



Fidelity Platinum Plus

*A Single Premium Deferred Annuity with Tax-Deferred Growth
Featuring a Multi-Year Rate Guarantee.*

Consumer Brochure

Fidelity Platinum Plus is a tax-deferred annuity, featuring multi-year interest rate guarantees, designed to provide income when you retire. When you need it, Fidelity Platinum Plus becomes a guaranteed source of income with payments paid on a schedule that best suits you.

Fidelity Platinum Plus was built with the understanding that maximum growth and minimal taxation are paramount to your retirement needs. Unlike many taxable traditional retirement savings plans, you pay no current income tax on interest earned within your Fidelity Platinum Plus annuity. Taxes are deferred until you withdraw your earnings.

Getting Started with Fidelity Platinum Plus

Fidelity Platinum Plus is available with a minimum premium of \$5,000, and with no front-end sales charges or annual maintenance fees, 100% of your premium goes to work for you right away!

You get to choose from a 5, 7, or 10-year interest rate guarantee period, and regardless of the period you select, you get off to a quick start with an additional 1% of interest in the first year.

What Happens at the End of the Guarantee Period

When your guarantee period expires, Fidelity and Guaranty Life will automatically renew your annuity for the same term at the then current interest rate. If you would prefer to withdraw some or all of your account value at the end of any guarantee period, you will have a 30-day window to do so free of any surrender charges.

Access to Your Money

When unplanned financial needs and opportunities arise, Fidelity Platinum Plus offers you access to your money through either systematic or unscheduled withdrawals. And from Day 1 of your annuity, if these withdrawals are limited to the accumulated interest on your annuity, or you annuitize and begin regular income payments, no surrender charges will apply!

Withdrawals in excess of the accumulated interest on the annuity will be subject to surrender charges. The surrender charge for Fidelity Platinum Plus will be 9% in the first year and decrease by 1% per year throughout the rate guarantee period.* Upon renewal into a new rate guarantee period, surrender charges will be waived for 30 days to allow for free withdrawals. After the 30 days, the surrender charges will then be reset to 9%, and will follow the same decreasing pattern through each subsequent guarantee period.

Market Adjustment:

A Market Value Adjustment (MVA) will increase or decrease your surrender value when you make a withdrawal to which a surrender charge is applied. The MVA is based on a formula that takes into account changes in yields on U.S. Treasuries between the start of the current guaranteed period and the date of the withdrawal or annuitization. Generally, if interest rates have risen since you purchased your annuity, (or since the start of your current interest rate guarantee period, if later)

the MVA will decrease your surrender value. If interest rates have fallen, the MVA will increase your surrender value.

Fidelity Platinum Plus Death Benefits

If you should die before electing an income option, your beneficiary will receive the surrender value of your Fidelity Platinum Plus annuity. Surrender charges apply at death. Any gain in the annuity would then be subject to income tax. If you should die after electing an income option, any benefits payable to your beneficiary would depend on the income option chosen. In all cases, because Fidelity Platinum Plus is an insurance product, any death benefit is paid to your designated beneficiary without the delays, costs or publicity associated with probate. Funds become available for immediate use by your beneficiary.

Great for IRA and Pension Plan Rollovers

Fidelity Platinum Plus could be the perfect vehicle for a rollover of your IRA or distribution from a corporate retirement plan like a 401(k), 403(b), pension or profit sharing plan. When executed properly, these rollovers are not currently taxed. Tax-deferred compounding continues without interruption.

Fidelity Platinum Plus accepts minimum amounts for qualified plans as low as \$2,000. See Fidelity and Guaranty Life's IRA Disclosure Statement for more information on IRAs and rollovers.

At age 70 ½, the IRS requires you to begin receiving minimum annual distributions from your tax-qualified retirement plans, including IRAs. Upon request, we can help you calculate your minimum required distribution from your Fidelity Platinum Plus annuity.

* Only exception is that the 10-year guarantee period will have a 1% surrender charge in both the 9th and 10th years into the rate guarantee period.

Fidelity and Guaranty Life Insurance Company is a member of the Old Mutual Financial Network. The Old Mutual Financial Network is a part of the Old Mutual group of companies. Working throughout its network of established insurance companies, Old Mutual Financial Network is committed to delivering innovative and balanced financial solutions.

