



800-395-1053, Ext. 4002

LegendMarkSM Series Annuity Quick Reference

As of 11/1/2015

Insurance Carrier	Product	Features	Rider	Premium Bonus	Withdrawals/Surrender	Interest Crediting Options	Premium	Min. Guaranteed Rates	GA-Level Commission	Available States																																																																																																																							
<p>Fidelity & Guaranty Life Insurance Company, Des Moines, IA</p> <p>Financial Strength Rating: A.M. Best B++ (Good) for financial strength. 5th highest of 16 ratings.</p> <p>Rating as of 11/1/2015</p> <p>For most current rating information, call the Sales Team at 800-395-1053, Ext. 4002.</p>	<p>LegendMark Series flexible premium fixed deferred indexed annuities*</p> <p>10- or 14-year surrender period options with or without bonus.</p> <table border="1"> <thead> <tr> <th>Product Version</th> <th>Vesting Bonus (0-75)</th> <th>Years</th> </tr> </thead> <tbody> <tr> <td>14</td> <td>NA</td> <td>14</td> </tr> <tr> <td>14 Plus</td> <td>8%</td> <td>14</td> </tr> <tr> <td>10</td> <td>NA</td> <td>10</td> </tr> <tr> <td>10 Plus</td> <td>7%</td> <td>10</td> </tr> <tr> <td>10 LT</td> <td>NA</td> <td>10</td> </tr> <tr> <td>10 LT Plus</td> <td>7%</td> <td>10</td> </tr> </tbody> </table> <p>Bonus is reduced by 50% for ages 76+.</p> <p>Issue Ages: 0-85 Nonqualified 18-85 Qualified</p> <p>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.</p>	Product Version	Vesting Bonus (0-75)	Years	14	NA	14	14 Plus	8%	14	10	NA	10	10 Plus	7%	10	10 LT	NA	10	10 LT Plus	7%	10	<ul style="list-style-type: none"> Index gains credit to date of death. Interest crediting choices: <ul style="list-style-type: none"> - Traditional no-fee options. - Fee options for higher accumulation potential. "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. 	<p>Income XL RiderSM: Income rider that provides guaranteed income while allowing Account Value access.</p> <p>Rider is included with the bonus products (not available with the non-bonus products).</p> <p>Current rider charge rate is 70 bps of income base annually.</p> <p>Income base is greater of:</p> <ol style="list-style-type: none"> 5% compound roll-up on Year 1 premium for up to 10 years.††§ Total account value (includes bonus), excluding premiums added after Year 1, multiplied by 1 plus a Performance Multiplier.§ <p>Performance Multipliers</p> <table border="1"> <tbody> <tr><td>Year 1</td><td>5%</td></tr> <tr><td>Year 2</td><td>10%</td></tr> <tr><td>Year 3</td><td>15%</td></tr> <tr><td>Year 4</td><td>20%</td></tr> <tr><td>Year 5</td><td>25%</td></tr> <tr><td>Year 6</td><td>30%</td></tr> <tr><td>Year 7</td><td>35%</td></tr> <tr><td>Year 8</td><td>40%</td></tr> <tr><td>Year 9</td><td>45%</td></tr> <tr><td>Year 10+</td><td>50%</td></tr> </tbody> </table> <p>Refer to brochure and rider for complete details.</p>	Year 1	5%	Year 2	10%	Year 3	15%	Year 4	20%	Year 5	25%	Year 6	30%	Year 7	35%	Year 8	40%	Year 9	45%	Year 10+	50%	<p>A vesting premium bonus applies on all "Plus" product first-year premiums.</p> <p>LegendMark 14 Plus:</p> <ul style="list-style-type: none"> 8% ages 0-75. 4% ages 76+. <p>LegendMark 10 Plus, 10 LT Plus:</p> <ul style="list-style-type: none"> 7% ages 0-75. 3.50% ages 76+. <p>Vesting Schedules</p> <table border="1"> <thead> <tr> <th>End of Year</th> <th>14 Plus</th> <th>10 LT Plus</th> </tr> </thead> <tbody> <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> </tbody> </table> <p>Bonus is:</p> <ul style="list-style-type: none"> 100% vested at death. Included in the account value portion of the Income XL Rider income base. 	End of Year	14 Plus	10 LT Plus	1	7%	10%	2	14%	20%	3	21%	30%	4	29%	40%	5	36%	50%	6	43%	60%	7	50%	70%	8	57%	80%	9	64%	90%	10	71%	100%	11	79%		12	86%		13	93%		14	100%		<p>Surrender Charge-Free Withdrawals</p> <p>Year 1: Required minimum distribution (RMD)^{§§} associated with the contract.</p> <p>Year 2 – end of surrender period: Greater of RMD,^{§§} SEPP, or up to 10% of vested account value as of the prior anniversary, less any free withdrawals taken during the current contract year.†</p> <p>Surrender Schedule % (+/- MVA)*</p> <p>14 and 14 Plus: 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0%</p> <p>10 and 10 Plus: 14, 13, 12, 11, 10, 8, 6, 4, 2, 1, 0%</p> <p>10 LT and 10 LT Plus: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p>Additional premium payments will not start a new surrender charge period.