



Agent PTE 84-24 Acknowledgement Form

INSURER: Fidelity & Guaranty Life Insurance Company
Fidelity & Guaranty Life Insurance Company of New York

Annuity Contract Number:	Applicant Name:
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This form is to be completed and signed by the selling agent for any application for an Individual Retirement Annuity or other tax-qualified annuity. The form attests that certain conditions and requirements of U.S. Department of Labor Prohibited Transaction Exemption 84-24 (PTE 84-24) have been met in case the agent is deemed to have acted as a fiduciary in connection with the sales transaction. The form is used as a precaution and does not unto itself mean the agent acted as a fiduciary as that term is used by ERISA or Tax Code as applicable.

With respect to the above-referenced annuity application, I certify to the following:

- I understand that I may be considered a fiduciary for ERISA and/or Tax Code purposes depending on facts and circumstances.
- I provided written disclosures to the applicant as set forth in PTE 84-24 including:
 - The nature of my relationship with the insurer issuing the annuity and any contractual limitation with the insurer on my ability to recommend annuities;
 - The sales commission expressed as a percentage of gross annual premium payments for the first year and each succeeding year as applicable;
 - A description of charges, discounts, penalties or adjustments which may be imposed under the recommended annuity.
- The applicant acknowledged in writing receipt of the above disclosures and approved the transaction on behalf of the IRA or other tax-qualified plan.
- The transaction satisfies other conditions of PTE 84-24 such as being on arms-length terms and conducted in the ordinary course of business.
- I will retain documentation for this transaction including evidence of the above disclosures for the life of annuity plus six years or as required by my producer agreement, whichever is longer.

Agent Name (Printed):	Agent Signature:
Date:	

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F&G is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York and, in New York only, Fidelity & Guaranty Life Insurance Company of New York. Each Fidelity & Guaranty Life company is solely responsible for its contractual commitments.