

FIDELITY & GUARANTY LIFE INSURANCE COMPANY

A STOCK COMPANY

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Lincoln, NE 68501
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NON-PARTICIPATING SINGLE PREMIUM DEFERRED ANNUITY WITH INDEX-LINKED INTEREST STRATEGIES AND WAIVER OF SURRENDER CHARGES

This Contract is issued in consideration of the application and payment of the single Premium. The Premium and any interest credited thereon accumulate until the Maturity Date but no later than the Maturity Date. On the Maturity Date, You must start receiving annuity payments pursuant to the ANNUITY PAYMENTS provision in the ANNUITY BENEFITS section.

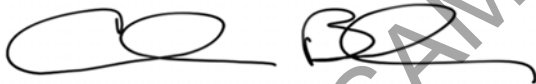
READ YOUR CONTRACT CAREFULLY. This is a legal Contract between the Owner and the Company. It is evidence of Your benefits under the Contract. Its terms are contained on this page and those which follow. This Contract may include one or more riders or endorsements containing definitions and additional terms affecting how the Contract may work. You should carefully read the entire Contract, including all riders and endorsements attached to such Contract.

RIGHT TO EXAMINE. Upon Written Request, We will provide You, within a reasonable time, reasonable factual information regarding the benefits and provisions of this Contract. If You decide not to keep this Contract, return it within 30 days after You receive it. If the Contract is a replacement Contract, You have 30 days beginning on the date the Contract is delivered or issued for delivery to return it. The Contract may be returned to any of Our agents or it may be mailed to Us. The return of this Contract will void it from the Issue Date. The Account Value will be refunded within 10 days of Our receipt of this Contract.

YOU HAVE PURCHASED AN ANNUITY CONTRACT. PLEASE BE AWARE THAT PURCHASE OF AN ANNUITY CONTRACT IS A LONG-TERM COMMITMENT AND MAY RESTRICT ACCESS TO YOUR MONEY. CAREFULLY REVIEW THIS CONTRACT FOR LIMITATIONS.

- Early Surrender or Withdrawal during the Surrender Charge Period will result in a substantial penalty known as a Surrender Charge.
- Contractual benefits and values for Index-Linked Interest Strategies are variable, may increase or decrease, and are not guaranteed as to a fixed dollar amount. For any Index-Linked Interest Strategy, any Index-Linked Interest, which may be positive, negative or zero, is credited on the Crediting Date at the end of the Crediting Period, which may be other than annually. While Contract values may be affected by external indices, this Contract does not directly participate in any index, stock, bond, equity or other investment.
- The interest rate for the Fixed Interest Strategy is guaranteed for the period shown on the Specifications Page.
- This is a non-participating Contract. No dividends will be paid.

Signed for the Company, to be effective as of the Issue Date



Chris Blunt

President



Jodi Ahlman

Secretary

AGENT NAME AND ADDRESS: (If applicable)
Countersigned at:
City: _____ State: _____ Date: _____
By Agent: _____

NOTICE TO OWNER:

If You have questions, need information about this Contract, or need assistance in resolving a complaint, please call Us at 1-888-513-8797.

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Additional benefits, riders, and endorsements which apply to this Contract are described in the forms following the last page of this Contract.

SAMPLE CONTRACT

SPECIFICATIONS PAGE – GENERAL

Contract Number: [REDACTED]		
Tax Status: [REDACTED]		Marketing Name: F&G CONFIDENCE BUILDER SM
Issue Date: March 8, 2024	Issue State: TN	
Owner Name(s): [REDACTED]	Birth Date: [REDACTED]	
Annuitant Name: [REDACTED]	Birth Date: [REDACTED]	Annuitant Sex: MALE

Maturity Date: [REDACTED]

Maturity Date is the Contract Anniversary on or first following the Annuitant's (or oldest Annuitant's if a Joint Annuitant is named) 100th birthday.

The information regarding the Owner(s), Annuitant(s), Beneficiary, and Annuity Option is subject to any change submitted and accepted by Us and on record.

Premium: \$100,000.00

Maximum Aggregate Premium Limit: \$1,500,000.00

This is a Single Premium Deferred Annuity. Any additional premium received by the Company after the Issue Date will not be accepted.

Minimum Remaining Account Value: \$2,000.00

Minimum Scheduled Withdrawal Amount: \$100.00 per Withdrawal

Minimum Unscheduled Withdrawal Amount: \$500.00 per Withdrawal

Surrender Charge Schedule

Contract Year 1	Contract Year 2	Contract Year 3	Contract Year 4	Contract Year 5	Contract Year 6
7.00%	7.00%	6.00%	5.00%	4.00%	3.00%

There are no Surrender Charges applicable after the 6th Contract Year.

Underpayment Annual Interest Rate: 6.00%

Overpayment Annual Interest Rate: 6.00%

Minimum Required Annuitization Amount: \$2,000.00

Minimum Required Annuity Payment: \$20.00

SPECIFICATIONS PAGE – GUARANTEED MONTHLY PAYMENT TABLES

Amounts shown are for each \$1,000.00 applied. The guaranteed monthly payments are based on the actuarial basis described below.

For Ages, periods, and rates not shown, We will furnish the amount of payment upon request. We may offer guaranteed monthly payments that are more favorable than those contained in Your Contract.

