

Consent for Electronic Receipt, Signature and Delivery of Producer Appointment Documentation

INSURER: **FIDELITY & GUARANTY LIFE INSURANCE COMPANY**

Thank you for considering appointment with Fidelity & Guaranty Life Insurance Company or Fidelity & Guaranty Life Insurance Company of New York ("we," "our" or "us"). Please review the information below regarding your agreement and consent to receive and apply for appointment with us solely by electronic means, including electronically receiving, signing and delivering to us your application and its related documents using the/our electronic transaction technology system. Your consent to receive and sign electronically the appointment Application is voluntary and not required to for appointment with us.

Insurance Application and Illustration Documents: The documents that you will be consenting to receive from us electronically, sign electronically, where required, and then electronically deliver to us, are the documents relating to your appointment application, authorizations, and Producer or Agency Agreement (the "Appointment Application and Agreement Documents").

Electronic Signatures Agreement: By selecting and transmitting to us the "I Accept" button below, you agree electronically to receive, sign and deliver to us all the Appointment Application and Agreement Documents, as applicable, that your electronic signatures thereon shall be your legally binding signatures and that you agree to all the terms of this consent. This consent applies only to the Appointment Application and Agreement Documents, as applicable.

Consent to Electronic Delivery of Consumer Disclosures and Other Insurance Application and Illustration Documents: By selecting and transmitting to us the "I Accept" button below, you agree to receive solely in electronic form the Appointment Application and Agreement Documents, including all related required disclosures that we must deliver in writing to you as part of your appointment application, which you agree shall constitute our delivery of them to you in writing. When you receive an email from us at your email address you have provided in your appointment application alerting you that an electronic message is waiting for you at your electronic mailbox, which you may access by the hyper link provided in our email to you, you agree you will promptly access the email and the hyperlink therein to read each such message in its entirety. If applicable law requires us to provide particular information to you in writing, you agree we may provide all that information to you by alerting you by email that the information is waiting for you at your electronic mailbox, which you agree will constitute our delivery of all that information in writing to you. You agree you will be deemed to have received delivery of all information from us when we send notice to you at your email address alerting you that the information has been delivered to you at your electronic mailbox.

Obtaining Paper Copies: You may contact us to obtain paper copies from us of the Appointment Application and Agreement Documents, as applicable, at no charge to you.

Required Computer Hardware and Software: As long as you can access, and send and receive emails from, the email account you have provided to us in your application, you will need the following minimum computer hardware and software requirements to use the electronic transaction technology system:

Consent for Electronic Receipt, Signature and Delivery of Producer Appointment Documentation

INSURER: FIDELITY & GUARANTY LIFE INSURANCE COMPANY

Computer Hardware or Software Item	Minimum Requirements
Supported Internet Browsers	<ul style="list-style-type: none">• Internet Explorer 9 or higher with all critical updates• Google Chrome Latest Release• Mozilla Firefox Latest Release• Apple Safari Latest Release• iPad tablets running iOS7+• Tablets running Android OS 4+
Computer System Requirements	<ul style="list-style-type: none">• Internet Access• Minimum Screen Resolution 1024 x 768• 512 MB RAM• Cookies and JavaScript Enabled• 500 MB available for storage of electronic documents
Portable Document Format (PDF) Reader	<ul style="list-style-type: none">• Adobe Acrobat Reader 11 or higher• Adobe Acrobat Reader DC

How to Opt-Out: If you decide you do not want to receive delivery of and sign the Appointment Application and Agreement Documents electronically, you can cancel your session use of the electronic transaction technology system by clicking and transmitting to the company the "cancel" button before you have electronically signed and transmitted to the company all the Appointment Application and Agreement Documents requiring your signatures

Agreement and Consent: By electronically signing this consent, I confirm, agree and consent that I:

- am the person whose name appears on the signature lines of the appointment Application
- have the technological ability to receive, open, read, print and retain all the Appointment Application Documents and Agreement Documents, as applicable, in the electronic form in which they will be delivered to me based on the above-stated computer hardware and software requirements;
- will electronically receive delivery of and sign, and electronically deliver to the company, all the Appointment Application and Agreement Documents, as applicable, requiring my signatures and be bound by my electronic signatures thereon, and

I agree to all the above terms and conditions of this consent.