Consider all the facts, then make your own decision.

Fidelity and Guaranty Life offers traditional fixed annuity products with different product features, benefits, and charges, including different guaranteed interest rates and interest rate durations, withdrawal privileges, and withdrawal charges.

For all of the details about the dynamic **Fidelity Platinum Plus** from Fidelity and Guaranty Life, contact your licensed sales representative today, email us at contact-us@omfn.com, or visit us on the World Wide Web at www.omfn.com.

Of course, as with any other insurance product, when you select an annuity, you must carefully consider your own financial situation and the many alternatives available to you. No single annuity product design may have all of the features you find desirable. Therefore, it is important to understand the features available so that you can make the best decision for you and your family.

Certificate Of Application

Fidelity and Guaranty Life Insurance Company Service Center
P.O. Box 81497 • Lincoln, NE 68501
888-513-8797

FIDELITY AND GUARANTY LIFE FIDELITY PLATINUM PLUS SUMMARY WITH APPLICATION

Thank you for your interest in our Fidelity Platinum Plus as your retirement savings tool. Fidelity and Guaranty Life has prepared this summary to help you understand Fidelity Platinum Plus' many features and benefits. Please sign at the end of this summary.

IMPORTANT FEATURES OF THIS ANNUITY

A SINGLE PREMIUM DEFERRED ANNUITY

The Fidelity and Guaranty Life Fidelity Platinum Plus is a single premium deferred annuity. Fidelity and Guaranty Life Fidelity Platinum Plus is designed to be a long-term retirement savings tool to help you achieve the standard of living you want during your retirement.

NO INITIAL SALES CHARGES OR FEES

There are no initial sales charges or fees. Your single premium is available to earn interest from the date your annuity is issued.

TAX ADVANTAGES

Although an annuity does not eliminate your tax liability on interest earnings, under current tax law all interest income earned accumulates on a tax-deferred basis. This tax deferral is currently available only to individual owners, not to corporations or other non-individuals. Check with your tax advisor.

GUARANTEE PERIOD

The guarantee period is years (s). It is also the time period during which the credited rate is guaranteed to remain the same. The guarantee period begins on the date of issue and subsequent guarantee periods begin immediately following the end of each prior guarantee period. At the end of each guarantee period, we will provide you with a new declared interest rate for the new guarantee period.

AT THE END OF EACH GUARANTEE PERIOD, YOU HAVE 30 DAYS IN WHICH TO SURRENDER THIS ANNUITY WITH NO SURRENDER CHARGE. IF YOU DO NOT SURRENDER WITHIN THOSE 30 DAYS, THIS ANNUITY WILL AUTOMATICALLY RENEW INTO A GUARANTEE PERIOD OF THE SAME LENGTH WITH A NEW SET OF IDENTICAL SURRENDER CHARGES.

INTEREST CREDITING

The credited interest rate, which will be applied to your single premium during the first year, is shown in your application. This rate includes an additional 1% first year interest rate. The credited interest rate which will be applied to your single premium for the remainder of the guarantee period is 1% percent less than the rate credited in the first year. At the end of each guarantee period, we will provide you with a new declared interest rate for the new guarantee period.

We will never credit less than the minimum guaranteed interest rate as described in your annuity. The minimum guaranteed interest rate will be established between 1% and 3% depending on what is approved in your issue state.

SCHEDULED SYSTEMATIC AND UNSCHEDULED WITHDRAWALS

You may make scheduled systematic withdrawals of at least \$100 with just one request and unscheduled withdrawals up to four times per year in an amount of at least \$500. These withdrawals will be subject to surrender charges unless they are waived under the exceptions below.

WITHDRAWALS/SURRENDER CHARGES

The surrender charge will apply to a full surrender or to a partial surrender (withdrawal) unless they are waived under the exceptions below. A new identical set of surrender charges apply for each subsequent guarantee period. The surrender charge for Fidelity Platinum Plus will be 9% in the first year and decrease throughout the rate guarantee period according to the table below. Upon renewal into a new rate guarantee period, surrender charges will be waived for 30 days to allow for free withdrawals, and will then be reset to 9%, and will follow the identical decreasing pattern through each subsequent guarantee period.