Default Annuitization Guaranteed Period: 10 Years

Actuarial Basis for Annuity Option Payments

Annuity Option Interest Rate: 0.50%

Annuity Option Mortality Table: 2012 IAR Mortality Table

Annuity Option 1 – Income for Fixed Period

Period (Years)	Monthly Payment	Period (Years)	Monthly Payment	Period (Years)	Monthly Payment
5	\$16.87	8	\$10.62	15	\$5.76
6	\$14.10	9	\$9.47	20	\$4.37
7	\$12.11	10	\$8.54	25	\$3.54

SAMPLE CONTRACT

SPECIFICATIONS PAGE –INTEREST STRATEGY ALLOCATIONS

Interest Strategies Available on the Issue Date

Interest Strategy	Crediting Period	Rider Form	Index / Value Name	Initial Allocation Percentage	Strategy Premium
Fixed Interest	Contract Year	Fixed Strategy Rider	N/A	0%	\$ 0
PTP Cap 10% Buffer	1 Contract Year	Point to Point with Buffer Index-Linked Interest Strategy Rider	S&P 500	0%	\$ 0
PTP Cap 20% Buffer	1 Contract Year	Point to Point with Buffer Index-Linked Interest Strategy Rider	S&P 500	0%	\$ 0
PTP Cap 10% Buffer	1 Contract Year	Point to Point with Buffer Index-Linked Interest Strategy Rider	MSCI EAFE	0%	\$ 0
PTP Cap 20% Buffer	1 Contract Year	Point to Point with Buffer Index-Linked Interest Strategy Rider	MSCI EAFE	0%	\$ 0
PTP Cap 10% Buffer	1 Contract Year	Point to Point with Buffer Index-Linked Interest Strategy Rider	Russell 2000	0%	\$ 0
PTP Cap 20% Buffer	1 Contract Year	Point to Point with Buffer Index-Linked Interest Strategy Rider	Russell 2000	0%	\$ 0
PTP Cap 10% Buffer	1 Contract Year	Point to Point with Buffer Index-Linked Interest Strategy Rider	Nasdaq 100	0%	\$ 0
PTP Performance Trigger 10% Buffer	1 Contract Year	Point to Point with Buffer Index-Linked Interest Strategy Rider	S&P 500	20%	\$ 20,000
PTP Performance Trigger 10% Buffer	1 Contract Year	Point to Point with Buffer Index-Linked Interest Strategy Rider	MSCI EAFE	0%	\$ 0
PTP Performance Trigger 10% Buffer	1 Contract Year	Point to Point with Buffer Index-Linked Interest Strategy Rider	Russell 2000	0%	\$ 0
PTP Performance Trigger 10% Buffer	1 Contract Year	Point to Point with Buffer Index-Linked Interest Strategy Rider	Nasdaq 100	0%	\$ 0
PTP Cap 10% Buffer	3 Contract Years	Point to Point with Buffer Index-Linked Interest Strategy Rider	S&P 500	0%	\$ 0
PTP Cap 20% Buffer	3 Contract Years	Point to Point with Buffer Index-Linked Interest Strategy Rider	S&P 500	0%	\$ 0
PTP Cap 10% Buffer	3 Contract Years	Point to Point with Buffer Index-Linked Interest Strategy Rider	MSCI EAFE	0%	\$ 0
PTP Cap 20% Buffer	3 Contract Years	Point to Point with Buffer Index-Linked Interest Strategy Rider	MSCI EAFE	0%	\$ 0
PTP Cap 10% Buffer	3 Contract Years	Point to Point with Buffer Index-Linked Interest Strategy Rider	Russell 2000	0%	\$ 0
PTP Cap 20% Buffer	3 Contract Years	Point to Point with Buffer Index-Linked Interest Strategy Rider	Russell 2000	0%	\$ 0
PTP Cap 10% Buffer	6 Contract Years	Point to Point with Buffer Index-Linked Interest Strategy Rider	S&P 500	0%	\$ 0
PTP Cap 20% Buffer	6 Contract Years	Point to Point with Buffer Index-Linked Interest Strategy Rider	S&P 500	0%	\$ 0
PTP Cap 10% Buffer	6 Contract Years	Point to Point with Buffer Index-Linked Interest Strategy Rider	MSCI EAFE	0%	\$ 0
PTP Cap 20% Buffer	6 Contract Years	Point to Point with Buffer Index-Linked Interest Strategy Rider	MSCI EAFE	0%	\$ 0
PTP Cap 10% Buffer	6 Contract Years	Point to Point with Buffer Index-Linked Interest Strategy Rider	Russell 2000	0%	\$ 0
PTP Cap 20% Buffer	6 Contract Years	Point to Point with Buffer Index-Linked Interest Strategy Rider	Russell 2000	0%	\$ 0
PTP Cap 10% Buffer	6 Contract Years	Point to Point with Buffer MI Index-Linked Interest Strategy Rider	Hindsight 20/20	0%	\$ 0

Interest Strategies Available on the Issue Date (continued)

Interest Strategy	Crediting Period	Rider Form	Index / Value Name	Initial Allocation Percentage	Strategy Premium
Annual Lock Cap 10% Buffer	6 Contract Years	Annual Lock with Buffer Index-Linked Interest Strategy Rider	S&P 500	80%	\$ 80,000
Annual Lock Cap 10% Buffer	6 Contract Years	Annual Lock with Buffer Index-Linked Interest Strategy Rider	MSCI EAFE	0%	\$ 0
Annual Lock Cap 10% Buffer	6 Contract Years	Annual Lock with Buffer Index-Linked Interest Strategy Rider	Russell 2000	0%	\$ 0

Minimum Transfer Amount: \$500.00

Minimum Strategy Account Value: \$2,000.00

SAMPLE CONTRACT

SPECIFICATIONS PAGE – FIXED INTEREST STRATEGY RIDER

Initial Annual Fixed Interest Rate: 5.00%
Initial Fixed Interest Rate Guarantee Period: 1 Contract Year(s)
Guaranteed Minimum Fixed Interest Rate: 2.75%
Renewal Fixed Interest Rate Guarantee Period: 1 Contract Year(s)
MGSV Interest Rate: 2.75%

The MGSV Interest Rate applies only to funds allocated to the Fixed Interest Strategy. The rate is equal to the average of the 5-year Constant Maturity Treasury (CMT) rate from the first day of each month of the past twelve months as of the month prior to issue, (e.g. the minimum rate for May issued annuities is determined by the above average as of April 1st), rounded to the nearest 5 basis points, less 125 basis points. The rate is set at issue and remains constant for the life of the annuity.

