNDSSA) Annuitization Rates Apply to Policies with Effective Dates Prior to 01/01/10

Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+	Renewal
0.250%	0.250%	0.750%	1.250%	2.000%	2.000%	3.000%	3.500%	4.000%	None



FG Immediate-Safeguard Level Benefit Payout Period FIDS45, FIDN45 & FIDQ45

Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10+	Renewal
0.250%	0.250%	0.750%	2.250%	4.000%	5.000%	6.250%	7.500%	8.000%	None

Index Annuities

FG AccumulatorPlus 10 w/1.00% Trail (EIAC0T)

Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
0.750%	0.375%	None

FG AccumulatorPlus 10 w/o Trail (all States Except AK, MA, NV, OK, UT and TX (EIAC10))

Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
6.250%	3.125%	None

FG AccumulatorPlus 10 w/o Trail - Applies to AK, MA, NV, OK, UT and TX (EIAC10)

Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
5.250%	2.625%	None



FG AccumulatorPlus 14 (EIAC14)

Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 0 - 80	Renewal
7.500%	None

FG Index-Accelerator 10™ All States Except AK, MA, TX and WA (EIAV10)

Standard Compensation (EIAV10) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard Compensation (EIAV10) (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
7.500%	3.750%	None

FG Index-Accelerator 10™ Applies to AK, MA and WA Only (EIAV10)

Standard Compensation (EIAV10) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard Compensation (EIAV10) (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
6.250%	3.125%	None

FG Index-Accelerator 10 Applies to TX Only (EIAV10)

Standard Compensation (EIAV10) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard Compensation (EIAV10) (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
6.750%	3.375%	None



FG Index-Accelerator 7™ (EIAV07)

Standard Compensation (EIAV07) (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard Compensation (EIAV07) (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
5.000%	2.500%	None

FG Index-Choice 9™ (EIAT9C) Applies to MA, WA & CT Only

Standard Comp Option 1 \$1M and less All Fund Options (EIAT9C) Age 0-79	Standard Comp Option 1 \$1M and less All Fund Options (EIAT9C) Age 80-85	Renewal
7.250%	3.625%	None

FG Index-Choice 9™ (EIAT9P) Applies to MA, TX, WA, CT, AK & MN Only

Standard Comp Option 1 w/ PTO \$1M and less All Fund Options (EIAT9P) Age 0-79	Standard Comp Option 1 w/ PTO \$1M and less All Fund Options (EIAT9P) Age 80-85	Renewal
5.250%	2.625%	None

FG Index-Choice 9 (EIAT9C) Applies TX Only

All Options \$1Million and Less (EIAT9C) All Fund Options Age Last Birthday 0 - 79	All Options \$1Million and Less (EIAT9C) All Fund Options Age Last Birthday 80 - 85	Renewal
8.000%	4.000%	None



FG Index-Choice 9™ Applies to All States Except MA, TX, WA & CT (EIAT9C)

Standard Comp Option 1 \$1M and less All Fund Options (EIAT9C) Age 0-79	Standard Comp Option 1 \$1M and less All Fund Options (EIAT9C) Age 80-85	Renewal
9.000%	4.500%	None

FG Index-Choice 9 with PTO All States Except MA, TX, WA, CT, MN, & AK (EIAT9P)

Standard Comp Option 1 w/ PTO \$1M and less All Fund Options (EIAT9P) Age 0-79	Standard Comp Option 1 w/ PTO \$1M and less All Fund Options (EIAT9P) Age 80-85	Renewal
6.750%	3.375%	None

Prosperity Elite 7 (EIMV07)

Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
5.000%	2.500%	None

Prosperity Elite 10 (All States Except AK, MA, NV, OK, TX and UT) (EIMV10)

Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
7.000%	3.500%	None



Prosperity Elite 10 (Applies to AK, MA, NV, OK, TX and UT) (EIMV10)

Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
6.000%	3.000%	None

Prosperity Elite 14 (EIMV14)

Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 0 - 79	Standard Compensation (Years 1 - 3) All Fund Options Age Last Birthday 80 - 85	Renewal
8.000%	4.000%	None

***Medicaid SPIA-Balloon + Level Benefit Payout Periods-Commissions will be paid based on the Benefit Payout period in whole years. Example: 2yrs 8 months will be calculated using the 2 year Benefit Payout Period.

