

Single Premium Deferred Annuity Disclosure Form

INSURER: FIDELITY & GUARANTY LIFE INSURANCE COMPANY

IMPORTANT: Read this form carefully before buying this annuity.

- 1. A Single Premium Deferred Annuity (SPDA) is an insurance product (with certain investment features) which, under current federal tax laws allows the buyer to accrue interest for a period of years without having to pay tax on the interest until he cashes the annuity or arranges to receive regular payments.
- 2. This annuity is NOT “risk free” or “guaranteed safe.” It is only as sound as the issuing insurance company.
- 3. From the beginning of this annuity contract the insurance company guarantees an interest rate of ____% for a period of ____ month(s) or ____ year(s).
(Selling agent must fill in all blanks if applicable; if not applicable, write “N/A.”)
Subsequent interest guarantees are as follows:

- 4. Early cash surrender of this annuity **may** result in you being charged a penalty.
- 5. The selling agent earns a commission on the sale of this annuity which he may have to pay back to the company if you cash your annuity early.
- 6. This form **must be completed** at the time the application for the SPDA is taken and **must be attached** to the application.

Buyer’s Signature

Date

Seller’s Signature

Date