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Your future is our business.

800-395-1053, Ext. 4002

FlexMark Select℠ Series Annuity Quick Reference

As of 9/18/2017

Insurance Carrier	Product	Product Features	Income Riders**	Premium Bonus	Interest Crediting Options*	Liquidity	Minimum Guarantees	GA-Level Commission	Available States
Ameritas Life Insurance Corp., Lincoln, NE **Financial Strength Ratings:** A.M. Best A (Excellent) for financial strength and operating performance. Third highest of 15 ratings. Rating as of 6/15/2017. Standard & Poor's A+ (Strong) for financial strength. Fifth highest of 21 ratings. Rating as of 6/15/2017. Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.	FlexMark Select℠ Series 10-year single premium deferred fixed index annuities* **Product Version / Prem. Bonus** Select: NA Plus: 6% LT: NA LT Plus: 4% **Issue Ages** 0–85 (Q and NQ) **Premium** •$25K minimum Year 1. •$5K minimum additional (Year 1 only). •$1M maximum without Home Office approval. **Sweep (Allocation) Dates** 5th, 15th, and 25th of each month. Applications, requirements, and premium must be received in good order one business day prior to the sweep date.	• No-cost income rider (guaranteed lifetime withdrawal benefit rider).** • Optional upgraded income rider with level or lifestyle payout.** • Optional Income Booster for declining health.* • Vesting premium bonus on "Plus" products.* • Rate banding offers upgraded rates for larger Accumulation Value (AV). • Strong accumulation options with choice to "buy up" the rates on fee strategies.* • Proprietary index allows for broad diversification and limited volatility. • Extra one-time 10% emergency withdrawal after Year 1. • Death benefit is greater of AV plus any bonus account or minimum guaranteed surrender value.	Choice of three guaranteed lifetime withdrawal benefit (GLWB) riders at contract issue: **Basic GLWB Income Rider** • Automatically included at **no cost!** • 3% Premium Accumulation Rate (PAR) compounded for up to 10 years. • Payouts can start after Year 5 and age 50. • No restart. **MyFit Income Rider℠** • 6% PAR compounded for up to 10 years. • Optional 10-year restart. • Choice of level or lifestyle payout option when payouts begin. • Lifestyle payout offers enhanced payouts for an enhanced benefit period followed by lower, secondary payouts for life. • Enhanced benefit period based on age when payouts begin: o Ages 50–65: 7 years. o Ages 66–70: 5 years. o Ages 71+: NA. • Payouts can start after Year 1 and age 50. • 0.95% annual charge. **MyFit Income Rider℠ With Booster*** • Same as MyFit Income Rider℠, plus **double payouts** for impairment in 2 of 6 ADLs. • 1.05% annual charge.	**Vesting Premium Bonus*** Plus: 6% LT Plus: 4% **10-Year Vesting Schedule*** (% vested at end of year) Select Plus: 0, 5, 10, 15, 20, 30, 45, 60, 75, 90, 100% LT Plus: 0, 5, 15, 25, 35, 45, 55, 65, 80, 90, 100% • Vested *and* non-vested values are included in the death benefit.	AV: **Standard Band $0–$199,999** / **Upgraded Band $200,000+** **S&P 500® 1-Year PTP w/ Cap:** (1% Fee† / No Fee / 1% Fee† / No Fee) Select: 6.00% 3.75% 6.50% 4.00% Plus: 5.25% 3.00% 5.50% 3.25% LT: 5.50% 3.25% 6.00% 3.75% LT Plus: 5.00% 2.75% 5.25% 3.00% **Russell 2000® 1-Year PTP w/ Cap:** (1% Fee† / No Fee / 1% Fee† / No Fee) Select: 5.50% 3.25% 5.75% 3.50% Plus: 4.50% 2.50% 5.00% 2.75% LT: 5.00% 2.75% 5.25% 3.00% LT Plus: 4.50% 2.50% 4.75% 2.75% **BNPP Momentum 5†† 1-Year PTP w/ Par. Rate:** (1% Fee† / No Fee / 1% Fee† / No Fee) Select: 105% 65% 110% 75% Plus: 95% 55% 100% 60% LT: 100% 60% 105% 65% LT Plus: 90% 50% 100% 60% **BNPP Momentum 5†† 2-Year PTP w/ Par. Rate:** (2% Fee† / No Fee / 2% Fee† / No Fee) Select: 130% 80% 140% 90% Plus: 115% 65% 125% 75% LT: 125% 75% 130% 80% LT Plus: 115% 65% 120% 70% **S&P 500® 2-Year PTP w/ Par. Rate:** (2% Fee† / No Fee / 2% Fee† / No Fee) Select: 70% 40% 75% 45% Plus: 60% 35% 65% 40% LT: 65% 35% 70% 40% LT Plus: 60% 35% 65% 40% **1-Year Fixed Account:** Select: 1.80% 1.95% Plus: 1.45% 1.60% LT: 1.60% 1.75% LT Plus: 1.40% 1.55% Rates effective 9/18/2017, and subject to change. Check LegacyNet® for updates.	**Penalty-Free Withdrawals** Year 1: Required minimum distribution (RMD) associated with the policy. Years 2–10: 10% of vested account value annually or RMD. **Additional Emergency Access** *Extra* one-time withdrawal up to 10% without surrender charge or MVA, available after Year 1. **Surrender Schedule (+/- MVA)*** Select and Plus: 10, 10, 10, 9, 9, 8, 7, 6, 4, 2, 0% LT and LT Plus: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% **Waiver of Surrender Charge Riders*** Included at no additional cost: • Confinement. • Terminal Illness. • Home Health Care.	**Minimum Guaranteed Surrender Value** 87.50% of premium applied to the AV; less partial withdrawals; plus interest credited daily at the guaranteed minimum interest rate shown on the policy schedule. **Current Guaranteed Minimum Interest Rate:** 1% **Minimum Guaranteed Rates** • Minimum cap is 1% (no-fee) and 1.50% (with fee)—applies to S&P 500® and Russell 2000® index options. • Minimum participation rate is 15% (no fee and with fee)—applies to all index options.	Select and LT: 7.00% (0–75) 6.00% (76–85) Plus and LT Plus: 6.00% (0–75) 5.00% (76–85) **Chargebacks:** 100% chargeback Year 1 for death, surrender, and withdrawals (including RMDs). See *Compensation Schedule* for details.	Select and Plus: AL, AR, AZ, CO, DC, FL[1] (0–64), GA, IA, ID, IL, KS, KY, LA, MD, ME, MI, MS, MT, NC, ND, NE, RI, SD, TN, VA, VT, WI, WV, WY LT and LT Plus: FL[1] (65+) 1. Income Booster and Home Health Care Waiver not approved; MVA variation applies.

