# February 2012 State Availability

**Effective February 1, 2012**

Fidelity & Guaranty Life℠

| | AK | AL | AR | AZ | CA | CO | CT | DC | DE | FL | GA | HI | IA | ID | IL | IN | KS | KY | LA | MA | MD | ME | MI | MN | MO | MS | MT | NC | ND | NE | NH | NJ | NM | NV | NY | OH | OK | OR | PA | RI | SC | SD | TN | TX | UT | VA | VT | WA | WI | WV | WY |
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| **Fidelity & Guaranty Life Insurance Company Indexed Annuities** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FG Index-Choice 9 | L | ✓ | ✓ | ✓ | ✓ | ✓ | L | ✓ | ✓ | ✓** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | L | V | ✓ | ✓ | L | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | V/L | | ✓ | | L | ✓ | ✓ | ✓ |
| FG Index-Choice 9 w/GMWB | L | ✓ | ✓ | ✓ | ✓ | ✓ | L | ✓ | ✓ | ✓** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | L | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | V/L | | ✓ | | L | ✓ | ✓ | ✓ |
| FG Index-Accelerator 7 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | L | V | ✓ | ✓ | | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | L | | ✓ | ✓ | L | ✓ | ✓ | ✓ |
| FG Index-Accelerator 7 w/GMWB | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | L | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | L | | ✓ | ✓ | | ✓ | ✓ | ✓ |
| FG Index-Accelerator 10 | L | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | L | V | ✓ | ✓ | | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | L | | ✓ | ✓ | L | ✓ | ✓ | ✓ |
| FG Index-Accelerator 10 w/GMWB | L | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | L | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | ✓ | L | | ✓ | ✓ | | ✓ | ✓ | ✓ |
| FG AccumulatorPlus 10 | L | | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | L | V | ✓ | ✓ | | ✓ | | ✓ | V | ✓ | ✓ | | ✓ | ✓ | L | | ✓ | L | | ✓ | ✓ | ✓ | ✓ | ✓ | L | L | ✓ | ✓ | | ✓ | ✓ | ✓ |
| FG AccumulatorPlus 10 w/ GMWB | L | | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓** | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | L | V | ✓ | ✓ | | ✓ | | ✓ | V | ✓ | ✓ | | ✓ | ✓ | L | | ✓ | L | | ✓ | ✓ | ✓ | ✓ | ✓ | L | L | ✓ | ✓ | | ✓ | ✓ | ✓ |
| FG AccumulatorPlus 14 | | | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓* | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | V | ✓ | ✓ | | ✓ | | ✓ | V | ✓ | ✓ | | ✓ | ✓ | | | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | | | ✓ | ✓ | | ✓ | ✓ | ✓ |
| FG AccumulatorPlus 14, w/GMWB | | | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓* | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | V | ✓ | ✓ | | ✓ | | ✓ | V | ✓ | ✓ | | ✓ | ✓ | | | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | | | ✓ | ✓ | | ✓ | ✓ | ✓ |
| Prosperity Elite 7 | V/L | ✓ | ✓ | V | ✓ | ✓ | | ✓ | ✓ | ✓** | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | L | V | ✓ | ✓ | | ✓ | | ✓ | V | ✓ | ✓ | | ✓ | ✓ | L | | ✓ | L | | ✓ | ✓ | ✓ | ✓ | ✓ | L | L | ✓ | ✓ | | ✓ | ✓ | ✓ |
| Prosperity Elite 10 | V/L | ✓ | ✓ | V | ✓ | ✓ | | ✓ | ✓ | ✓** | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | L | V | ✓ | ✓ | | ✓ | | ✓ | V | ✓ | ✓ | | ✓ | ✓ | L | | ✓ | L | | ✓ | ✓ | ✓ | ✓ | ✓ | L | L | ✓ | ✓ | | ✓ | ✓ | ✓ |
| Prosperity Elite 14 | | ✓ | ✓ | V | ✓ | ✓ | | ✓ | ✓ | ✓* | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | | V | ✓ | ✓ | | ✓ | | ✓ | V | ✓ | ✓ | | ✓ | ✓ | | | ✓ | | | ✓ | ✓ | ✓ | ✓ | ✓ | | | ✓ | ✓ | | ✓ | ✓ | ✓ |
| **Fidelity & Guaranty Life Insurance Company of New York Indexed Annuities** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FGNY Index-Safety 7 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | ✓ | | | | | | | | | | | | | | | | |
| FGNY Index-Choice 10 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | ✓ | | | | | | | | | | | | | | | | |
| **Fidelity & Guaranty Life Insurance Company Traditional Annuities** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FG Guarantee-Platinum 3 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | V | | ✓ | V | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | | ✓ | ✓ | ✓ |
| FG Guarantee-Plus 3 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | V | | ✓ | V | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | | ✓ | ✓ | ✓ |
| FG Guarantee-Platinum 5 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | V | | ✓ | V | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | | ✓ | ✓ | ✓ |
| FG Guarantee-Plus 5 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | V | | ✓ | V | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | | ✓ | ✓ | ✓ |
| FG Guarantee-Platinum 7 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | V | | ✓ | V | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | | ✓ | ✓ | ✓ |
| FG Guarantee-Plus 7 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | V | | ✓ | V | | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | | ✓ | ✓ | ✓ |
| **Fidelity & Guaranty Life Insurance Company Immediate Annuities** | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FG Immediate-Safeguard | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | | ✓ | ✓ | V | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ |
| FG Immediate-Income | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | | ✓ | ✓ | V | ✓ | V | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | V | ✓ | ✓ | ✓ | ✓ |

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*Product available to clients ages 0-64 only

**Reduced surrender charges apply to clients age 65+

✓ = Approved V = State variation marketing materials L = Reduced surrender charges apply Open box indicates product not approved

GMWB = Guaranteed Minimum Withdrawal Benefit Rider (FG Income for Life) Charges are: FG Index-Choice 9 & FG Accumulator-Plus 7% roll up for 70 bps, FG Index-Accelerator 7 &10 4% roll up for 10 bps or 6% roll up for 30 bps