SAMPLE CONTRACT

SPECIFICATIONS PAGE – INDEX-LINKED INTEREST STRATEGY RIDER(S)

The elements used in determining the credited rate from the index are not guaranteed and can be changed by Us, subject to the guarantees in this Contract, and any such changes can affect the return.

Index-Linked Interest Strategy	Buffer Rate	Initial Cap Rate*	Initial Participation Rate*	Initial Spread Rate*	Initial Performance Trigger Rate*	Minimum Cap Rate	Minimum Participation Rate	Maximum Spread Rate	Minimum Performance Trigger Rate
1YR S&P 500® PTP	10.00%	16.00%	100.00%	n/a	n/a	2.00%	100.00%	n/a	n/a
1YR S&P 500® PTP	20.00%	11.75%	100.00%	n/a	n/a	2.00%	100.00%	n/a	n/a
1YR MSCI EAFE PTP	10.00%	25.00%	100.00%	n/a	n/a	2.00%	100.00%	n/a	n/a
1YR MSCI EAFE PTP	20.00%	15.50%	100.00%	n/a	n/a	2.00%	100.00%	n/a	n/a
1YR Russell® 2000 PTP	10.00%	22.00%	100.00%	n/a	n/a	2.00%	100.00%	n/a	n/a
1YR Russell® 2000 PTP	20.00%	15.00%	100.00%	n/a	n/a	2.00%	100.00%	n/a	n/a
1YR NASDAQ-100® PTP	10.00%	18.75%	100.00%	n/a	n/a	2.00%	100.00%	n/a	n/a
1YR S&P 500® PTP Perf Trigger	10.00%	n/a	n/a	n/a	10.25%	n/a	n/a	n/a	0.50%
1YR MSCI-EAFE PTP Perf Trigger	10.00%	n/a	n/a	n/a	11.75%	n/a	n/a	n/a	0.50%
1YR Russell® 2000 PTP Perf Trigger	10.00%	n/a	n/a	n/a	13.50%	n/a	n/a	n/a	0.50%
1YR NASDAQ-100® PTP Perf Trigger	10.00%	n/a	n/a	n/a	10.00%	n/a	n/a	n/a	0.50%
3YR S&P 500® PTP	10.00%	Uncapped	100.00%	n/a	n/a	6.00%	100.00%	n/a	n/a
3YR S&P 500® PTP	20.00%	45.00%	100.00%	n/a	n/a	6.00%	100.00%	n/a	n/a
3YR MSCI EAFE PTP	10.00%	Uncapped	100.00%	n/a	n/a	6.00%	100.00%	n/a	n/a
3YR MSCI EAFE PTP	20.00%	75.00%	100.00%	n/a	n/a	6.00%	100.00%	n/a	n/a
3YR Russell® 2000 PTP	10.00%	80.00%	100.00%	n/a	n/a	6.00%	100.00%	n/a	n/a
3YR Russell® 2000 PTP	20.00%	47.50%	100.00%	n/a	n/a	6.00%	100.00%	n/a	n/a
6YR S&P 500® PTP	10.00%	Uncapped	100.00%	n/a	n/a	12.00%	100.00%	n/a	n/a
6YR S&P 500® PTP	20.00%	500.00%	100.00%	n/a	n/a	12.00%	100.00%	n/a	n/a
6YR MSCI EAFE PTP	10.00%	Uncapped	100.00%	n/a	n/a	12.00%	100.00%	n/a	n/a
6YR MSCI EAFE PTP	20.00%	500.00%	100.00%	n/a	n/a	12.00%	100.00%	n/a	n/a

SPECIFICATIONS PAGE – INDEX-LINKED INTEREST STRATEGY RIDER(S) (CONTINUED)

Index-Linked Interest Strategy	Buffer Rate	Initial Cap Rate*	Initial Participation Rate*	Initial Spread Rate*	Initial Performance Trigger Rate*	Minimum Cap Rate	Minimum Participation Rate	Maximum Spread Rate	Minimum Performance Trigger Rate
6YR Russell® 2000 PTP	10.00%	Uncapped	100.00%	n/a	n/a	12.00%	100.00%	n/a	n/a
6YR Russell® 2000 PTP	20.00%	500.00%	100.00%	n/a	n/a	12.00%	100.00%	n/a	n/a
6YR Hindsight 20/20 SM PTP	10.00%	Uncapped	100.00%	n/a	n/a	3.00%	100.00%	n/a	n/a
6YR S&P 500® Ann Lock	10.00%	15.75%	100.00%	n/a	n/a	2.00%	100.00%	n/a	n/a
6YR MSCI EAFE Ann Lock	10.00%	17.50%	100.00%	n/a	n/a	2.00%	100.00%	n/a	n/a
6YR Russell® 2000 Ann Lock	10.00%	14.50%	100.00%	n/a	n/a	2.00%	100.00%	n/a	n/a

*Cap Rate, Spread Rate, Participation Rate and Performance Trigger Rate are declared in advance of a Crediting Period (as applicable) and guaranteed for that Crediting Period. The declared Cap Rate for any Crediting Period, if applicable, will not be less than the Minimum Cap Rate for the Crediting Strategy. The declared Participation Rate for any Crediting Period, if applicable, will not be less than the Minimum Participation Rate for the Crediting Strategy. The declared Spread Rate for any Crediting Period, if applicable, will not be greater than the Maximum Spread Rate for the Crediting Strategy. The declared Performance Trigger Rate for any Crediting Period will not be less than the Minimum Performance Trigger Rate for the Crediting Strategy.