In approved states, FlexMark Select℠ Index Annuities (Form 2705) and riders are issued by Ameritas Life Insurance Corp. (Ameritas), located at 5900 O Street, Lincoln, NE 68510. Products are distributed by Legacy Marketing Group®. Ameritas and Legacy Marketing Group® are separate, independent entities. FlexMark Select℠ Index Annuities are single premium deferred annuities that offer a fixed interest option and index interest options. The index options are not securities. Keep in mind, your clients are not participating in the market or investing in any stock or bond. Policies, index strategies, and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions, and additional charges. Product guarantees are based on the claims-paying ability of Ameritas Life Insurance Corp. Refer to brochures for additional details. Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may be subject to an IRS penalty tax. Ameritas, Legacy Marketing Group®, and their authorized representatives do not give legal or tax advice. It is recommended that tax advisers be consulted.

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* May vary by state and may not be available in all states. Check current State Approval Matrix.
** GLWB may not be available with all tax-qualified plan types.

† 1% fee is deducted at the beginning of each 1-year index period; 2% fee is deducted at the beginning of each 2-year index period.
†† Also known as the BNP Paribas Momentum Multi-Asset 5 Index.

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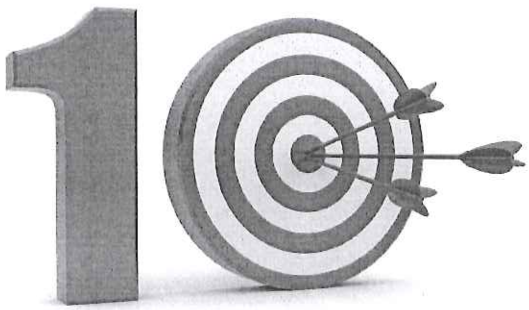

10 Client-Friendly Reasons To Add FlexMark Select℠

TO YOUR FIXED INDEXED ANNUITY PORTFOLIO

1. Flexible Rate Banding. Increased accumulation potential with **banded rate options** for each index strategy—upgraded band and standard band.
2. Upgraded Earnings Potential. Fee option on each index strategy allows clients to receive higher rates for greater earnings potential.
3. Proprietary Index. Two index strategies based on a multi-asset proprietary index—available with or without a fee.
4. No-Cap Strategies. **Two no-cap** strategies with a participation rate offer higher accumulation potential.
5. No-Cost Income Rider. Basic GLWB Income Rider **included at no cost.**
6. Upgraded Income Riders. Option to upgrade* to a MyFit Income Rider℠ with 6% premium accumulation rate and choice of level OR **lifestyle payout option.**
7. Income Booster. **Payouts double** for qualifying declining health if clients choose the MyFit Income Rider℠ With Booster.
8. 20% Liquidity Potential. **Extra one-time 10% emergency access** for qualifying events—in addition to 10% penalty-free withdrawals each year after Year 1.
9. Premium Bonus. Optional vesting premium bonus to **jump-start earnings:**
   - 6% on FlexMark Select℠ Plus.
   - 4% on FlexMark Select℠ LT Plus.
10. Strong Carrier. Offered by **"A" rated**** Ameritas Life Insurance Corp., a company with 130 years of experience.

FlexMark SELECT℠
My Future, My Style

Learn more about FlexMark Select℠—
the product your clients have been waiting for (even if they don't know it yet).

LEGACY
Your future is our business.

For more information, call the Legacy Sales Team
at **800-395-1053, Ext. 4002**, or your IMO.

In approved states, FlexMark Select℠ Index Annuities (Form 2705), MyFit Income Rider℠ (Form GLWB-T), and MyFit Income Rider℠ With Booster (Form GLWB-IB) are issued by Ameritas Life Insurance Corp. (Ameritas), located at 5900 O Street, Lincoln, NE 68510. Products are distributed by Legacy Marketing Group®. Ameritas and Legacy Marketing Group® are separate, independent entities. FlexMark Select℠ Index Annuities are single premium deferred annuities that offer a fixed interest option and index interest options. The index options are not securities. Keep in mind, your clients are not participating in the market or investing in any stock or bond. Policies, index strategies, and riders may vary and may not be available in all states. Optional features and riders may have limitations, restrictions, and additional charges. Refer to brochures for additional details.

Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may be subject to an IRS penalty tax. Ameritas, Legacy Marketing Group®, and their authorized representatives do not give legal or tax advice. It is recommended that tax advisers be consulted.

* Available for an annual charge of 0.95% for the MyFit Income Rider℠ and 1.05% for the MyFit Income Rider℠ With Booster.

** A (Excellent) for financial strength and operating performance by A.M. Best, the third highest of 15 ratings. Rating as of 6/15/2017. Ameritas Mutual Holding Company's ratings include Ameritas Life Insurance Corp. and Ameritas Life Insurance Corp. of New York.

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LibertyMark℠ Series Annuity Quick Reference

As of 9/29/2017

<table>
<tr><th>Insurance Carrier</th><th>Product</th><th>Features</th><th>Bonuses</th><th>Withdrawals/ Surrender†</th><th>Interest Crediting Strategies*</th><th>Premium</th><th>Min. Guaranteed Rates</th><th>GA-Level Commission</th><th>Approved States</th></tr>
<tr>
<td>Americo Financial Life and Annuity Insurance Company, Kansas City, MO

Financial Strength Rating:

A.M. Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings.

Rating as of 9/29/2017</td>
<td>LibertyMark Series single premium deferred fixed indexed annuities*

<table>
<tr><th>Product Version</th><th>Bonus</th><th>Years</th><th>Fee</th></tr>
<tr><td>7</td><td>No</td><td>7</td><td>1%</td></tr>
<tr><td>7 Plus</td><td>Yes</td><td>7</td><td>1%</td></tr>
<tr><td>10, 10 LT</td><td>No</td><td>10</td><td>1.25%</td></tr>
<tr><td>10 Plus, 10 LT Plus</td><td>Yes</td><td>10</td><td>1.25%</td></tr>
</table>
Liberty Optimizer Fee
This annual administrative fee will be deducted from the Accumulation Value (AV) at the end of each contract year, including the first.**

Heritage Maximizer℠
Optional enhanced death benefit rider that provides a death benefit of 130% of the entire AV.
• Available on non-bonus products.*
• Current annual charge is 0.30%, deducted at the end of each contract year for apps received 11/8/2016.**
• Maximum issue age is 75.