BASIC COMMISSIONS - Basic Commissions on Authorized Contracts listed below shall be payable in accordance with this Compensation Schedule. Basic Commissions are expressed as percentages of premiums received and accepted by the Company subject to the other provisions herein contained based on the policy effective date. Basic Commissions on additional policies and riders hereafter offered by the Company shall be payable at rates to be furnished by the Company. Any policies in force at the time this Compensation Schedule becomes effective shall be subject to the commission and commission chargeback provisions set forth in the Compensation Schedule applicable at the time such policies were issued. Commissions shall not be paid on any premiums waived or paid by the Company. This schedule is subject to change at any time by the Company.

LARGE DEFERRED ANNUITY CASES - Traditional Fixed and Multi Year Guarantee Annuities (MYGA)- A large case is one in which the total first year premium is in excess of \$600,000. A commission reduction of 50 basis points for any policy(s) issued on the same client in the same year for which the total first year premium in aggregate exceeds \$600,000 will be made retroactive to the first dollar of premium (reduction is on the entire amount). Subsequent premiums may result in a chargeback if it causes the total premium to exceed \$600,000. Indexed Annuities - For all Indexed Annuities, premiums are accepted up to and including \$1,000,000 with no prior Home Office approval or reduction in commission. Fidelity & Guaranty Life reserves the right to refuse to accept premiums in excess of \$1,000,000 or choose a specific compensation option.

COMMISSION FOR INTERNAL REPLACEMENTS - New policies issued by the Company as a result of internal replacement of existing policies will be compensated at a reduced rate set by the Company. The concurrent termination of one policy and issue of another will be treated as a replacement. Similarly, cash values paid to policyholders and subsequently returned for application to newly issued policies will be treated as if they were transferred directly and compensation will be adjusted accordingly. Policy values applied towards premium will not receive commission.

COMMISSION CHARGEBACK – First year commissions on annuities unless otherwise indicated will be charged back at the rate of 100% on full surrenders, and partial surrenders which exceed the free amount (if any) or MRD, during the first twelve policy months and at the rate of 50% during the second twelve policy months.

ADDITIONAL - First year commissions will be charged back for: Any policy which is considered a "not taken"; Any policy which is not issued by the company, or if already issued, is rescinded; Any situation in which the producer fails to conform to applicable state regulations and /or company policies and procedures; Any situation in which the producer fails to reasonably cooperate with the company.

CHARGEBACKS ON EARLY ANNUITIZATIONS (Applies to both traditional annuitization and annuitization under FG Safeguard): * If the annuitization of the Deferred Contract is within the commission chargeback period, 100% commission will be chargeback * If the annuitization is after the commission chargeback period, there is no chargeback.

COMMISSIONS ON ANNUITIZATION OF DEFERRED ANNUITIES (Applies to both traditional annuitization and annuitization under FG Immediate- Safeguard): Commissions on Annuitizations from Policies with Effective Dates after 1/1/2010 or forward, No additional compensation will be paid.

Commissions on Annuitizations from Policies with Effective Dates prior to 1/10/10 will be paid Full SPIA commissions on annuitizations during the commission chargeback period and after the policy surrender penalty expires.

*For annuities with repeating surrender charge periods, full SPIA commissions will be paid on annuitizations which occur at any time after the second interest rate guarantee period.

DEATH OF OWNER – There are no chargebacks on death of a policyowner.

TRAIL COMPENSATION - Trail compensation is offered at issue only and cannot be changed after issue (no reissues). The trail compensation will be generated based on the percent indicated per year for the life of the contract unless otherwise indicated. The trail compensation will be based on the account value and will be paid quarterly (end of the quarter) beginning after the first policy year. The trail compensation will be paid to the writing agent level only for the life of the contract unless indicated on the matrix otherwise. The trail compensation is not available over age 79.

PTO - Performance Trail Option

This Compensation Schedule is effective as of the later of January 22, 2012 or the date the referenced products are approved by the Company for sale in the state(s) in which you do business.

R7 Street - (Effective 1/22/2012)