ASSET ADJUSTMENT SPECIFICATIONS TABLE

Initial Asset Adjustment Period	<p>6 Contract Years</p> <p>The Initial Asset Adjustment Period begins on the rider effective date.</p> <p>After the Initial Asset Adjustment Period, the Asset Adjustment is equal to zero.</p>
Asset Adjustment Reference Index	Barclays US Aggregate Index: Yield to worst
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Index-linked returns do not include the portion of returns generated by the underlying index that come from dividends, unless specified otherwise.

- S&P 500® is the Standard & Poor's 500 Composite Stock Price Index (which excludes dividends); its Index Value is the closing value of the S&P 500 index.
- MXEA is the MSCI EAFE Index; its Index Value is the closing value of the MXEA index.
- RTY is the Russell 2000® Index; its Index Value is the closing value of the RTY index.
- NDX is the NASDAQ-100® Index; its Index Value is the closing value of the NDX index.
- Hindsight 20/20SM is based on BOFAMPGR, BOFAMPBA, BOFAMPDE Indices; the Index Values are the closing value of each index. Indices are used in conjunction with a multi-index strategy.

SPECIFICATIONS PAGE – INDEX DISCLOSURE(S)

S&P 500 Index®

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SPECIFICATIONS PAGE – FREE WITHDRAWAL

Free Withdrawal Start Year: Contract Year 1

Contract Year	Free Withdrawal Percentage	Free Withdrawal Basis
1	10%	Account Value at beginning of Contract Year
2	10%	Account Value at beginning of Contract Year
3	10%	Account Value at beginning of Contract Year
4	10%	Account Value at beginning of Contract Year
5	10%	Account Value at beginning of Contract Year
6	10%	Account Value at beginning of Contract Year
7+	100%	Account Value

SAMPLE CONTRACT

GENERAL DEFINITIONS

This section contains definition for some of the words and phrases used in this Contract. These terms are capitalized when used in the Contract with the meaning set forth below.

Age

Age means the attained age as of last birthday, unless specified otherwise. If Age is referenced in terms of two persons, Age means the attained age of the older of the two persons as of his or her last birthday, unless specified otherwise.

Annuitant/Joint Annuitant

Annuitant means the natural person on whose life the amount and duration of annuity payments depend. A Joint Annuitant is a second natural person on whose life the amount and duration of annuity payments may depend.

Annuity Option

Annuity Option means one of the payment options described in the Annuity Benefits section or another available on the Maturity Date. An Annuity Option provides for a series of payments after the Maturity Date.

Beneficiary/Contingent Beneficiary

Beneficiary means the person(s), if any, You name who may receive any Death Benefit or any remaining annuity benefits in accordance with the provisions of this Contract. Contingent Beneficiary means the person(s), if any, You select to become the Beneficiary if the Beneficiary dies.

Code

Code means the Internal Revenue Code, as amended. All references in this Contract or in any attached rider to any section of the Code or regulations include any amended or successor sections or regulations, as appropriate or required.

Contract Anniversary

Contract Anniversaries are measured from the Issue Date. Contract Anniversary means the day and month that coincides with the Issue Date in subsequent years. References to the "prior Contract Anniversary" during the first Contract Year following the Issue Date refers to the Issue Date.

Contract Year

Contract Years are measured from the Issue Date. Contract Year means the 12-month period of time from the Issue Date or Contract Anniversary, as applicable, to the next Contract Anniversary.

Due Proof of Death

Due Proof of Death means a certified copy of an official death certificate or a certified copy of a decree of a court of competent jurisdiction as to the finding of death, or other proof of death.

Issue Date

Issue Date is the date Your Contract becomes effective. The Issue Date is shown on the Specifications Page. Contract Years and Contract Anniversaries are measured from this date.

Maturity Date

The Maturity Date is shown on the Specifications Page. The Maturity Date is fixed and is calculated using the methodology shown on the Specifications Page. It cannot be changed under any circumstances. On this date, You must start receiving annuity payments pursuant to the ANNUITY PAYMENTS provision in the ANNUITY BENEFITS section or Surrender Your Contract according to the SURRENDER provision.

Non-Natural Owner

Non-Natural Owner means any Owner meeting the definition of Non-Natural Person.

Non-Natural Person

Non-Natural Person means a corporation, trust, estate, partnership, or other non-individual.

Non-Qualified Contract

Non-Qualified Contract means a Contract other than a Qualified Contract.

GENERAL DEFINITIONS (CONTINUED)

Owner

Owner means the person named in the application or in the most recent change on record entitled to ownership rights stated in this Contract. Owner includes any person who succeeds to the ownership rights of this Contract under the DEATH OF OWNER provision in the DEATH BENEFIT section. If the Owner's surviving Spouse continues the Contract after the Owner's death as described in the DEATH BENEFIT section, the surviving Spouse becomes the new Owner of the Contract.