Issue Ages
<table>
<tr><th>Product Version</th><th>Ages (Q, NQ)</th></tr>
<tr><td>7, 7 Plus, 10, 10 LT</td><td>0–85</td></tr>
<tr><td>10 Plus, 10 LT Plus</td><td>0–80</td></tr>
<tr><td>Heritage Maximizer</td><td>0–75</td></tr>
</table>
Index Dates
7th, 14th, 21st, or 28th of the month</td>
<td>• Diverse choice of indexed strategies covering multiple markets:
○ Three participation rate strategies with no cap.
○ Four cap strategies with 100% participation.

• Index gains credit at death.

• No market value adjustment (MVA).

• Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).*,†

• Strong contractual guarantee—1%–3% on 100% of premium, less surrender charges.

• Accepts Q and NQ money; traditional, Roth, Inherited, and SEP IRA; and non-contributory 403(b)/TSA plans.

• Death Benefit—greatest of 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals,†,†† or GMV at death.</td>
<td><u>7 Plus</u>:
• 5% persistency bonus end of Year 7.

<u>10 Plus</u>:
Dual bonus!
• 5% upfront, plus 10% persistency bonus end of Year 10.

<u>10 LT Plus</u>:
Dual bonus!
• 5% upfront (4% in CA), plus 8% persistency bonus end of Year 10.

The persistency bonus is equal to the AV at the end of the surrender charge period, multiplied by the persistency bonus percentage.</td>
<td>Penalty-Free Withdrawals
Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice.

The minimum withdrawal amount is $500, with a minimum remaining surrender value of $2,000.

Surrender Schedules
<u>7, 7 Plus</u>:
9, 8.50, 8, 7, 6, 5, 4, 0%

<u>10</u>:
12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0%

<u>10 LT</u>:
9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%

<u>10 Plus</u>:
13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0%

<u>10 LT Plus</u>:
11.90, 9.40, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0%

Check Sales Guide for CA, CT, FL, MN, PA, and WA variations.</td>
<td>1-Yr S&P 500® PTP w/ Cap
7 5.50%
7 Plus 4.90%
10, 10 LT 6.80%
10 Plus, 10 LT Plus 4.40%
1-Yr S&P 500® Monthly PTP w/ Cap
7 2.35%
7 Plus 2.25%
10, 10 LT 2.65%
10 Plus, 10 LT Plus 2.05%
1-Yr Gold PTP w/ Cap
7 6.10%
7 Plus 5.40%
10, 10 LT 7.70%
10 Plus, 10 LT Plus 4.70%
1-Yr S&P 500® PTP Inversion w/ Cap
7 8.40%
7 Plus 7.35%
10, 10 LT 10.80%
10 Plus, 10 LT Plus 6.40%
1-Yr DJ Real Estate Mthly Avg. w/ Par.
7 100%
7 Plus 74%
10, 10 LT 120%
10 Plus, 10 LT Plus 66%
2-Yr S&P 500® PTP w/ Par.
7 65%
7 Plus 59%
10, 10 LT 80%
10 Plus, 10 LT Plus 53%
2-Yr S&P 500® Risk Control PTP w/ Par.
7 100%
7 Plus 89%
10, 10 LT 120%
10 Plus, 10 LT Plus 80%
Declared Interest Account
7 2.30%
7 Plus 2.05%
10, 10 LT 2.85%
10 Plus, 10 LT Plus 1.85%
Rates effective 9/29/2017, and subject to change. Check LegacyNet® for updates.</td>
<td>Minimum Premium:
• $10,000 Q, NQ.

Maximum Premium:
• $1 million per owner without Home Office approval.

Strategy Allocation:
• $50 minimum.

Additional Premium:
• Not applicable.</td>
<td>Guaranteed Minimum Value:
1%–3% on 100% of premium, less surrender charges.

Current Guaranteed Minimum Value Interest Rate: 1%

Cap Strategies:
Minimum guaranteed term period cap is 1.00% (0.10% for monthly cap).

Participation Rate Strategies:
Minimum guaranteed term period participation rate is 5.00% (10.00% in NJ).

Declared Interest Account:
Minimum guaranteed annual interest rate is 1.00%.</td>
<td><u>7</u>:
5.00% (Ages 0–80)
3.75% (Ages 81–85)

<u>7 Plus</u>:
4.00% (Ages 0–80)
2.75% (Ages 81–85)

<u>10</u>:
7.00% (Ages 0–80)
6.00% (Ages 81–85)

<u>10 LT</u>:
6.00% (Ages 0–80)
4.75% (Ages 81–85)

<u>10 Plus, 10 LT Plus</u>:
6.00% (Ages 0–80)

Commissions are based on the date the premium is received in Americo's Administrative Office.

See Compensation Schedule for details.</td>
<td>7, 7 Plus, <u>10, and 10 Plus</u>:
AR, AZ, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA[1], MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY

7, 7 Plus, 10 LT, and <u>10 LT Plus</u>:
AK, CA, CT, DE, FL, MN (7, 7 Plus only), NH[2], NJ[2], NV (No 7 Plus), OH (7, 10 LT only), OK, PA (No 7 Plus), SC, TX, UT, WA

<u>Heritage Maximizer</u>:
Available with 7, 10, and 10 LT, <u>except</u> in CT, MN, NH, NJ, OH, PA, UT, WA

1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available.
2. Multi-year strategies not available.</td>
</tr>
</table>

LibertyMark Heritage Maximizer enhanced death benefit rider (Rider Series 2181). LibertyMark 7, 10, 10 LT, SE 7, SE 10, SE 10 LT (Contract Series 411/4196); LibertyMark 7 Plus, SE 7 Plus (Contract Series 411/4191/4196); LibertyMark 10 Plus, 10 LT Plus, SE 10 Plus, SE 10 LT Plus (Contract Series 411/4179/4184/4196). Products are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products distributed by Legacy Marketing Group®. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. Legacy Marketing Group is an independent, authorized agency of Americo.

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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

** Fee will be deducted at the beginning of each contract year, including the first, for applications received prior to 11/8/2016 (prior to 6/29/2017 in HI).

† Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.

†† Return of premium is provided by current company practice, rather than contractually, for applications received prior to 11/8/2016 (prior to 6/29/2017 in HI).

