

FIA Product and Commission Updates



ANNUITY PRODUCT NEWS

Fidelity & Guaranty Life Changes Commission and GMWB/EGMWB Roll-Up Rates on Fixed Indexed Annuities

Commission will change for FGL's Safe Income Plus[®] FIA. Guaranteed Minimum Withdrawal Benefit (GMWB) and Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) roll-up rates will also be updated for: the Prosperity Elite[®] series, the FG AccumulatorPlus[®] series, FG Index-Choice[®] 10 and the Performance Pro[®] FIA.

What is the New Safe Income Plus Commission?

Effective with applications received **September 30, 2016** and later, the new street commission rates are:

Issue Ages 0-75	7.00%
Issue Ages 76-80	5.00%

- Applications received September 29, 2016 and earlier will receive the current commission

What Are the New GMWB/EGMWB Roll-Up Rates?

Effective with the **October 8, 2016** buy date, the new roll-up rates for select FIAs are as follows:

Prosperity Elite[®] 7, 10 and 14	6.00%
FG Accumulator Plus[®] 10 and 14	6.50%
FG Index-Choice[®] 10	5.75%
Performance Pro[®]	3.25%

- Premium received and applications in good order on or before **September 29, 2016** will be issued with the current GMWB/EGMWB roll-up rates
- Applications issued on or after **September 30, 2016** will receive the new GMWB/EGMWB roll-up rates

More Information

Please contact FGL 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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