

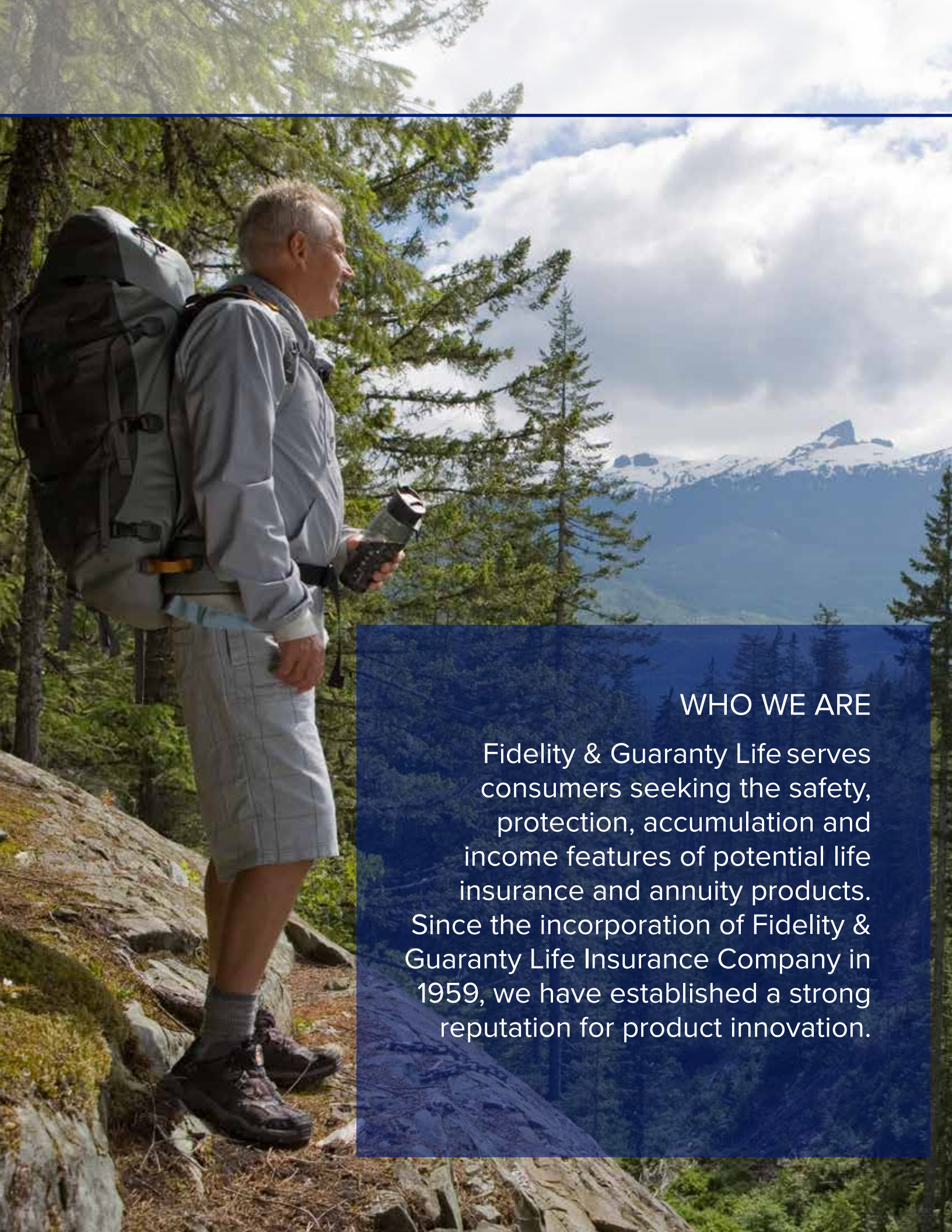


## CORPORATE SPOTLIGHT

WE'RE HERE TO HELP PROVIDE PROTECTION  
FOR RETIREMENT AND SOME OF LIFE'S UNEXPECTED EVENTS.



Be smart. Take action. Own your future.