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LibertyMark℠ SE Series Annuity Quick Reference

As of 9/29/2017

Insurance Carrier	Product	Features	Bonuses	Withdrawals/ Surrender†	Interest Crediting Strategies*	Premium	Min. Guaranteed Rates	GA-Level Commission	Approved States
Americo Financial Life and Annuity Insurance Company, Kansas City, MO **Financial Strength Rating:** A.M. Best "A" (Excellent) for financial strength. 3rd highest of 15 ratings. Rating as of 9/29/2017	LibertyMark Series single premium deferred fixed indexed annuities* Product Version / Bonus / Years / Fee: SE 7 / No / 7 / 1.50% SE 7 Plus / Yes / 7 / 1.50% SE 10, SE 10 LT / No / 10 / 1.75% SE 10 Plus, SE 10 LT Plus / Yes / 10 / 1.75% **Liberty Optimizer Fee** This annual administrative fee will be deducted from the Accumulation Value (AV) at the end of each contract year, including the first.** **Heritage Maximizer℠** Optional enhanced death benefit rider that provides a death benefit of 130% of the entire AV. • Available on non-bonus products.* • Current annual charge is 0.30%, deducted at the end of each contract year for apps received 11/8/2016.** • Maximum issue age is 75. **Issue Ages** Product Version / Ages (Q, NQ): SE 7, SE 7 Plus, SE 10, SE 10 LT / 0–85 SE 10 Plus, SE 10 LT Plus / 0–80 Heritage Maximizer / 0–75 **Index Dates** 7th, 14th, 21st, or 28th of the month	• Diverse choice of indexed strategies covering multiple markets: o Three participation rate strategies with no cap. o Four cap strategies with 100% participation. • Index gains credit at death. • No market value adjustment (MVA). • Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement (Series 4139).*,† • Strong contractual guarantee—1%–3% on 100% of premium, less surrender charges. • Accepts Q and NQ money; traditional, Roth, Inherited, and SEP IRA; and non-contributory 403(b)/TSA plans. • Death Benefit—greatest of 100% of AV (130% with Heritage Maximizer), return of premium less prior gross withdrawals,†,†† or GMV at death.	SE 7 Plus: • 5% persistency bonus end of Year 7. SE 10 Plus: Dual bonus! • 5% upfront plus 10% persistency bonus end of Year 10. SE 10 LT Plus: Dual bonus! • 5% upfront (4% in CA), plus 8% persistency bonus end of Year 10. The persistency bonus is equal to the AV at the end of the surrender charge period, multiplied by the persistency bonus percentage.	**Penalty-Free Withdrawals** Up to 10% of AV annually after the first year. RMDs accepted Year 1 per company practice. The minimum withdrawal amount is $500, with a minimum remaining surrender value of $2,000. **Surrender Schedules** **SE 7, SE 7 Plus:** 9, 8.50, 8, 7, 6, 5, 4, 0% **SE 10:** 12, 11.50, 11, 10.50, 10, 9, 8, 7, 6, 5, 0% **SE 10 LT:** 9.20, 9.20, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% **SE 10 Plus:** 13, 13, 12.50, 11.50, 10.50, 9.50, 8.50, 7.50, 6.50, 5.50, 0% **SE 10 LT Plus:** 11.90, 9.40, 8.20, 7.20, 6.20, 5.20, 4.20, 3.10, 2.10, 1, 0% Check Sales Guide for CA, CT, FL, MN, PA, and WA variations.	**1-Yr S&P 500® PTP w/ Cap** SE 7 6.80% SE 7 Plus 6.10% SE 10, SE 10 LT 8.20% SE 10 Plus, SE 10 LT Plus 5.50% **1-Yr S&P 500® Monthly PTP w/ Cap** SE 7 2.70% SE 7 Plus 2.55% SE 10, SE 10 LT 2.95% SE 10 Plus, SE 10 LT Plus 2.35% **1-Yr Gold PTP w/ Cap** SE 7 7.70% SE 7 Plus 6.90% SE 10, SE 10 LT 9.50% SE 10 Plus, SE 10 LT Plus 6.10% **1-Yr S&P 500® PTP Inversion w/ Cap** SE 7 10.80% SE 7 Plus 9.50% SE 10, SE 10 LT 13.70% SE 10 Plus, SE 10 LT Plus 8.40% **1-Yr DJ Real Estate Mthly Avg. w/ Par.** SE 7 115% SE 7 Plus 88% SE 10, SE 10 LT 135% SE 10 Plus, SE 10 LT Plus 81% **2-Yr S&P 500® PTP w/ Par.** SE 7 77% SE 7 Plus 71% SE 10, SE 10 LT 92% SE 10 Plus, SE 10 LT Plus 65% **2-Yr S&P 500® Risk Control PTP w/ Par.** SE 7 120% SE 7 Plus 106% SE 10, SE 10 LT 135% SE 10 Plus, SE 10 LT Plus 97% **Declared Interest Account** SE 7 2.80% SE 7 Plus 2.55% SE 10, SE 10 LT 3.35% SE 10 Plus, SE 10 LT Plus 2.35% Rates effective 9/29/2017, and subject to change. Check LegacyNet® for updates.	**Minimum Premium:** • $10,000 Q, NQ. **Maximum Premium:** • $1 million per owner without Home Office approval. **Strategy Allocation:** • $50 minimum. **Additional Premium:** • Not applicable.	**Guaranteed Minimum Value:** 1%–3% on 100% of premium, less surrender charges. **Current Guaranteed Minimum Value Interest Rate:** 1% **Cap Strategies:** Minimum guaranteed term period cap is 1.00% (0.10% for monthly cap). **Participation Rate Strategies:** Minimum guaranteed term period participation rate is 5.00% (10.00% in NJ). **Declared Interest Account:** Minimum guaranteed annual interest rate is 1.00%.	SE 7: 5.00% (Ages 0–80) 3.75% (Ages 81–85) SE 7 Plus: 4.00% (Ages 0–80) 2.75% (Ages 81–85) SE 10: 7.00% (Ages 0–80) 6.00% (Ages 81–85) SE 10 LT: 6.00% (Ages 0–80) 4.75% (Ages 81–85) SE 10 Plus and SE 10 LT Plus: 6.00% (Ages 0–80) Commissions are based on the date the premium is received in Americo's Administrative Office. See *Compensation Schedule* for details.	**SE 7, SE 7 Plus, SE 10, and SE 10 Plus:** AR, AZ, CO, DC, GA, HI, IA, ID, IL, KS, KY, LA, MA[1], MD, ME, MI, MT, NC, ND, NE, NM, RI, SD, TN, VA, WI, WV, WY **SE 7, SE 7 Plus, SE 10 LT, and SE 10 LT Plus:** AK, CA, CT, DE, FL, MN (SE 7, SE 7 Plus only), NH[2], NJ[2], NV (No SE 7 Plus), OH (SE 7, SE 10 LT only), OK, PA (No SE 7 Plus), SC, TX, UT, WA **Heritage Maximizer:** Available with SE 7, SE 10, and SE 10 LT, except in CT, MN, NH, NJ, OH, PA, UT, WA 1. Waiver of Surrender Charges Upon Nursing Home or Hospital Confinement Endorsement not available. 2. Multi-year strategies not available.

