

Effective 05.01.2016

Rates Subject to Change

* BONUS on
Account &
Income Value

Fidelity & Guarantee Life Performance Pro 10

Flexible Premium Deferred Fixed Index Annuity – Index Dates: 1st, 8th, 15th, 22nd

Strategy		10 Year
S&P 500 Annual Point to Point Cap Any annual increase in the Index on a pt to pt basis, subject to a Cap, declared annually, never less than 1.00%.		4.00%
Gold Comodity Annual Point to Point Cap Any annual increase in the Index on a pt to pt basis, subject to a Cap, declared annually, never less than 1.00%.		5.00%
S&P 500 Two Year Point to Point Cap Any two year increase in the Index on a pt to pt basis, subject to a Cap, declared annually, never less than 2.00%.		8.75%
S&P 500 Three Year Point to Point Cap Any three year increase in the Index on a pt to pt basis, subject to a Cap, declared annually, never less than 2.00%.		15.25%
S&P 500 Monthly Point to Point Cap Each year, all monthly index changes, positive (subject to cap, never less than 1.00%) or negative (no cap) are totalled.		1.75%
Dow Jones US Real Estate Daily Risk Control 10% USD Total Return 5 Year Annual Point to Point Spread Any five year increase in the index on a pt to pt basis, subject to a spread, declared annually, never more than 5.00% per year.		14.00%
Fixed Rate Declared annually, never less than 1.00%		1.00%
Minimum Guaranteed Rate	87.5% @ 1.00%	
Maximum Issue Age	18 - 80	
Minimum / Maximum Premium	\$10K / \$1M (\$2,000 min addition - enter fixed account until anniversary)	
Surrender Charges (Not available in: AL, CT, IN, MN, MS, NY, OR, PA, VT, WA)	14, 13, 12, 11, 10, 8, 6, 4, 2, 1% +/- MVA (Most States) 9, 9, 8, 7, 6, 5, 4, 3, 2, 1% +/-MVA (AR, DE, FL 65+, MA, MN, NV, OH, OK, OR, PA, SC, TX, UT, WA)	
Product Features	* 9% Bonus (when EGMWB is elected) thru age 75; 4.50% ages 76-79 (Most States) * 7% Bonus thru age 75; 3.50% ages 76-79 in AR, DE, FL 65+, MA, MN, NV, OH, OK, OR, PA, SC, TX, UT, WA * Vesting Schedule: 10, 20, 30, 40, 50, 60, 70, 80, 90, 100%	
	❖ 10% or RMD penalty free withdrawals after year 1 ❖ Nursing Home, Terminal Illness and Home Health Care Riders in most states	
Income Rider Features	Optional Enhanced Guaranteed Minimum Withdrawal Benefit Rider ❖ Rider Cost: 95bps annually (can increase up to 150bps for 2nd 10 yr period) ❖ 3.50% Guaranteed Rollup PLUS any Account Value Interest for 10 yrs (option to renew for additiional 10 at end of 1st 10 yrs) ❖ Single Life Payout Factors: 4.75% age 60 - increases 50bps every 5th year until turned on ❖ Joint Life Payout Factors: 4.25% age 60 - increases 100bps every 10th year until turned on ❖ Impairment Feature guarantees payment doubles for single annuitant (1.5 for joint) (reduces to original payment amount if AV reaches \$0 (see brochure for specific rules)	
Rate Hold	60 Days	
Death Benefit	Accumulated Value	
Annuitization	After 10th Year	
Company Ratings	A.M. Best: B++	
Commissions	Ages	Amount
Chargeback at death or surrender 0-12 months: 100%	18 - 75	8.00%
Chargeback at surrender 13-24 months: 50%	76 - 79	6.00%

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