



FGL Updates FIA Products



Fidelity & Guaranty Life Updates EGMWB Roll-Up Rates, Vesting Premium Bonus, Cap Rates and Spreads on Fixed Indexed Annuities

Given today’s low interest rate environment, it’s necessary for us to update the Prosperity Elite® Series’ and Safe Income Plus® Enhanced Guaranteed Minimum Withdrawal (EGMWB) roll-up rate. The vesting premium bonus for Prosperity Elite® 10 and Safe Income Plus® will change, as well as cap rates and spreads across our FIA portfolio, with the exception of the FG Retirement Pro® product. **These changes are effective with the August 15, 2016 buy date.**

What Are the New EGMWB Roll-Up Rates?

The new roll-up rates for the Prosperity Elite Series and Safe Income Plus are as follows:

Prosperity Elite Series	6.25%
Safe Income Plus	7.00%

What Are the New Vesting Premium Bonuses?

The new vesting premium bonuses for Safe Income Plus are:

Vesting Premium Bonus Age 0-80	7.00%
Lite Vesting Premium Bonus Age 0-80	6.00%

The new vesting premium bonuses for Prosperity Elite 10 are:

	Vesting Premium Bonus Age 0-75	Vesting Premium Bonus Age 76+	Lite Vesting Premium Bonus Age 0-75	Lite Vesting Premium Bonus Age 76+
Prosperity Elite® 10 Enhancement Package	3.00%	1.50%	2.00%	1.00%
Prosperity Elite® 10 Protection Package	6.00%	3.00%	5.00%	2.50%

Business Transition Rules – Vesting Premium Bonus and Roll-Up Rate

- Pending and new business policies issued on August 4, 2016 and before will receive the current EGMWB roll-up rates and vesting premium bonuses
- Pending and new business policies issued on August 5, 2016 or later will receive the new EGMWB roll-up rates and vesting premium bonuses
- Rate lock does not apply to EGMWB roll-up rates and vesting premium bonuses. Applications submitted prior to August 4, 2016 but issued after this date will be issued with the then current EGMWB roll-up rate and vesting premium bonus

What Are the New Caps?

Caps and spreads on most fixed indexed annuities are decreasing. New caps and spreads will apply to applications received on or after August 5, 2016. To receive current caps and spreads applications must be received before August 5, 2016.

- Rate lock applies to cap and spread changes
- Applications received on or before August 4th, 2016 will receive the current cap rates/spreads effective at the time their application was received if policy is issued within 60 days
- After 60 days, the policy will be issued at the then current cap rate/spread

More Information

Please contact us directly at salesdesk@fglife.com with any additional questions.

Form numbers: API-1018(06-11), ACI-1018(06-11); et al.

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