LibertyMark Heritage Maximizer enhanced death benefit rider (Rider Series 2181). LibertyMark 7, 10, 10 LT, SE 7, SE 10, SE 10 LT (Contract Series 411/4196); LibertyMark 7 Plus, SE 7 Plus (Contract Series 411/4191/4196); LibertyMark 10 Plus, 10 LT Plus, SE 10 Plus, SE 10 LT Plus (Contract Series 411/4179/4184/4196). Products are single premium deferred fixed indexed annuities underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Products distributed by Legacy Marketing Group®. Some products and benefits may not be available in all states. Certain restrictions and variations apply. Consult contract and riders for all limitations and exclusions. Legacy Marketing Group is an independent, authorized agency of Americo.

* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.
** Fee will be deducted at the beginning of each contract year, including the first, for applications received prior to 11/8/2016 (prior to 6/29/2017 in HI).

† Withdrawals may be subject to ordinary income tax, and a 10% IRS penalty may apply to withdrawals taken before age 59½.
†† Return of premium is provided by current company practice, rather than contractually, for applications received prior to 11/8/2016 (prior to 6/29/2017 in HI).

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LegendMark℠ Series Annuity Quick Reference

As of 10/1/2017

<table>
<tr><th>Insurance Carrier</th><th>Product</th><th>Features</th><th>Rider</th><th>Premium Bonus</th><th>Withdrawals/ Surrender</th><th>Interest Crediting Options</th><th>Premium</th><th>Min. Guaranteed Rates</th><th>GA-Level Commission</th><th>Available States</th></tr>
<tr>
<td>Fidelity & Guaranty Life Insurance Company, Des Moines, IA

Financial Strength Rating:
A.M. Best B++ (Good) for financial strength. 5th highest of 16 ratings.

Rating as of 10/1/2017

For most current rating information, call Marketing at 800-395-1053, Ext. 4002.</td>
<td>LegendMark Series flexible premium fixed deferred indexed annuities*

10- or 14-year surrender period options with vesting premium bonus and EGMWB.

<table>
<tr><th>Product Version</th><th>Vesting Bonus (0–75)</th><th>Years</th></tr>
<tr><td>14 Plus</td><td>8%</td><td>14</td></tr>
<tr><td>10 Plus</td><td>7%</td><td>10</td></tr>
<tr><td>10 LT Plus</td><td>5%</td><td>10</td></tr>
</table>

Bonus is reduced by 50% for ages 76+.

Issue Ages:
0–85 Nonqualified
18–85 Qualified

Allocation Dates:
Issued with effective date of the 1st, 8th, 15th, or 22nd of the month. Application and premium must be received in good order two business days (not counting the date of receipt) prior to an allocation date. Otherwise, applications and premium are held without interest until the next available allocation date following the date all materials are received in good order.</td>
<td>• Index gains credit to date of death.

• Diverse interest crediting choices:
- Four traditional no-fee index options, including a NEW uncapped spread option.
- Three fee index options for higher accumulation potential.

• Income rider that can leverage accumulation to provide bigger payout potential.

• Enhanced income for declining health.*

• "Checkbook" access.**,†

• Nursing Home, Terminal Illness, and Home Health Care waivers.*,†

• Death of Owner—greater of total account value or MGSV at death.

• Systematic income option.

• Joint payouts allowed on both Q/NQ contracts.</td>
<td>Income XL Rider℠:
An included income rider that provides:
• Guaranteed income while allowing Account Value access.
• Income "doubler" (1.5X for joint annuitants) if owner becomes impaired in 2 of 6 ADLs.*

Current rider charge rate is 80 bps of income base annually.

Income base is greater of:
1. 5% compound roll-up on Year 1 premium for up to 10 years.††,§
2. Total account value (includes bonus), excluding premiums added after Year 1, multiplied by 1 plus a Performance Multiplier§—up to 50%.

Refer to brochures and rider for complete details.</td>
<td>A vesting premium bonus applies on all first-year premiums.
14 Plus:
• 8% ages 0–75.
• 4% ages 76+.
10 Plus:
• 7% ages 0–75.
• 3.50% ages 76+.
10 LT Plus:
• 5% ages 0–75.
• 2.50% ages 76+.

Vesting Schedules
<table>
<tr><th>End of Year</th><th>14 Plus</th><th>10 Plus, 10 LT Plus</th></tr>
<tr><td>1</td><td>7%</td><td>10%</td></tr>
<tr><td>2</td><td>14%</td><td>20%</td></tr>
<tr><td>3</td><td>21%</td><td>30%</td></tr>
<tr><td>4</td><td>29%</td><td>40%</td></tr>
<tr><td>5</td><td>36%</td><td>50%</td></tr>
<tr><td>6</td><td>43%</td><td>60%</td></tr>
<tr><td>7</td><td>50%</td><td>70%</td></tr>
<tr><td>8</td><td>57%</td><td>80%</td></tr>
<tr><td>9</td><td>64%</td><td>90%</td></tr>
<tr><td>10</td><td>71%</td><td>100%</td></tr>
<tr><td>11</td><td>79%</td><td></td></tr>
<tr><td>12</td><td>86%</td><td></td></tr>
<tr><td>13</td><td>93%</td><td></td></tr>
<tr><td>14</td><td>100%</td><td></td></tr>
</table>
Bonus is:
• 100% vested at death.
• Included in account value portion of the Income XL Rider income base.</td>
<td>Surrender Charge-Free Withdrawals

Year 1:
Required minimum distribution (RMD)§§ associated with the contract.

Year 2 – end of surrender period:
Greater of RMD§§ or up to 10% of vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year.†

Surrender Schedule % (+/- MVA)*
14 Plus:
14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0%
10 Plus:
14, 13, 12, 11, 10, 8, 6, 4, 2, 1, 0%
10 LT Plus:
9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%

Additional premium payments will not start a new surrender charge period.</td>
<td>S&P 500® One-Year Annual Point-to-Point:
1% Fee Cap / No Fee Cap
14-year 7.25% / 4.50%
10-year 6.50% / 4.00%
S&P 500® One-Year Monthly Point-to-Point:
1% Fee Cap / No Fee Cap
14-year 2.85% / 1.85%
10-year 2.75% / 1.75%
S&P 500® Declared Rate on Gain:
1% Fee Rate / No Fee Rate
14-year 5.50% / 3.75%
10-year 5.25% / 3.50%
Two-Year Barclays Trailblazer Sectors 5 Index Point-to-Point:*
1% Fee Spread / No Fee Spread
14-year N/A / 0.00%
10-year N/A / 0.00%
Fixed Interest Option:
Rate
14-year 1.00%
10-year 1.00%

Rates effective 10/1/2017, and subject to change. Check LegacyNet® for updates.</td>
<td>Initial Premium:
• $10,000 minimum.