## WHO WE ARE

Fidelity & Guaranty Life serves consumers seeking the safety, protection, accumulation and income features of potential life insurance and annuity products. Since the incorporation of Fidelity & Guaranty Life Insurance Company in 1959, we have established a strong reputation for product innovation.

## WHY WE DO WHAT WE DO

For over 50 years, Fidelity & Guaranty Life has been a catalyst to help others plan for tomorrow. With approximately 700,000 policyholders counting on the protection features of our life insurance and annuity products, we constantly push ourselves to innovate on your behalf. Everything we do is designed to meet your changing needs. We want you to understand your options, have a good experience and feel great about helping protect your family and your future retirement.

We are headquartered in Des Moines, Iowa and offer insurance products through 30,000 independent insurance agents. We primarily offer fixed indexed annuities and fixed indexed life insurance that provide protection with some growth potential for retirement and life's unexpected events.

**Des Moines, IA**

HEADQUARTERS

**1959**

ESTABLISHED

**\$18 Billion**

STATUTORY ASSETS

**\$11 Billion**

LIFE INFORCE

**700,000**

POLICYHOLDERS

## ANNUITIES

Annuities can serve as an important part of your retirement and investment plan. We design our annuities to help your assets grow and provide a steady stream of income when you decide to retire. Generally, when you purchase an annuity, your funds accumulate tax-deferred until you withdraw earnings and can later be turned into a series of payments provided by our insurance company for a determined period of time. You may receive these funds over a number of years or for life, beginning right away, or in the future. We offer fixed indexed deferred annuities (FIAs), fixed deferred annuities and immediate annuities.



### What retirement planning needs can an annuity help meet?

- Build your retirement nest egg
- Diversify your retirement assets
- Increase predictable earnings on savings
- Guarantee a lifetime income stream
- Gain flexibility to fund unexpected events, like terminal illness or nursing home care



## PARTNERED WITH PROFESSIONALS

We have worked hard over many years with our distribution partners to build product solutions that help meet pressing consumer needs. We believe these trained, licensed, and experienced professionals have a deep understanding of the safety, accumulation, protection and income needs of the U.S. market. Consistency, dedication and commitment to a common goal have served many generations of clients well.

A romantic couple is shown from behind, embracing in a field of tall, golden grass. The man is on the left, wearing a grey t-shirt and dark jeans. The woman is on the right, wearing a red and white plaid shirt and dark shorts. They are looking out over a calm body of water towards a sunset sky with soft, golden light. The background features a dark blue sky with some clouds and a distant shoreline with trees.

## LEAVING A LEGACY

Life insurance is one of the most selfless products you may ever purchase. It creates opportunities to fund the start of a business or pay for school so surviving members can train for a new career. It offers flexibility for a surviving spouse to take time off from work or switch to a more flexible work schedule. It helps replace lost income for years to come so surviving family members can pay for life's necessities. It provides a fresh start by helping pay off outstanding debts. It buys time for loved ones to grieve and not worry about funeral expenses. It gives parents a chance to leave future generations with the legacy of long-term financial security.

## LIFE INSURANCE

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A life insurance policy is essentially funds you save for your family in the event of your death. You make a contract with an insurance company, which guarantees to provide a certain amount of money to your family upon your death. In addition, life insurance can be used as a means of saving.



### What protection needs does life insurance help meet?

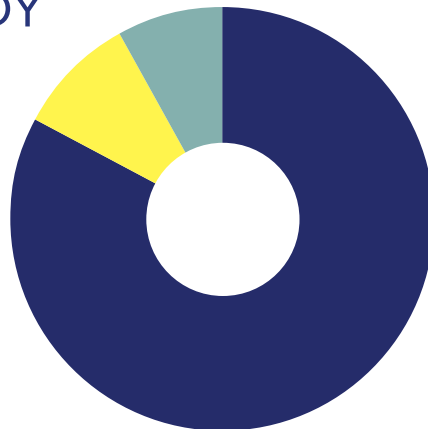
- Protect the lifestyle of your children, spouse or dependents in the event of untimely death
- Gain flexibility to fund unexpected events, like critical illness or terminal illness
- Transfer assets to your heirs
- Accumulate funds for education or retirement

## HIGH QUALITY, ALL-WEATHER INVESTMENTS

We manage over \$18 billion in assets which allows us to help navigate all types of financial storms and provide peace of mind for our policyholders. Our investment portfolio is constructed to generate attractive risk-adjusted returns to help protect and enhance policyholder capital benefits. Over 95% of our portfolio is rated investment-grade, with an average quality of A-. We develop and execute conservative investment strategies to provide reliable and consistent investment income, while keenly focusing on minimizing downside risk. Our investment expertise allows us to efficiently diversify risk across a wide range of high quality assets, including corporate and municipal bonds, and residential and commercial mortgages.