</p>	<p>S&P 500[®] One-Year Annual Point-to-Point:</p> <table border="1"> <thead> <tr> <th></th> <th>1% Fee Cap</th> <th>No Fee Cap</th> </tr> </thead> <tbody> <tr> <td>14-year</td> <td>8.00%</td> <td>4.75%</td> </tr> <tr> <td>10-year</td> <td>7.75%</td> <td>4.50%</td> </tr> </tbody> </table> <p>S&P 500[®] One-Year Monthly Point-to-Point:</p> <table border="1"> <thead> <tr> <th></th> <th>1% Fee Cap</th> <th>No Fee Cap</th> </tr> </thead> <tbody> <tr> <td>14-year</td> <td>3.10%</td> <td>2.10%</td> </tr> <tr> <td>10-year</td> <td>3.00%</td> <td>2.10%</td> </tr> </tbody> </table> <p>Declared Rate on Gain:</p> <table border="1"> <thead> <tr> <th></th> <th>1% Fee Rate</th> <th>No Fee Rate</th> </tr> </thead> <tbody> <tr> <td>14-year</td> <td>6.00%</td> <td>3.75%</td> </tr> <tr> <td>10-year</td> <td>5.75%</td> <td>3.50%</td> </tr> </tbody> </table> <p>Fixed Interest Option:</p> <table border="1"> <thead> <tr> <th></th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>14-year</td> <td>1.50%</td> </tr> <tr> <td>10-year</td> <td>1.50%</td> </tr> </tbody> </table> <p>Rates effective 11/1/2015, and subject to change. Check LegacyNet[®] for updates.</p>		1% Fee Cap	No Fee Cap	14-year	8.00%	4.75%	10-year	7.75%	4.50%		1% Fee Cap	No Fee Cap	14-year	3.10%	2.10%	10-year	3.00%	2.10%		1% Fee Rate	No Fee Rate	14-year	6.00%	3.75%	10-year	5.75%	3.50%		Rate	14-year	1.50%	10-year	1.50%	<p>Initial Premium:</p> <ul style="list-style-type: none"> \$10,000 minimum. <p>Additional Premium(s):</p> <ul style="list-style-type: none"> \$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. <p>Maximum Premium:</p> <ul style="list-style-type: none"> \$1 million maximum per owner without Home Office approval. <p>Strategy Allocation:</p> <ul style="list-style-type: none"> \$2,000 minimum. 	<p>Minimum Guaranteed Surrender Value: 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).</p> <p>Current Minimum Guaranteed Interest Rate:</p> <ul style="list-style-type: none"> Fixed: 1.00% Indexed: 1.00% <p>S&P 500[®] One-Year Annual Point-to-Point With or Without Fee: Participation is 100%. Minimum cap is 1%.</p> <p>S&P 500[®] One-Year Monthly Point-to-Point With or Without Fee: Participation is 100%. Minimum cap is 1%.</p> <p>Declared Rate on Gain With or Without Fee: Minimum declared rate is 1%.</p> <p>Fixed Interest Option: Minimum effective annual interest rate is 1%.</p>	<p>NEW! Earn an EXTRA 50 bps at all ages! Applies in addition to the rates below for a limited time only.</p> <p>Most States</p> <p>14, 14 Plus: 8.00% (Ages 0-75) 6.00% (Ages 76-80) 4.25% (Ages 81-85)</p> <p>10, 10 Plus, 10 LT, 10 LT Plus: 7.00% (Ages 0-75) 5.25% (Ages 76-80) 3.75% (Ages 81-85)</p> <p>Florida Only</p> <p>14, 14 Plus: 8.00% (Ages 0-64)</p> <p>10, 10 Plus: 7.00% (Ages 0-64)</p> <p>10 LT, 10 LT Plus: 7.00% (Ages 65-75) 3.75% (Ages 76-85)</p> <p>Commissions are paid on all additional premiums prior to Year 2.</p> <p>See <i>Compensation Schedule</i> for commission details and chargeback policy.</p>	<p>LegendMark 10, 10 Plus, 14, 14 Plus:</p> <p>AR, AZ, CA, CO, DC, FL^{1,3}, GA, HI, IA, ID³, IL⁴, KS, KY, LA, MD, ME, MI, MO, MT, NC⁴, ND, NE, NH, NJ, NM, RI, SD, TN, VA, WI, WV, WY</p> <p>LegendMark 10 LT, 10 LT Plus:</p> <p>AK⁴, DE, FL^{2,3}, MA^{3,5}, NV, OH, OK, SC, TX, UT</p> <ol style="list-style-type: none"> Available to ages 0-64. Available to ages 65-85. Home Health Care waiver not available. MVA doesn't apply. Nursing Home waiver not available.
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Product is distributed by Legacy Marketing Group[®]. www.legacynet.com. Refer to contract, Earnings Rate Update, sales guide, and State Approval Matrix for details. Policy Form Nos: ACI-1018(06-11), API-1018(06-11), et al. Rider Nos: ARI-1064(11-13), ARI-1056(06-13), et al. Optional provisions and riders may have limitations, restrictions, and additional charges. Indexed interest rates are subject to a cap or declared rate. Interest rates are effective annual rates. Caps, declared rates, and interest rates are subject to change at the discretion of Fidelity & Guaranty Life.