Additional Premium(s):
• $2,000 minimum.
• Allowed before current oldest owner reaches age 86.
• Allocated to the Fixed Interest Option; may be reallocated to an index option on contract anniversaries.
• Premium bonus and commission apply only to additional premiums made in Year 1.

Maximum Premium:
• $1 million maximum per owner without Home Office approval.

Strategy Allocation:
• $2,000 minimum.</td>
<td>Minimum Guaranteed Surrender Value (MGSV): 87.50% of premium payments less withdrawals, and adjusted for any account value reallocations, accumulated at a rate between 1% and 3% (set at the time the contract is issued).

Current Minimum Guaranteed Interest Rate:
• Fixed: 1.00%
• Indexed: 1.00%

Fixed Interest Option:
Minimum effective annual interest rate is 1%.

Fee and No-Fee Index Options:
Participation is 100%.

One-Year Annual PTP, One-Year Monthly PTP:
• Minimum cap is 1%.

Declared Rate on Gain:
• Minimum declared rate is 1%.

Two-Year PTP (no fee only):*
• Maximum two-year spread rate is 5%.</td>
<td>Includes an EXTRA 50 bps at ages 0–80 and an extra 25 bps at ages 81–85 for a limited time only.

14 Plus:
8.50% (Ages 0–75)
6.50% (Ages 76–80)
4.25% (Ages 81–85)

10 Plus, 10 LT Plus:
7.50% (Ages 0–75)
5.75% (Ages 76–80)
3.75% (Ages 81–85)

Commissions are paid on all additional premiums prior to Year 2.

See Compensation Schedule for commission details and chargeback policy.</td>
<td>10 Plus, 14 Plus:
AR, AZ, CO, DC, FL[1,2], GA, HI[3,4], IA[3], ID[2,4], IL[4,5], KS, KY, LA, MD, ME, MI, MO[5], MT (10 Plus only), NC, ND, NE, NH[3], NM, RI, SD, TN, VA, WI, WV, WY

10 LT Plus:
AK[5], CA, DE, FL[2,6], MA[2,7], MN[3,4,5], NJ, NV, OH, OK, OR[3,4,5], PA[3,4,5], SC, TX, UT, WA[3,4,5]

1. Available to ages 0–64.
2. Home Health Care waiver not available.
3. Two-Year PTP not available.
4. Income XL Rider enhanced payments not available.
5. MVA doesn't apply.
6. Available to ages 65–85.
7. Nursing Home waiver not available.</td>
</tr>
</table>

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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.
** Draft must be a minimum of $500 and made payable to the owner or owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.
† Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may result in tax penalties. It is recommended that tax advisers be consulted.
†† Roll-up amount is a current guaranteed rate. Fidelity & Guaranty Life reserves the right to change this rate for future sales of Income XL Rider to not less than a minimum guaranteed rate of 2%.
§ Grows to the earlier of 10 years, age 85 (except in HI, ID, IL, MN, OR, PA, or WA), or start of income payments.
§§ RMDs are generally surrender charge-free unless amount requested is greater than the RMD amount calculated by the Company.

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AdvanceMark℠ Ultra Series Annuity Quick Reference

As of 10/1/2017

<table>
<tr><th>Insurance Carrier</th><th>Product</th><th>Features</th><th>Rider</th><th>Premium Bonus</th><th>Withdrawals/ Surrender</th><th>Interest Crediting Options</th><th>Premium</th><th>Minimum Guaranteed Rates</th><th>GA-Level Commission</th><th>Available States</th></tr>
<tr>
<td>Fidelity & Guaranty Life Insurance Company, Des Moines, IA

Financial Strength Rating:
A.M. Best B++ (Good) for financial strength. 5th highest of 16 ratings.

Rating as of 10/1/2017

For most current rating information, call Marketing at 800-395-1053, Ext. 4002.</td>
<td>AdvanceMark Ultra Series flexible premium fixed deferred indexed annuities*

<table><tr><th>Product Version</th><th>Vesting Bonus (0–75)</th><th>Years</th></tr><tr><td>Ultra 14</td><td>9%</td><td>14</td></tr><tr><td>Ultra 14 in IN</td><td>8%</td><td>14</td></tr><tr><td>Ultra 10</td><td>7%</td><td>10</td></tr><tr><td>Ultra 10 LT</td><td>4%</td><td>10</td></tr></table>
Bonus is reduced by 50% for ages 76+.

Issue Ages:
Nonqualified
• 0–85.
• 0–80 in IN.

Qualified
• 18–85.
• 18–80 in IN.

Allocation Dates:
Issued with effective date of the 1st, 8th, 15th, or 22nd of the month. Application and premium must be received in good order two business days (not counting the date of receipt) prior to an allocation date. Otherwise, applications and premium are held without interest until the next available allocation date following the date all materials are received in good order.</td>
<td>• Index gains vest to date of death.

• "Checkbook" access.**,†

• Nursing Home, Terminal Illness, and Home Health Care waivers.*,†

• Death of Owner—greater of full account value or MGSV at death.

• Substantially equal periodic payments.

• Systematic income option.

• Joint payouts allowed on both Q/NQ contracts.</td>
<td>Income Freedom Rider℠:
An included annuity benefit that provides flexible, guaranteed income without annuitization.
o 6.50% compound roll-up rate for up to 10 years.††
o Restart available for up to 10 additional years (not available in MN, OR, PA, and WA).
o Current rider cost is 70 bps of income base annually.
o Can be cancelled after 10 years (anytime in TX).</td>
<td>A vesting premium bonus applies to all first-year premiums.

• Ultra 14:
– 9% ages 0–75 (8% in IN).
– 4.50% ages 76+ (4% in IN).
• Ultra 10:
– 7% ages 0–75.
– 3.50% ages 76+.
• Ultra 10 LT:
– 4% ages 0–75.
– 2% ages 76+.

• 100% vested at death.

• Bonus is not included in the Income Freedom Rider℠ income base.

