

Fidelity & Guaranty Life® Power Producer Program



We Do! Let Fidelity & Guaranty Life's Power Producer Program help contribute towards your retirement

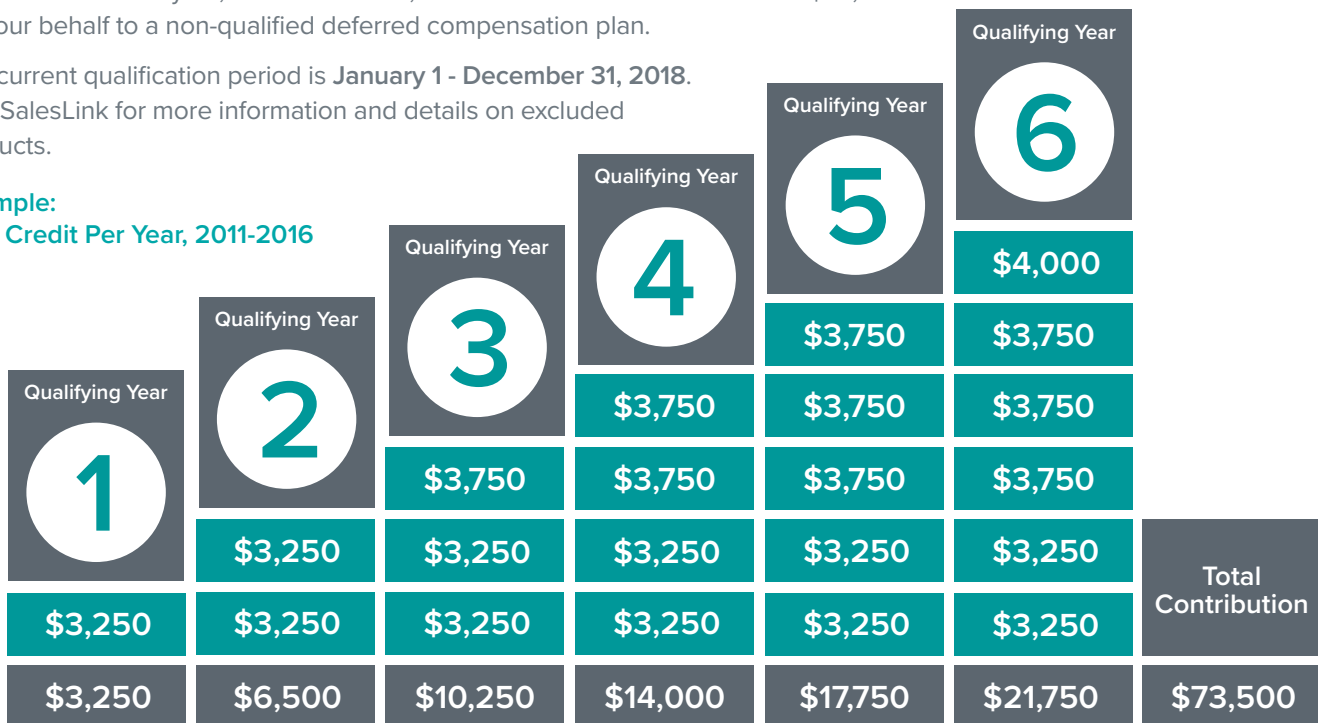
Here's how the Power Producer Program works:

Each year we set a Power Producer qualification level. Producers earn credits throughout the calendar year and can combine both their annuity and life sales. The 2018 qualification level to earn one credit is 1.5 million points. \$1 of FIA premium is equal to 1 point and \$1 of life premium, up to target, is equal to 15 points. The Power Producer credit is determined each year, but each credit is typically worth between \$3-5,000. The deposit amounts are cumulative and below is an example. By qualifying for just one credit a year, from 2011- 2016, FGL would have contributed over \$73,000 on your behalf to a non-qualified deferred compensation plan.

The current qualification period is **January 1 - December 31, 2018**.

Visit SalesLink for more information and details on excluded products.

Example: One Credit Per Year, 2011-2016



Explore Fidelity & Guaranty Life's product portfolio to help you qualify and start to build your retirement nest egg.

"FGL" when used herein refers to Fidelity & Guaranty Life®, the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York and, in New York only, Fidelity & Guaranty Life Insurance Company of New York. Each Fidelity & Guaranty Life company is solely responsible for its contractual commitments.

The Power Producer arrangement is unfunded. Your account value is a "bookkeeping" account that is subject to risk of forfeiture in the event of insolvency or bankruptcy of the Company, or such other claims as may be made by the general creditors of the Company. The Power Producer program is a deferred bonus compensation plan for eligible appointed agents of Fidelity & Guaranty Life Insurance Company. Terms are as stated in the Power Producer plan document, which Fidelity & Guaranty Life may amend, limit or terminate at any time. FGL reserves the right to exclude products at its discretion.

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