

FTS Life Insurance Agency, Inc.

Effective 05.01.2016

Rates Subject to Change

Fidelity & Guaranty Life
Prosperity Elite

Flexible Premium Deferred Fixed Index Annuity Index Dates: 1st, 8th, 15th & 22nd		
Strategy	10 Year	
S&P 500 Annual Point to Point Cap 1 yr increase on a pt to pt basis, subject to a cap (min of 1%), declared annually.	3.75%	
S&P 500 1 Year Monthly Point to Point Cap Each yr, all mnthly index changes, positive-subject to cap (min of 1%) or negative (no cap) are totalled.	1.85%	
S&P 500 Monthly Average Cap Each yr 12 mnthly indexes are avrgd & multiplied by prtctpn rate of 100%, subject to cap (min of 1%).	4.25%	
Gold Commodity Annual Point to Point Cap 1 yr increase on a pt to pt basis, subject to a cap (min of 1%), declared annually. (N/A in AK, IL, NC, OR, PA, PR, VT, WA)	4.00%	
S&P 500 Index Gain with Declared Rate (Triggered) Each yr, if the index gain is positive, the delcared interest rate (min of 1%) will be credited.	3.25%	
Fixed Rate Declared annually, currently no less than 1%	1.00%	
Minimum Guaranteed Rate	87.5% of premium @ 1.00%	
Maximum Issue Age	85	
Minimum / Maximum Premium	\$10,000 / \$1,000,000	
Surrender Charges <i>Not available: AL, CT, MS, NY</i>	10 Year: 12, 11, 10, 9, 8, 7, 6, 5, 4, 3% +/- MVA DE, MA, MN, NV, OH, OK, OR, PA, SC, TX, UT, WA ONLY: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1%	
Features	10% of AV after year 1 (min of \$500) ❖ NH (Not av in MA), TI, & Unemployment Waiver (Not av in MA) after yr 1	
Optional Riders: Issue Ages 50+	ENHANCEMENT PACKAGE - 50BPS Bonus in Most States: 4% thru age 75 (2% 76-85) Bonus in AK, DE, FL 65+, MA, MN, NV, OH, OK, OR, PA, SC, TX, UT, WA: 3% thru age 65 (1.5% 76-85)	
	❖ Death Benefit: Initial Premium plus Bonus growing at 5% Simple Interest for up to 10 years or until age 85 ❖ Lump Sum at Death	
	PROTECTION PACKAGE - 130BPS	
	<i>See Page 2 for details</i>	
Rate Hold	60 days on transfers	
Death Benefit	Account Value if No Riders Chosen	
Annuitization	5 x 5	
Company Rating	AM Best: B++	
Commissions <i>Chargeback:</i> 0 - 12 months 100% on Death & Surrender 13 - 24 months 50% on Surrender	Ages 0-75	7.50%
	Ages 76-80	5.50%
	Ages 81-85	3.75%

Call FTS Life Insurance Agency Inc. (800) 544-9532
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Prosperity Elite Protection Package

Includes Account Value & Enhanced Death Benefit Bonus – Does Not Apply to Income Value

Most States: 7% thru age 75, 3.50% ages 76–80

AK, DE, FL 65+, MA, MN, NV, OH, OK, OR, PA, SC, TX, UT, WA: 6% thru age 75 (3% 76–85)

Vesting Schedule: 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%

Rider Cost: 130bps Annually

Lifetime Income: Guaranteed Minimum Withdrawal Benefit

Greater of:

- 1) Initial Premium, plus 18% Bonus (add's do not count)
- 2) Initial Premium, plus Roll-Up Rate Compounded for 10 Years: 6.50%
- 3) Current Account Value

Single Life Payout Factor:

4.30% at age 60 - increases 10bps annually until age 77 (until turned on)

Joint Life Payout Factor:

3.80% at age 60 - increases 10bps annually until age 77 (until turned on)

State Variations

FL, IL: Additions increase GMWB Base, 5 yrs wait to turn on Income, Payout Factors increase every 5 yrs

IN: Enhancement and Protection Packages max issue age of 80

AK, NC, VT: Additions increase GMWB Base, 3 yrs wait to turn on Income

N/A in: OR, PA, PR, WA

"Enhanced" Guaranteed Minimum Withdrawal Benefit

- ❖ Unable to perform 2 of 6 ADL's Payment is Doubled (1.5 times if Joint Life)
- ❖ After Year 3 (5 yrs in FL, HI, IL) , AV must be greater than Zero - once AV reaches Zero - reverts to original lifetime payment amount (N/A in OR, PA, WA)
- ❖ Payment continues until AV reaches Zero Balance; at that time, the payment reverts back to Original Payout Amount

"Enhanced" Guaranteed Minimum Death Benefit as a Lump Sum

Greater of:

- 1) Minimum Guaranteed Surrender Value
- 2) Account Value
- 3) Initial Premium + Bonus + 5% Simple Interest for up to 10 years or age 85

Payout must be taken over 5 yrs in: AK, NC (EGMDB N/A in OR, PA, PR, WA)

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AK, DE, FL 65+, MA, MN, NV, OH, OK, SC, TX, UT 6% thru age 75 (3% 76–85)

Vesting Schedule: 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%

Rider Cost: 130bps Annually

Package Includes 3 Benefits

LIFETIME INCOME	DISABILITY INCOME	DEATH BENEFIT
<i>Guaranteed Minimum Withdrawal Benefit</i>	<i>Enhanced Guaranteed Minimum Withdrawal Benefit</i>	<i>Enhanced Guaranteed Minimum Death Benefit</i>
Greater of:	Lifetime Income Payment is Doubled for Single Life (1.5 for Joint Life)	Greater of:
1) Initial Premium, plus 18% Bonus (add's do not count) 2) Initial Premium, plus Roll-Up Rate Compounded for 10 Years: 6.50% 3) Current Account Value <u>Single Life Payout Factor:</u> 4.30% at age 60-increases 10bps annually until age 77 (until turned on) <u>Joint Life Payout Factor:</u> 3.80% at age 60-increases 10bps annually until age 77 (until turned on)	<ul style="list-style-type: none"> ❖ Unable to Perform 2 of 6 ADL's ❖ After Year 3 (5 Years in FL, HI, IL) ❖ Account Value must be greater than zero ❖ Enhanced Payment continues until Account Value reaches zero; then reverts back to lifetime payment amount 	1) Minimum Guaranteed Surrender Value 2) Account Value 3) Initial Premium + Bonus + 5% Simple Interest for up to 10 Years or age 85 Paid as Lump Sum at Death
State Variations:		State Variations:
FL, IL: Additions increase GMWB Base, Payout Factors increase every 5 years IN: Enhancement and Protection Packages Max Issue Age of 80 AK, NC, VT: Additions increase GMWB Base N/A in: OR, PA, WA	N/A in: OR, PA, WA	AK, NC: Payout must be taken in equal payments over 5 years N/A in OR, PA, WA