Vesting Schedules
<table><tr><th>End of Year</th><th>Ultra 14</th><th>Ultra 10, 10 LT</th></tr><tr><td>1</td><td>7%</td><td>10%</td></tr><tr><td>2</td><td>14%</td><td>20%</td></tr><tr><td>3</td><td>21%</td><td>30%</td></tr><tr><td>4</td><td>29%</td><td>40%</td></tr><tr><td>5</td><td>36%</td><td>50%</td></tr><tr><td>6</td><td>43%</td><td>60%</td></tr><tr><td>7</td><td>50%</td><td>70%</td></tr><tr><td>8</td><td>57%</td><td>80%</td></tr><tr><td>9</td><td>64%</td><td>90%</td></tr><tr><td>10</td><td>71%</td><td>100%</td></tr><tr><td>11</td><td>79%</td><td></td></tr><tr><td>12</td><td>86%</td><td></td></tr><tr><td>13</td><td>93%</td><td></td></tr><tr><td>14</td><td>100%</td><td></td></tr></table></td>
<td>Surrender Charge-Free Withdrawals
Year 2 – end of surrender period: Greater of RMD or up to 10% of vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year.†

Surrender Schedule % (+/- MVA)*
Ultra 14:
14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0%

Ultra 10:
14, 13, 12, 11, 10, 8, 6, 4, 2, 1, 0%

Ultra 10 LT:
9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%

Check Sales Guide for Indiana variations.

Additional premium payments will not start a new surrender charge period.</td>
<td>S&P 500® One-Year Annual Point-to-Point:
<u>Cap</u> 3.50% <u>Part.</u> 100%
S&P 500® One-Year Monthly Point-to-Point:
<u>Cap</u> 1.60% <u>Part.</u> 100%
S&P 500® One-Year Monthly Average:
<u>Cap</u> 3.75% <u>Part.</u> 100%
(S&P 500®) Three-Year Monthly Average:
<u>Spread</u> 2.00% <u>Part.</u> 100%
Declared Rate on Gain:
3.00%
Fixed Interest Option:
1.00%

Rates effective 10/1/2017, and subject to change. Check LegacyNet® for updates.</td>
<td>• $10,000 minimum premium ($2,000 minimum strategy allocation).

• $2,000 minimum additional premium (not allowed after Income Freedom Rider Withdrawal Period begins).

• Additional premiums will be allocated to the Fixed Interest Option and may be reallocated to an index option on the contract anniversary or index crediting date.

• Except in MN, OR, PA, and WA, additional premiums will not increase the Income Freedom Rider income base.

• $1 million maximum premium per owner without Home Office approval.</td>
<td>Minimum Guaranteed Surrender Value (MGSV): 87.50% of premium payments less withdrawals, and adjusted for any account value reallocations, accumulated at a rate between 1% and 3% (set at the time the contract is issued).

Current Minimum Guaranteed Interest Rate: 1.00%
<hr>S&P 500® One-Year Annual Point-to-Point:
Minimum cap is 1%.

S&P 500® One-Year Monthly Point-to-Point:
Minimum cap is 1%.

S&P 500® One-Year Monthly Average:
Minimum cap is 1%.

(S&P 500®) Three-Year Monthly Average:
Maximum spread is 18%.

Declared Rate on Gain:
Minimum declared rate is 1%.

Fixed Interest Option:
Minimum effective annual interest rate is 1.00%.</td>
<td>AdvanceMark Ultra 14:
8.50% (Ages 0–75)
6.50% (Ages 76–80)
4.25% (Ages 81–85)

AdvanceMark Ultra 10 and 10 LT:
7.50% (Ages 0–75)
5.50% (Ages 76–80)
3.75% (Ages 81–85)

Commissions are paid on all additional premium prior to Year 2.

See Compensation Schedule for commission details and chargeback policy.</td>
<td>AdvanceMark Ultra 10 and 14:
AR, AZ, CO, DC, FL[1,2,3], GA, HI, IA, ID[2], IL[4], IN[5], KS, KY, LA, MD, ME, MI, MO[4], MT (Ultra 10 only), NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY

AdvanceMark Ultra 10 LT:
AK[4], CA, DE, FL[1,2,3], MA[2,6], MN[4,7], NJ, NV, OH, OK, OR[4,7], PA[4,7], SC, TX, UT, WA[4,7]

1. Ultra 10 and 14 available to ages 0–64. Ultra 10 LT available to ages 65+.
2. Home Health Care waiver not available.
3. Death benefit is provided contractually, not by rider.
4. MVA doesn't apply.
5. State-specific issue ages, surrender schedules, and Ultra 14 bonuses apply.
6. Nursing Home waiver not available.
7. Restart not available.</td>
</tr>
</table>

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* Subject to state availability. Certain restrictions may apply. Check current State Approval Matrix.

** Draft must be a minimum of $500 and made payable to the owner or owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

† Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may result in tax penalties. It is recommended that tax advisers be consulted.

†† Roll-up amount is a current guaranteed rate. Fidelity & Guaranty Life reserves the right to change this rate for future sales of Income Freedom Rider and upon restart to not less than a minimum guaranteed rate of 3%.

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SpectraMark® Series Annuity Quick Reference