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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%.

§ Roll-up and performance multiplier grow to the earlier of 10 years or start of income payments.

§§ RMD distributions are generally surrender charge-free unless amount requested is greater than the RMD amount calculated by the Company.

AdvanceMarkSM Ultra Series Annuity Quick Reference

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Joint payouts allowed on both Q/NQ contracts. 	<p>Income Freedom RiderSM:</p> <p>An included annuity benefit that provides flexible, guaranteed income without annuitization.</p> <ul style="list-style-type: none"> 6.50% compound roll-up rate for up to 10 years.†† Restart available for up to 10 additional years (not available in MN, OR, PA, and WA). Current rider cost is 70 bps of income base annually. Can be cancelled after 10 years (anytime in MN, OR, PA, TX, and WA). 	<p>A vesting premium bonus applies to all first-year premiums.</p> <ul style="list-style-type: none"> Ultra 14: 9% ages 0-75 (8% in IN). 4.50% ages 76+ (4% in IN). Ultra 10, 10 LT: 7% ages 0-75. 3.50% ages 76+. 100% vested at death. Bonus is not included in the Income Freedom RiderSM income base. <table border="1"> <thead> <tr> <th colspan="3">Vesting Schedules</th> </tr> <tr> <th>End of Year</th> <th>Ultra 14</th> <th>Ultra 10, 10 LT</th> </tr> </thead> <tbody> <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> </tbody> </table>	Vesting Schedules			End of Year	Ultra 14	Ultra 10, 10 LT	1	7%	10%	2	14%	20%	3	21%	30%	4	29%	40%	5	36%	50%	6	43%	60%	7	50%	70%	8	57%	80%	9	64%	90%	10	71%	100%	11	79%		12	86%		13	93%		14	100%		<p>Surrender Charge-Free Withdrawals</p> <p>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.†</p> <p>Surrender Schedule % (+/- MVA)*</p> <p>Ultra 14: 14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0%</p> <p>Ultra 10: 14, 13, 12, 11, 10, 8, 6, 4, 2, 1, 0%</p> <p>Ultra 10 LT: 9, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%</p> <p>Check Sales Guide for Indiana variations.</p> <p>Additional premium payments will not start a new surrender charge period.</p>	<p>S&P 500[®] One-Year Annual Point-to-Point:</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Part</th> </tr> </thead> <tbody> <tr><td>Ultra 14</td><td>4.50%</td><td>100%</td></tr> <tr><td>Ultra 10</td><td>4.25%</td><td>100%</td></tr> <tr><td>Ultra 10 LT</td><td>4.25%</td><td>100%</td></tr> </tbody> </table> <p>S&P 500[®] One-Year Monthly Point-to-Point:</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Part</th> </tr> </thead> <tbody> <tr><td>Ultra 14</td><td>2.10%</td><td>100%</td></tr> <tr><td>Ultra 10</td><td>2.00%</td><td>100%</td></tr> <tr><td>Ultra 10 LT</td><td>2.00%</td><td>100%</td></tr> </tbody> </table> <p>S&P 500[®] One-Year Monthly Average:</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Part</th> </tr> </thead> <tbody> <tr><td>Ultra 14</td><td>5.25%</td><td>100%</td></tr> <tr><td>Ultra 