Qualified Contract

Qualified Contract means a Contract that qualifies under the Code as an individual retirement annuity or a Contract purchased under a Qualified Plan that qualifies for special tax treatment under the Code.

Qualified Plan

Qualified Plan means a retirement plan that receives favorable tax treatment under Section 401, 403, 408, 408A, or 457 of the Code.

Service Center

Service Center is shown on the cover page of this Contract. We will notify You of any change in Our Service Center.

Specifications Page(s)

Specifications Page means the pages of this Contract containing information specific to You, the Annuitant(s), and benefits under this Contract.

Spouse

Spouse means the person to whom You are legally married as defined under federal law.

Surrender

Surrender means Your voluntary surrender of this Contract to Us in exchange for the Surrender Value.

We, Our, Us, Company

We, Our, Us, and Company each mean Fidelity & Guaranty Life Insurance Company.

Withdrawal

Withdrawal means Your voluntary election to withdraw a portion of Your Contract's value. Surrender Charges may apply to Withdrawals.

Written Request

Written Request means a request in writing, signed by You, dated, and received by Us at Our Home Office, the Service Center, or any administrative office that We maintain. Written Request may include other forms of communication, such as electronic means.

You, Your

You and Your refers to the Owner(s) of the Contract.

GENERAL PROVISIONS

This Contract will be interpreted so that it complies with section 72(s) of the Code. All distribution options available to a Beneficiary after an Owner's death will be limited to those that comply with such Code section.

We may amend this Contract from time to time to comply with any changes in the Code, regulations issued thereunder, and administrative rulings. Any such amendment will be promptly mailed to You at Your last known address. We do not accept responsibility for the tax treatment of this Contract. You should consult Your tax advisor.

Any reference to Owner, Annuitant, Joint Annuitant, Beneficiary, Contingent Beneficiary, irrevocable Beneficiary, and/or payee may include multiple persons.

ASSIGNMENT

To the extent allowed by state law, We reserve the right to refuse Our consent at any assignment at any time on a nondiscriminatory basis if the assignment would violate or result in noncompliance with any applicable state or federal law or regulation. The Owner may request to assign or transfer rights under the Contract by sending Us a Written Request. We will not be bound by an assignment until We acknowledge it.

We will not be responsible for the validity or sufficiency of any allowable assignment and an assignment must be consented to by all irrevocable Beneficiaries, if any. Your rights and any Beneficiary's interest will be subject to the assignment. Assignment of this Contract may subject You to income and gift tax. Assignments, unless otherwise specified by the Owner, shall take effect on the date the Written Request for assignment is signed, subject to any payments made or actions taken by the Company prior to receipt of the assignment and subject to Our prior approval.

CHANGES TO CONTRACT

After We receive and record an allowable Written Request for a change in Owner, Annuitant, Joint Annuitant, Beneficiary, or Contingent Beneficiary, the change, unless otherwise specified by the Owner, will take effect on the date the Written Request was originally signed, even if the Owner who signed the request has since died. The change will be subject to any payments made or actions taken by Us before the Written Request for change was received and recorded.

We may issue a revised Specifications Page in the event of any change to this Contract.

Only the President, the Secretary, or a Vice President in Our Home Office can agree to change or waive any provisions which are part of the entire Contract. The change or waiver must be in writing.

CONFORMITY WITH LAWS

This Contract will be interpreted under the law of the state in which it is issued and any applicable federal laws. Any provision that is in conflict with the laws of the state in which the Contract is issued, or any federal law, is amended to conform to the minimum requirements of such law.

DEFERRAL OF PAYMENT

After We receive Your Written Request for any type of Withdrawal or Surrender and We receive written approval from the chief insurance regulator of the state of domicile of the Company, We may defer payment of any amounts for a period not to exceed six (6) months if the regulatory authority in Our state of domicile approves such deferral and so long as such deferral does not cause the Contract to violate section 72(s) of the Code.

ENTIRE CONTRACT

The entire Contract consists of:

- This Contract, including any Specifications Page(s);
- The application, a copy of which is attached and made a part of this Contract; and
- All amendments, endorsements, riders, or revised Specifications Page(s) which are attached to this Contract or mailed to Your last known address.

GENERAL PROVISIONS (CONTINUED)

INCONTESTABILITY

All statements made by the applicant for the issuance of the Contract shall be deemed representations and not warranties. We will not contest the validity of this Contract after the Issue Date, except as provided in the MISSTATEMENT OF BIRTH DATE AND/OR SEX provision.

NOTIFICATION OF DEATH

The death of any Owner, Annuitant, or Joint Annuitant must be reported to Us immediately with Due Proof of Death. We are entitled to recover immediately any overpayments made because of a failure to notify Us of any such death. We are not responsible for any incorrect payments which result from a failure to immediately notify Us of the death of any Owner, Annuitant, or Joint Annuitant. From time to time, We may require proof that any Owner, Annuitant, or Joint Annuitant is alive and may withhold any payments until such proof is received by Us.

PROTECTION OF BENEFITS

Only You can assign, encumber, or pledge any benefit paid under this Contract. Any such action may result in tax consequences, so You should consult a tax advisor before taking such actions. To the extent permitted by law, no benefit paid, or to become payable, will be subject to any claim or process of law by any creditor.