As of 10/1/2017

Insurance Carrier	Product	Product Features	Liquidity Options/ Rider Features	Withdrawals/ Surrender	Interest Crediting Options	Premium	Minimum Guaranteed Rates	GA-Level Commission	Available States
Fidelity & Guaranty Life Insurance Company, Des Moines, IA **Financial Strength Rating:** A.M. Best B++ (Good) for financial strength. 5th highest of 16 ratings. Rating as of 10/1/2017 For most current rating information, call Marketing at 800-395-1053, Ext. 4002.	SpectraMark 10-year flexible premium fixed deferred indexed annuities* **Issue Ages:** 0–85 Nonqualified 18–85 Qualified **Allocation Dates:** Issued with effective date of the 1st, 8th, 15th, or 22nd of the month. Application, outstanding requirements, and premium must be received in good order two business days (not counting the date of receipt) prior to an allocation date. Otherwise, applications and premium are held without interest until the next allocation date following the date all materials are received in good order.	• Choice of six indexed interest crediting options. • Longevity protection with Income Security Rider℠. • Income "doubler" upon impairment in 2 of 6 ADLs (1.5X for joint annuitants).* • An additional layer of death benefit protection with Enhanced Legacy Rider℠.* • Index gains vest to date of death. • "Checkbook" access.**,† • No commission chargebacks upon qualification under liquidity rider. • Joint payouts allowed on both qualified and nonqualified contracts.	**Value Riders** Both riders included with all SpectraMark sales. Additional limitations and restrictions apply; see brochure for details. Current combined cost: 1.30% annually.†† 1. **Income Security Rider**—a built-in benefit that provides lifetime income without annuitization. • Income base is the greater of: –Initial premium plus 18% income base bonus, or –Initial premium (all premium in FL, HI, and IL) plus 6.25% compound roll-up rate§ for up to 10 years. • Enhanced payment if impaired in 2 of 6 ADLs—up to 2X the withdrawal percentage! (Not available in MN, OR, PA, and WA.) • Restart available for up to 10 additional years (not available in FL, HI, and IL).§ • Can be cancelled after 10 years (anytime in HI, IL, and TX). 2. **Enhanced Legacy Rider**—a built-in benefit that provides a robust death benefit payout. • **Lump-sum payout**—initial premium growing at 5% simple interest. • **Multi-Year Payout***—greater of initial premium plus 18% income base bonus or initial premium growing for up to 10 years at a 6.25% compound roll-up rate. Paid out over five or 10 years (not available in AK, IL, MN, NC, OR, PA, VT, and WA). **Liquidity Riders** Automatic riders that provide waiver of surrender charges upon qualification.** Included at no additional cost. 1. Nursing Home.* 2. Terminal Illness. 3. Home Health Care.*	**Surrender Charge-Free Withdrawals** **Years 2–10:** Greater of RMD or up to 10% of account value as of the prior anniversary, less any free withdrawals taken during the current contract year.** Four withdrawals are allowed per contract year with $500 minimum per withdrawal. **Surrender Schedule (+/- MVA)*** **SpectraMark:** 14, 13, 12, 11, 10, 8, 6, 4, 2, 1, 0% Indiana Only 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0% **SpectraMark LT:** 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%	**Step Forward Strategy®:§§** Cap 5.25% — Par. Rate 100% **S&P 500® One-Year Annual Point-to-Point:** Cap 3.75% — Par. Rate 100% **S&P 500® One-Year Monthly Point-to-Point:** Cap 1.75% — Par. Rate 100% **S&P 500® One-Year Monthly Average:** Cap 4.50% — Par. Rate 100% **S&P 500® Three-Year Monthly Average:** Spread 1.00% — Par. Rate 100% **Declared Rate on Gain Option:‡** 3.25% **Fixed Interest Option:** 1.00% Rates effective 10/1/2017, and subject to change. Check LegacyNet® for updates.	• $10,000 minimum premium ($2,000 minimum per interest crediting option allocation). • $2,000 minimum additional premium (not allowed after Income Security Rider Withdrawal Period begins). • Additional premiums will be allocated to the Fixed Interest Option and may be reallocated to another option on the contract anniversary or index crediting date. • $1 million maximum premium per owner without Home Office approval.	Minimum Guaranteed Surrender Value (MGSV): 87.5% of premiums reduced by surrenders (and any surrender charges thereon) and withdrawals, and adjusted for any account value reallocations, accumulated at a rate between 1% and 3% (set at the time the contract is issued). MGSV is calculated individually for each interest crediting option. **Current Minimum Guaranteed Interest Rate:** 1.00% **Step Forward Strategy®:§§** Minimum cap is 2%. **S&P 500® One-Year Annual Point-to-Point:** Minimum cap is 1%. **S&P 500® One-Year Monthly Point-to-Point:** Minimum cap is 1%. **S&P 500® One-Year Monthly Average:** Minimum cap is 1%. **S&P 500® Three-Year Monthly Average:** Maximum spread is 18%. **Declared Rate on Gain Option:‡** Minimum declared rate is 1%. **Fixed Interest Option:** Minimum effective annual interest rate is 1%.	**SpectraMark and SpectraMark LT:** 8.50% (Ages 0–75) 6.50% (Ages 76–80) 4.25% (Ages 81-85) Commissions are paid on all additional premium prior to Year 2. **Chargebacks:** 100% chargeback within 12 months of full surrender or withdrawals exceeding the surrender charge-free amount (50% during second 12 months). 100% chargeback on annuitization prior to Year 3. See *Compensation Schedule* for commission details and chargeback policy.	**SpectraMark:** AR, AZ, CO, DC, FL[1,2,3], GA, HI[1], IA, ID[3], IL[1,4], IN[3], KS, KY, LA, MD, ME, MI, MO[4], MT, NC[4], ND, NE, NH[5], NM, RI, SD, TN, VA, VT[4], WI, WV, WY **SpectraMark LT:** AK[4], CA, DE, FL[1,2,3], MA[3,6], MN[4,7], NJ, NV, OH, OK, OR[4,7], PA[4,7], SC, TX, UT, WA[4,7] 1. Restart not available on Income Security Rider. 2. SpectraMark ages 0–64; SpectraMark LT ages 65+. 3. Home Health Care Rider not available. 4. MVA doesn't apply and, except in MO, the multi-year death benefit payout is not available. 5. Step Forward Strategy® not available. 6. Nursing Home Rider not available. 7. Income Security Rider enhanced payout not available.

Products are distributed by Legacy Marketing Group®: www.legacynet.com. **Refer to contract, sales guide, and State Approval Matrix for details.** Policy Form Nos: ACI-1018(06-11), API-1018(06-11), ICC11-1035 (11-11), et al. Rider Form Nos: ARI-1009(02-11), ARI-1040(11-12), ICC14-1080(04-14), ARI-1046(11-12), ICC14-1082(04-14), ARI-1068(03-14), ARI-1056(06-13), et al. Optional provisions and riders may have limitations, restrictions, and additional charges. Interest rates are effective annual rates. Indexed interest rates are subject to a cap, spread, or declared rate, which are subject to change at the discretion of Fidelity & Guaranty Life. "S&P 500®" is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Fidelity & Guaranty Life Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product.

* Subject to state availability. Certain restrictions/variations may apply. Check current State Approval Matrix.
** Withdrawals may be taxable and subject to penalties prior to age 59½. Withdrawals may reduce the death benefit. It is recommended that tax advisers be consulted.
† Draft must be a minimum of $500 and made payable to the owner or owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

†† Fidelity & Guaranty Life reserves the right to change the rider cost for future sales of the rider or upon restart.
§ Roll-up amounts are current guaranteed rates. Fidelity & Guaranty Life reserves the right to change these rates for future sales of the rider or upon restart to not less than a minimum guaranteed rate of 3%.
§§ Also known as the 3-Year High Value Fixed Indexed Interest Crediting Option Rider.
‡ Also known as the Point-to-Point Fixed Declared Rate on Gain Crediting Option Rider.

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