10</td><td>4.75%</td><td>100%</td></tr> <tr><td>Ultra 10 LT</td><td>4.75%</td><td>100%</td></tr> </tbody> </table> <p>(S&P 500[®]) Three-Year Monthly Average:</p> <table border="1"> <thead> <tr> <th></th> <th>Spread</th> <th>Part</th> </tr> </thead> <tbody> <tr><td>Ultra 14</td><td>2.00%</td><td>100%</td></tr> <tr><td>Ultra 10</td><td>2.00%</td><td>100%</td></tr> <tr><td>Ultra 10 LT</td><td>2.00%</td><td>100%</td></tr> </tbody> </table> <p>Declared Rate on Gain:</p> <table border="1"> <tbody> <tr><td>Ultra 14</td><td>3.75%</td></tr> <tr><td>Ultra 10</td><td>3.75%</td></tr> <tr><td>Ultra 10 LT</td><td>3.75%</td></tr> </tbody> </table> <p>Fixed Interest Option:</p> <table border="1"> <tbody> <tr><td>Ultra 14</td><td>1.25%</td></tr> <tr><td>Ultra 10</td><td>1.25%</td></tr> <tr><td>Ultra 10 LT</td><td>1.25%</td></tr> </tbody> </table> <p>Rates effective 11/1/2015, and subject to change. 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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. 	<p>Minimum Guaranteed Surrender Value: 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).</p> <p>Current Minimum Guaranteed Interest Rate: 1.00%</p> <p>S&P 500[®] One-Year Annual Point-to-Point: Minimum cap is 1%.</p> <p>S&P 500[®] One-Year Monthly Point-to-Point: Minimum cap is 1%.</p> <p>S&P 500[®] One-Year Monthly Average: Minimum cap is 1%.</p> <p>(S&P 500[®]) Three-Year Monthly Average: Maximum spread is 18%.</p> <p>Declared Rate on Gain: Minimum declared rate is 1%.</p> <p>Fixed Interest Option: Minimum effective annual interest rate is 1.00%.</p>	<p>NEW! Earn an EXTRA 50 bps at all ages! Applies in addition to the rates below for a limited time only.</p> <p>AdvanceMark Ultra 14: 8.50% (Ages 0-75) 5.50% (Ages 76-80) 4.50% (Ages 81-85)</p> <p>AdvanceMark Ultra 10 and 10 LT: 7.50% (Ages 0-75) 5.50% (Ages 76-80) 4.00% (Ages 81-85)</p> <p>Florida Only</p> <p>Ultra 14: 8.50% (Ages 0-64)</p> <p>Ultra 10: 7.50% (Ages 0-64)</p> <p>Ultra 10 LT: 7.50% (Ages 65-75) 4.00% (Ages 76-85)</p> <p>Commissions are paid on all additional premium prior to Year 2.</p> <p>See <i>Compensation Schedule</i> for commission details and chargeback policy.</p>	<p>AdvanceMark Ultra 10 and 14: AR, AZ, CA, CO, DC, FL^{1,2,3}, GA, HI, IA, ID², IL⁴, IN⁵, KS, KY, LA, MD, ME, MI, MO, MT, NC⁴, ND, NE, NH, NJ, NM, RI, SD, TN, VA, VT⁴, WI, WV, WY</p> <p>AdvanceMark Ultra 10 LT: AK⁴, DE, FL^{1,2,3}, MA^{2,6}, MN^{4,7}, NV, OH, OK, OR^{4,7}, PA^{4,7}, SC, TX, UT, WA^{4,7}</p> <ol style="list-style-type: none"> Ultra 10 and 14 available to ages 0-64. Ultra 10 LT available to ages 65+. Home Health Care waiver not available. Death benefit is provided contractually, not by rider. MVA doesn't apply. State-specific issue ages, surrender schedules, and Ultra 14 bonuses apply. Nursing Home waiver not available. Restart not available.
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SpectraMark® Series Annuity Quick Reference