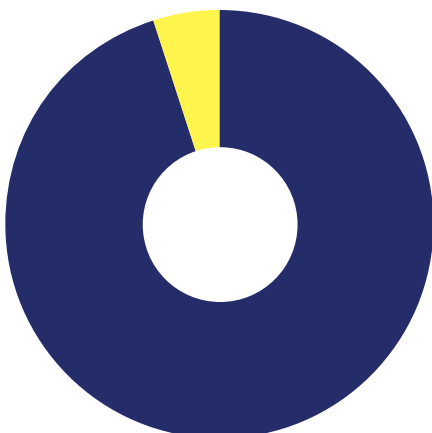
### STRONG, STEADY PERFORMANCE

#### Investments by type



Corporate Bond	83%	<span style="color: #1a3d54;">●</span>
Government Securities	9%	<span style="color: #ffff00;">●</span>
Real Estate/Other	8%	<span style="color: #80c0c0;">●</span>

#### Bond quality



High Quality/Investment Grade	95%	<span style="color: #1a3d54;">●</span>
High Yield/Below Investment Grade	5%	<span style="color: #ffff00;">●</span>



## PEACE OF MIND

Spend your valuable time enjoying life and retirement without worries. We have demonstrated consistent performance for policyholders over more than fifty years. Our disciplined financial management combined with our long-term vision assures you that your retirement is in a safe place for the coming decades.



**\$2.5 Billion**

SALES

**\$1.2 Billion**

STATUTORY CAPITAL  
AND SURPLUS

**\$18 Billion**

ASSETS UNDER  
MANAGEMENT

## CORPORATE RESPONSIBILITY

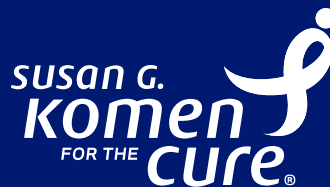
Fidelity & Guaranty Life strives to create a culture that rewards workplace engagement, teamwork and results. We focus our efforts on activities that benefit the long-term interests of our policyholders, shareholders and the community. We and our employees are fully dedicated to giving back to the community through charitable donations and volunteer work. With our employee gift matching program and corporate charitable contributions, we have supported over 50 charitable organizations such as:



**American  
Red Cross**



MARYLAND  
FOOD BANK  
UNTIL HUNGER ENDS.



## FGL LEADERSHIP TEAM



**CHRIS LITTLEFIELD**

President &  
Chief Executive Officer



**RAJ KRISHNAN**

Executive Vice  
President, Chief  
Investment Officer



**ERIC MARHOUN**

Executive Vice President,  
General Counsel



**DENNIS VIGNEAU**

Executive Vice President,  
Chief Financial Officer



**JOHN PHELPS**

Senior Vice  
President, Chief  
Distribution Officer



**JOHN  
O'SHAUGHNESSY**

Senior Vice President,  
Chief Actuary



**ROSE BOEHM**

Senior Vice President,  
Human Resources



**WENDY JB YOUNG**

Senior Vice President,  
Chief Risk Officer



**CHRIS FLEMING**

Senior Vice President,  
Operations & Technology



**PAUL TYLER**

Senior Vice President,  
Strategy



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**Phone:**

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Fidelity & Guaranty Life is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York. Annuities issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA



**WE OFFER A DIVERSE PORTFOLIO OF FIXED AND INDEXED INTEREST ANNUITIES AND LIFE INSURANCE PRODUCTS. BEFORE PURCHASING, CONSIDER YOUR FINANCIAL SITUATION AND ALTERNATIVES AVAILABLE TO YOU.**