The number of years into the current Guarantee Period is:	Surrender Charge
1	9%
2	8%
3	7%
4	6%
5	5%
6	4%
7	3%
8	2%
9	1%
10	1%

Example: Maria purchases a Fidelity Platinum Plus Annuity with a 5 year guaranteed rate period. Her surrender charges will begin at 9% in the 1st year, and then decrease to 8% in the 2nd year, 7% in the 3rd year, 6% in the 4th year, and 5% in the 5th year. At the end of the 5th year, Maria's annuity will automatically renew into a new 5 year interest guarantee period at the then current interest rate. Surrender charges will also be reset, so that in the 6th year of Maria's annuity (or the first year of the renewal period) the surrender charge will again be 9%. Surrender charges will continue to follow the same pattern throughout each renewal period. Maria's surrender charge will be 8% in the 7th year, 7% in the 8th year, 6% in the 9th year, 5% in the 10th year, 9% in the 11th year (first year of 2nd renewal period), 8% in the 12th year, etc.

MARKET VALUE ADJUSTMENT

A market value adjustment (MVA) applies to a full surrender, or to any partial surrender (withdrawal), to which a surrender charge applies. The MVA is in addition to the surrender charge and is calculated using the Adjustment Factor described in the MVA rider attached to the annuity. This factor is based on changes in the yields on U.S. Treasuries. The MVA may increase or decrease your surrender value.

EXCEPTIONS TO THE SURRENDER CHARGES

- 1) Partial withdrawals up to the amount of accumulated interest may be made without a surrender charge.
- 2) If you surrender within 30 days following the end of each guarantee period, the surrender charge is waived.
- 3) Election of an annuity option will be free of any surrender charges.

TAXATION OF WITHDRAWALS

Withdrawals may be subject to income tax. If withdrawals are made before age 59 1/2, they also may be subject to an IRS penalty tax.

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MINIMUM REQUIRED DISTRIBUTIONS

Certain tax qualified annuities are subject to minimum required distributions which generally require that distributions begin no later than your attainment of age 70 1/2 or retirement, whichever is later, and that amounts be paid to you over a period not longer than your life expectancy. Consult your tax advisor.

PAYMENT IN THE EVENT OF DEATH

Should you die before electing to receive income payments, the surrender value will be paid to the beneficiary named in your annuity. Surrender charges apply at death. If an annuitant dies after electing to receive income payments, but before all guaranteed income payments are received, any death benefit will be paid to the beneficiary named in the annuity.

NOTICE OF ANNUITY VALUES

At least once each year, we will send you a report of the current annuity values.

RIGHT TO EXAMINE ANNUITY

This annuity includes a 10-day right of examination. This means that within the first 10 days after you receive your annuity, you may return the annuity and receive 100% of your single premium paid, minus any prior withdrawals.

FINANCIAL SECURITY

Your annuity values are guaranteed by Fidelity and Guaranty Life Insurance Company. As a Legal Reserve Company, Fidelity and Guaranty Life is required by state regulation to maintain reserves equal to or greater than guaranteed surrender values. **THIS ANNUITY IS NOT FEDERALLY INSURED.**

NOTES

- Form Numbers: FGL SPDA-MY-MY (2001); FGL SPDA-MY-C (2001); FGL SPDA-MY-1.5 (2003); FGL SPDA-MY-C-1.5 (2003); FGL SPDA-MY-F (7-04); FGL SPDA-MY-F-C (6-04); et al.
- This product is not available in all states; certain restrictions, conditions, and state variations may apply.
- This summary of Fidelity Platinum Plus annuity was developed to present the highlights of this insurance product.
- This document is not a legal contract. For the exact terms and conditions, please refer to the annuity.
- All interest rates described in this summary are effective annual interest rates.
- Annuities are products of the insurance industry and are not guaranteed by any bank or insured by the FDIC.
- Any amounts which are payable by us, at our option, may be paid into an interest-bearing checking account established in the name of the Owner, payee or recipient, as appropriate. The owner, payee or recipient may withdraw such amounts at any time without penalty.
- Tax laws are subject to varying interpretations and possible changes. Please consult your tax advisor for further information.