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. 5 th highest of 16 ratings. Rating as of 11/1/2015 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.	<ul style="list-style-type: none"> 3% upfront premium bonus on Year 1 premiums. “Checkbook” access.**† Index gains vest to date of death. No 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 RiderSM —a built-in benefit that provides lifetime income without annuitization. <ul style="list-style-type: none"> Income base is the greater of: <ul style="list-style-type: none"> 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 FL, HI, IL, and TX). 2. Enhanced Legacy RiderSM —a built-in benefit that provides a robust death benefit payout. <ul style="list-style-type: none"> Lump-sum payout—initial premium plus premium bonus growing at 5% simple interest. Multi-Year Payout[†]—initial premium plus 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). 	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[®],^{§§} <table border="0"> <tr> <td>Cap</td> <td>Par. Rate</td> </tr> <tr> <td>5.00%</td> <td>100%</td> </tr> </table> S&P 500[®] One-Year Annual Point-to-Point: <table border="0"> <tr> <td>Cap</td> <td>Par. Rate</td> </tr> <tr> <td>3.75%</td> <td>100%</td> </tr> </table> S&P 500[®] One-Year Monthly Point-to-Point: <table border="0"> <tr> <td>Cap</td> <td>Par. Rate</td> </tr> <tr> <td>1.85%</td> <td>100%</td> </tr> </table> S&P 500[®] One-Year Monthly Average: <table border="0"> <tr> <td>Cap</td> <td>Par. Rate</td> </tr> <tr> <td>4.25%</td> <td>100%</td> </tr> </table> S&P 500[®] Three-Year Monthly Average: <table border="0"> <tr> <td>Spread</td> <td>Par. Rate</td> </tr> <tr> <td>1.50%</td> <td>100%</td> </tr> </table> Declared Rate on Gain Option:[‡] 3.25% Fixed Interest Option: 1.50% Rates effective 11/1/2015, and subject to change. Check LegacyNet [®] for updates.	Cap	Par. Rate	5.00%	100%	Cap	Par. Rate	3.75%	100%	Cap	Par. Rate	1.85%	100%	Cap	Par. Rate	4.25%	100%	Spread	Par. Rate	1.50%	100%	<ul style="list-style-type: none"> \$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%.	NEW! Earn an EXTRA 50 bps at all ages! Applies in addition to the rates below for a limited time only. SpectraMark and SpectraMark LT: 8.50% (Ages 0–75) 4.25% (Ages 76–85) 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 <i>Compensation Schedule</i> for commission details and chargeback policy.	SpectraMark: AR, AZ, CA, CO, DC, FL ^{1,2,3} , GA, HI ¹ , IA, ID ³ , IL ^{1,4} , IN ³ , KS, KY, LA, MD, ME, MI, MO, MT, NC ⁴ , ND, NE, NH ⁵ , NJ, NM, RI, SD, TN, VA, VT ⁴ , WI, WV, WY SpectraMark LT: AK ⁴ , DE, FL ^{1,2,3} , MA ^{3,6} , MN ^{4,7} , 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. Multi-Year death benefit payout not available, and MVA doesn't apply. 5. Step Forward Strategy [®] not available. 6. Nursing Home Rider not available. 7. Income Security Rider enhanced payout not available.
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§§ Also known as the 3-Year High Value Fixed Indexed Interest Crediting Option Rider.

‡ Also known as the One-Year Point-to-Point Fixed Index on Gain Interest Crediting Option Rider.