SEPARATE ACCOUNT

Certain assets supporting the Index-Linked Interest Strategies under this Contract are held in a non-insulated, non-unitized Separate Account. The Separate Account manages and accounts for assets supporting Our registered, index-linked deferred annuity contracts. Because this Separate Account is not insulated, its assets are subject to the Company's general obligations and liabilities. The Company owns the assets in the Separate Account. You do not directly participate in the performance of the assets in the Separate Account, and You do not have any direct claim on them. The Separate Account is not registered under the Investment Company Act of 1940.

TERMINATION

Your Contract will terminate on the date on which all benefits are paid as required by Your Contract.

OWNERSHIP

OWNERSHIP RIGHTS

An Owner of this Contract may:

- Exercise any of the rights under this Contract; or
- Assign this Contract, except in situations where restrictions are required for purposes of satisfying applicable laws or regulations; or
- Change or amend this Contract, subject to Our agreement.

If the Owner's surviving Spouse continues the Contract after the Owner's death as described in the Death Benefit section, the surviving Spouse becomes the new Owner of the Contract.

JOINT OWNERS

Two natural persons may be named as Joint Owners. While both are alive, each must sign any Written Request made under this Contract. This Contract cannot have Joint Owners if issued as a Qualified Contract.

CHANGE OF OWNER

You may change ownership of this Contract by Written Request, in accordance with the CHANGES TO CONTRACT provision. We may refuse Your request to change the Owner if We receive the Written Request more than 30 days after You signed it. A change in Owner of this Contract may have tax consequences. Please consult a tax advisor.

BENEFICIARY

BENEFICIARY

The Beneficiary is the person (or persons) last named by the Owner or his or her designee as being entitled to receive any Death Benefit or remaining annuity benefits payable upon the death of an Owner. If You name more than one Beneficiary, the Beneficiaries will share any benefits equally, unless You specify otherwise in the application or by Written Request. The rights of any Beneficiary who is a natural person, including an irrevocable Beneficiary, will end if he or she dies prior to an Owner and will pass to any other Beneficiary which, if a natural person, must then be living as described in this provision unless You provide a Written Request to Us directing otherwise. If there is no Beneficiary designated at the Owner's death or if all Beneficiaries have predeceased the Owner, the Owner's estate is the Beneficiary. See the Death Benefit section for more information regarding Beneficiaries.

Joint Owners, if applicable, shall be each other's sole primary Beneficiary. Any other Beneficiary designation will be treated as a Contingent Beneficiary. Joint Owners may name Contingent Beneficiaries; however, the named Contingent Beneficiaries will only be eligible for a Death Benefit if the Joint Owners die simultaneously. Upon the death of a Joint Owner and if Spousal Continuation is elected, the spousal Beneficiary becomes the new Owner and may name a new primary Beneficiary in writing.

CHANGE OF BENEFICIARY

Subject to the terms of any existing assignment or irrevocable election, the Owner may designate a new Beneficiary by Written Request in accordance with the CHANGES TO CONTRACT provision. Changes in a Beneficiary may affect the benefits available under this Contract and any riders or endorsements. Any change to Beneficiary may only occur while the Owner is alive. A Beneficiary named irrevocably may not be changed without the written consent of that Beneficiary included in the Written Request. We may refuse Your request to change the Beneficiary if We receive the Written Request more than 30 days after You signed it.

PAYMENT TO BENEFICIARY

Before making any payment, We may require evidence as to the identity, age, and other facts about any person or class designated as the Beneficiary. We are entitled to make payments based on that evidence.

CONTINGENT BENEFICIARY

The Contingent Beneficiary is the person (or persons) last named by the Owner as succeeding to the status of a Beneficiary if all other Beneficiaries (including the last surviving Joint Owner) predecease the Owner.

CONTRACT VALUES

PREMIUM

The Premium is the amount of money You pay to Us to establish Your Contract. The Premium is paid on the Issue Date and is shown on the Specifications Page. Additional premium is not accepted after the Issue Date. The Premium shall not exceed the Maximum Aggregate Premium Limit shown on the Specifications Page, except with Company approval.

ACCOUNT VALUE

The Account Value is equal to the sum of the Strategy Account Values for all strategies to which You have allocated funds. To keep this Contract in force, Your Account Value must be equal to or greater than the Minimum Remaining Account Value. The Minimum Remaining Account Value is shown on the Specifications Page and will not change. If, at any time, Your Account Value is less than the Minimum Remaining Account Value, We may terminate Your Contract and pay You the any remaining Surrender Value.

CONTRACT VALUES (CONTINUED)

SURRENDER VALUE

On or before the Maturity Date and before any Death Benefit becomes payable, You may Surrender Your Contract for the Surrender Value. The Surrender Value is equal to **A – B**, where:

- **A** is equal to the Account Value; and
- **B** is the Surrender Charge applicable upon Surrender.

BASIS OF CONTRACT VALUES

All benefits and values equal or exceed those required by the state in which the Contract is issued for delivery, if any.

STATEMENT OF CONTRACT VALUES

At least once each year, We will send You a statement of Your Contract activity and values. At a minimum, the statement will include:

- the beginning and ending date of the current statement period;
- the Account Value at the beginning and end of the current statement period;
- all amounts credited to or debited from the Account Value during the current statement period;
- the Surrender Value at the end of the current statement period; and
- the Death Benefit at the end of the current statement period.

Additional statements shall be made available to You upon request.

SAMPLE CONTRACT

WITHDRAWAL/SURRENDER

WITHDRAWAL

Before the Maturity Date and before any Death Benefit becomes payable, You may request Withdrawals by submitting a Written Request. Any such Withdrawal may not exceed the Surrender Value. Withdrawals may not exceed the current Account Value unless the Surrender Value exceeds the Account Value and the Contract is Surrendered according to the SURRENDER provision.