I acknowledge that I have read this disclosure and I understand the description of these provisions as they apply to my application. I acknowledge that there is a 10-day right to examine this annuity. I also understand that subject to the guaranteed values in the annuity, the cash surrender values in the annuity may increase or decrease based on an MVA adjustment prior to the date or dates specified in the annuity.

All rates are subject to change. The actual rate in your annuity will be based on current data as of date the annuity is issued. Please be sure to check your annuity to confirm your understanding of the applicable rate.

Signature Of Owner

Date

Signature Of Joint Owner, If Any

Date

For Agent Use:

I certify the receipt of \$ _____ and a signed application for a Fidelity Platinum Plus annuity. This receipt acknowledges that the agent has received a check payable to Fidelity and Guaranty Life Insurance Company in the above amount and a signed application.

Agent

Signature Of Agent

Agency Address

City, State, Zip

Not a deposit • Not FDIC insured • Not insured by any Federal Government Agency • Not guaranteed by a financial institution (such as a bank, savings association, or credit union) • The financial institution may not condition an extension of credit on the consumer's purchase of an insurance product or an annuity from the financial institution or any of its affiliates. The consumer is free to purchase the insurance product or annuity from another source.

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- This product is not available in all states; certain restrictions, conditions, and state variations may apply.
- This summary of Fidelity Platinum Plus annuity was developed to present the highlights of this insurance product.
- This document is not a legal contract. For the exact terms and conditions, please refer to the annuity.
- All interest rates described in this summary are effective annual interest rates.
- Annuities are products of the insurance industry and are not guaranteed by any bank or insured by the FDIC.
- Any amounts which are payable by us, at our option, may be paid into an interest-bearing checking account established in the name of the Owner, payee or recipient, as appropriate. The owner, payee or recipient may withdraw such amounts at any time without penalty.
- Tax laws are subject to varying interpretations and possible changes. Please consult your tax advisor for further information.

I acknowledge that I have read this disclosure and I understand the description of these provisions as they apply to my application. I acknowledge that there is a 10-day right to examine this annuity. I also understand that subject to the guaranteed values in the annuity, the cash surrender values in the annuity may increase or decrease based on an MVA adjustment prior to the date or dates specified in the annuity.

All rates are subject to change. The actual rate in your annuity will be based on current data as of date the annuity is issued. Please be sure to check your annuity to confirm your understanding of the applicable rate.

Signature Of Owner

Date

Signature Of Joint Owner, If Any

Date

For Agent Use:

I certify the receipt of \$ _____ and a signed application for a Fidelity Platinum Plus annuity. This receipt acknowledges that the agent has received a check payable to Fidelity and Guaranty Life Insurance Company in the above amount and a signed application.

Agent

Signature Of Agent

Agency Address

City, State, Zip

Not a deposit • Not FDIC insured • Not insured by any Federal Government Agency • Not guaranteed by a financial institution (such as a bank, savings association, or credit union) • The financial institution may not condition an extension of credit on the consumer's purchase of an insurance product or an annuity from the financial institution or any of its affiliates. The consumer is free to purchase the insurance product or annuity from another source.

ANNUITY APPLICATION
FIDELITY AND GUARANTY LIFE INSURANCE COMPANY

Home Office: Baltimore, Maryland

OWNER

Name _____

Address _____

M F Birth Date _____

Social Security or Tax ID No. _____

JOINT OWNER (if any)

Name _____

Address _____

Relationship to Owner _____

M F Birth Date _____

Social Security or Tax ID No. _____

ANNUITANT (if other than Owner)

Name _____

Address _____

M F Birth Date _____

Social Security No. _____

JOINT OR CONTINGENT ANNUITANT (if any)

Name _____

Address _____

M F Birth Date _____

Social Security No. _____

NOTE: *Death benefits are paid and ownership is passed to the person(s) living in the order which follows: Owner(s); Surviving Joint Owner, if any; Beneficiary; Contingent Beneficiary; or Estate of the last Owner to die.*

BENEFICIARY (Unless otherwise provided, survivors of the applicable class of beneficiary, Primary or Contingent, will share equally.)