Withdrawals, including any applicable Surrender Charge thereon, will reduce the Account Value. A Withdrawal, including any Surrender Charge thereon, may not reduce the Account Value to less than the Minimum Remaining Account Value as described in the ACCOUNT VALUE provision.

Unless otherwise specified by the Owner, Withdrawals will be allocated and deducted proportionally from all Strategy Account Values containing funds. The Owner may request Withdrawals from one or more Strategies. If Withdrawals are requested from more than one Strategy, the Withdrawals will be allocated and deducted proportionally from those Strategy Account Values.

Withdrawals may be made:

- On a scheduled monthly, quarterly, semi-annual, or annual systematic basis, in an amount of at least the Minimum Scheduled Withdrawal Amount; or
 - On an unscheduled basis no more than four times in a Contract Year, in an amount of at least the Minimum Unscheduled Withdrawal Amount.
- The Minimum Scheduled Withdrawal Amount and Minimum Unscheduled Withdrawal Amount are per-Withdrawal minimums. The Minimum Scheduled Withdrawal Amount and Minimum Unscheduled Withdrawal Amount are stated on the Specifications Page and will not change.

SURRENDER

Before or on the Maturity Date and before any Death Benefit becomes payable, this Contract may be Surrendered for its Surrender Value upon Your Written Request.

SURRENDER CHARGE

While the Contract is still in the period during the Surrender Charge Schedule, a Surrender Charge may be imposed on Withdrawals and Surrender, and in calculating annuity payments. A Surrender Charge will apply to any portion of the value withdrawn or Surrendered. The Surrender Charge is equal to $A \times B$, where:

- **A** is the Surrender Charge Percentage applicable for that Contract Year as shown in the Surrender Charge Schedule on the Specifications Page; and
- **B** is the amount deducted from the Contract as a result of the Withdrawal or Surrender.

DEATH BENEFIT

DEATH BENEFIT

The Death Benefit is the amount payable if You die before the Maturity Date. The Death Benefit is equal to the Account Value on the Death Claim Date.

The Death Claim Date is the latest of the following:

- the date We receive Due Proof of Death;
- the date We receive sufficient information to determine Our liability, the extent of Our liability, and the appropriate payee legally entitled to the Death Benefit; or
- the date any legal impediments to payment of proceeds that depend on the action of parties other than Us are resolved and sufficient evidence of the same is provided to Us. Legal impediments include:
 - the establishment of guardianships or conservatorships;
 - the appointment and qualification of trustees, executors, and administrators; and
 - the submission of information required to satisfy state or federal reporting requirements.

Unless Spousal Continuation is elected on the date We receive Due Proof of Death, We transfer the proportionate interest of each Beneficiary from whom we do not have payment instructions to the Fixed Interest Strategy until We receive such instructions.

No Surrender Charge applies to payment of the Death Benefit. No Death Benefit applies at or after the Maturity Date, at which point the Contract is annuitized.

INTEREST PAYABLE ON DEATH BENEFIT

If applicable law requires the payment of interest on the Death Benefit, then the Death Benefit will earn interest at a rate and in the manner required by law.

DEATH OF OWNER

Compliance with Code Section 72(s). If any Owner dies, the entire interest in this Contract must be distributed to the Beneficiary as described below in accordance with the requirements of section 72(s) of the Code and all the terms of this Contract shall be interpreted in accordance with that Code section.

Death Before Maturity Date. If any Owner dies before the Maturity Date, the Death Benefit will be distributed to the Beneficiary within five years of the Owner's death except as allowed and applied in the following Spouse Beneficiary provision.

Spouse Beneficiary

A Beneficiary who is the deceased Owner's Spouse may, upon notice to Us, continue his or her interest in the Contract as the new Owner, pursuant to section 72(s) of the Code, and the following will apply:

- the Spouse Beneficiary's proportionate interest in the Contract will not be distributed by reason of the deceased Owner's death;
- the Surrender Charge Schedule will continue to apply;
- the DEATH OF OWNER provision will apply upon the death of the surviving Spouse Owner.
- this Spouse Beneficiary provision may not apply a second time if the surviving Spouse Owner remarries and then dies before the Maturity Date.

If the Spouse Beneficiary does not choose to continue his or her interest in the Contract as the new Owner, the Spouse Beneficiary's interest in the Contract will be distributed as stated below for a non-Spouse Beneficiary.

Non-Spouse Beneficiary

A Beneficiary who is a natural person other than the deceased Owner's Spouse may upon notice to Us receive that person's proportionate interest in the Contract, commencing within one year of the Owner's death (or within any longer period of time permitted under the Code):

- over the life of the Beneficiary, or
- over a period not extending beyond the Beneficiary's life expectancy.

If the non-Spouse Beneficiary dies before his or her proportionate interest in the Contract is distributed, any remaining interest will be distributed to such Beneficiary's estate or as otherwise directed by the Beneficiary in a notice to Us.

DEATH BENEFIT (CONTINUED)

Death on or After Maturity Date. No distributions, other than any payments as provided under the Annuity Option in effect, will be made if an Owner dies on or after the Maturity Date unless the deceased Owner was also the last surviving Annuitant or Joint Annuitant, in which case the DEATH OF ANNUITANT-Death on or After Maturity Date provision will apply. In all events, the entire remaining interest in the Contract will be distributed at least as rapidly as under the method of distributions being used on the date of the Owner's death.