Primary _____

Relationship to Annuitant _____

Contingent _____

Relationship to Annuitant _____

PREMIUM PAID WITH APPLICATION \$ _____

(Make check payable to Fidelity and Guaranty Life)

REPLACEMENT

Will the annuity applied for replace or change an existing life or annuity policy? Yes No

(If "Yes," list in ADDITIONAL INFORMATION section carrier, policy number, whether 1035 exchange, and attach applicable forms.)

FGLI 4656 (2-01)

PURPOSE OF ANNUITY

Non-Qualified

Qualified

Individual Retirement Annuity (*Owner must be the Annuitant*)

Rollover Transfer

Has Fidelity and Guaranty Life's IRA Disclosure Statement been received and reviewed by the Owner? Yes No

Pension or Profit Sharing Plan - IRC Section 401(a)

Other (*Specify qualified plan type*) _____

INTEREST RATE PERIOD

_____ year(s)

GUARANTEED RATE

_____ % Annuity Year 1

_____ % for Remainder of Rate Period (*if applicable*)

ADDITIONAL INFORMATION

I (We) have read the statements made in this application. To the best of my (our) knowledge and belief, the statements are complete, true, and correctly recorded. I (We) understand that: a copy of this application will form a part of any annuity issued; the annuity will not take effect until delivered to the Owner; and no agent can modify any annuity issued.

FRAUD WARNING NOTICE Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Subject to the guaranteed minimum values in the annuity, I understand that cash surrender values may increase or decrease based on a market value adjustment prior to the date or dates specified in the annuity. The market value adjustment applies when a surrender charge is applied.

(Signature of Owner)

(Signature of Joint Owner, if any)

(Signature of Annuitant, if not Owner)

(Signature of Joint or Contingent Annuitant, if any)

Signed at _____

(City and State)

(Date)

TO BE COMPLETED BY AGENT

To the best of my knowledge, replacement or change of existing insurance or annuities is is not involved. I attest that I have been a witness to all signatures.

(Signature of Licensed Agent)

(Date)

Agent's Name _____

Fidelity and Guaranty Life Agent Number _____

Agent's Telephone No. (_____) _____

Financial Institution Name _____

About Us – Old Mutual Financial Network

Old Mutual Financial Network (OMFN) is a part of the Old Mutual group of companies. Founded in 1845, Old Mutual plc maintains its primary listing on the London Stock Exchange (LSE: OML) and ranks as the world's 12th largest insurer (Life/Health), is a Fortune Global 500 company (#304) and a FTSE 100 financial services group. Working through its network of established insurance companies (Fidelity and Guaranty Life, Americom Life and Annuity and Fidelity and Guaranty Life of New York) OMFN is committed to delivering innovative and balanced financial solutions.

About Us – Fidelity and Guaranty Life Insurance Company

As the largest of the Old Mutual Financial Network brands, Fidelity and Guaranty Life Insurance Company (Fidelity and Guaranty Life) has been providing a diverse portfolio of annuities and life insurance products since 1959. Working with an established group of master general agents, our products are distributed in 49 states, the District of Columbia, and in New York through a wholly owned subsidiary, Fidelity and Guaranty Life of New York.

Consider all the facts, then make your own decision.

Fidelity and Guaranty Life offers traditional fixed annuity products with different product features, benefits, and charges, including different guaranteed interest rates and interest rate durations, withdrawal privileges, and withdrawal charges.

For all of the details about the dynamic **Fidelity Platinum Plus** from Fidelity and Guaranty Life, contact your licensed sales representative today, email us at contact-us@omfn.com, or visit us on the World Wide Web at www.omfn.com.

Of course, as with any other insurance product, when you select an annuity, you must carefully consider your own financial situation and the many alternatives available to you. No single annuity product design may have all of the features you find desirable. Therefore, it is important to understand the features available so that you can make the best decision for you and your family.



Not a deposit • Not FDIC insured • Not insured by any Federal Government Agency • Not guaranteed by a financial institution (such as a bank, savings association, or credit union) • The financial institution may not condition an extension of credit on the consumer's purchase of an insurance product or an annuity from the financial institution or any of its affiliates. The consumer is free to purchase the insurance product or annuity from another source.