Simultaneous Death of Owner and Beneficiary. Death Benefit will be paid as though any Beneficiary died before the Owner if there is no sufficient evidence that the Owner and Beneficiary have died other than simultaneously.

DEATH OF ANNUITANT

Death Before Maturity Date. No distribution is required nor will any Death Benefit be paid if an Annuitant or Joint Annuitant dies before the Maturity Date unless the deceased Annuitant or Joint Annuitant is also an Owner or the Owner is a Non-Natural Person, in which case the DEATH OF OWNER-Death Before Maturity Date provision will apply.

If the Owner is not the Annuitant or Joint Annuitant, and any Annuitant dies while this Contract is in force, all Owners must:

- notify Us within 90 days; and
- choose a new Annuitant.

If all Owners do not choose a new Annuitant within 90 days of the Annuitant's death, then the oldest of all Owners becomes the Annuitant and the Joint Annuitant no longer applies.

Death on or After Maturity Date. After the death of the last remaining Annuitant on or after the Maturity Date, no distribution, other than any payments as provided under the Annuity Option in effect will be made. No amounts will be paid after the guaranteed benefits have been paid. Any payments to be made will be paid to the person(s) living on the date of such death in the order which follows:

- Owner(s) or surviving Joint Owner, if any.
- Beneficiary.
- Contingent Beneficiary who becomes the Beneficiary.
- estate of the last Owner to die.

The recipient of any amounts payable after the last Annuitant's or Joint Annuitant's death may name one or more persons to receive any remaining amounts payable after such recipient's death. If no such person is named, any amounts payable will be paid to the deceased recipient's estate. The amounts payable may be paid in the form of a lump sum or the remaining guaranteed annuity payments as scheduled instead of a lump sum.

Any lump sum payment will be equal to the commuted value. The commuted value is determined by discounting the remaining guaranteed annuity payments at an annually compounded interest rate which is one percent more than the rate used by Us to determine those payments. The one percent increase in the discount rate results in a decrease in the value received. The commuted value will always be less than the sum of the remaining guaranteed annuity payments. The commuted value will be calculated as of the date such payment will be made.

Any election to receive a form of payment other than that provided under the Annuity Option in effect must be made within 60 days of the date the death benefit first becomes payable; such amounts must also be paid within the time period required under section 72(s) of the Code. In all events, the entire remaining interest in the Contract will be distributed at least as rapidly as under the method of distributions being used as of the date of the Annuitant's death.

SPECIAL RULES FOR NON-NATURAL OWNER

If the Contract has a Non-Natural Owner, then the death of the Annuitant shall be treated as the death of an Owner.

ANNUITY BENEFITS

CHANGE OF ANNUITANT

No Annuitant or Joint Annuitant may be changed on or after the Maturity Date. If the Owner is a Non-Natural Owner, no Annuitant or Joint Annuitant may be changed at any time. If the Owner is a natural Person, prior to the Maturity Date, You may change any Annuitant or Joint Annuitant by Written Request in accordance with the CHANGES TO CONTRACT provision. Changes in an Annuitant may affect the benefits available under this Contract and any riders or endorsements. We may refuse Your request to change the Annuitant or Joint Annuitant if We receive the Written Request more than 30 days after You signed it.

ANNUITY PAYMENTS

If an Owner survives to the Maturity Date, the annuity payments will:

- start at the end of the first payment period that begins on the Maturity Date;
- be paid to the order of the Owner or to his or her (their) designee;
- be made on a monthly, quarterly, semi-annual, or annual basis, as chosen by You before payments begin; and
- cease at the death of Annuitant and Joint Annuitant, in which case the DEATH OF ANNUITANT-Death on or After Maturity Date provision in the Death Benefit section may apply.

ANNUITY PAYMENT AMOUNT

The amount of annuity payments, less any applicable state or federal premium taxes, may depend on the:

- date annuity payments begin;
- Surrender Value;
- Annuity Option;
- payment frequency; and
- age of the Annuitant(s).

Annuity payments may not begin earlier than the Maturity Date. The amount of annuity payments for the options shown will not be less than those reflected in the Guaranteed Monthly Payment Tables on the Specifications Page. The amount of annuity payments for an Annuity Option shown will not be less than the amount that would be provided by the application of the Surrender Value to purchase a single premium immediate annuity contract at purchase rates offered by the Company for that Annuity Option on the Maturity Date to the same class of annuitants.

MISSTATEMENT OF BIRTH DATE AND/OR SEX

Before making any annuity payment, We may require proof of the Annuitant's and Joint Annuitant's birth dates. If the birth date of any Annuitant or Joint Annuitant has been misstated, We will adjust the amount to be paid by Us. The adjusted amount will be that which would have been paid if the correct birth date had been stated.

If the sex of an Annuitant or Joint Annuitant has been misstated, We will adjust the amount to be paid by Us. The adjusted amount will be that which would have been paid if the correct sex had been stated.

For misstatements which result in underpayments, We will include the full amount of the underpayment in Our next payment, and add interest at the Underpayment Annual Interest Rate to that payment. The Underpayment Annual Interest Rate is an annual effective interest rate stated on the Specifications Page. The Underpayment Annual Interest Rate is set on the Issue Date and will not change.

For misstatements which result in overpayments, We will spread the full amount of the overpayment over the remaining guaranteed payment period, if any, or 10 years, whichever is less, deduct a level portion of that amount from each of those future payments, and charge interest at the Overpayment Annual Interest Rate against the balance of the amount overpaid. The Overpayment Annual Interest Rate is an annual effective interest rate stated on the Specifications Page. The Overpayment Annual Interest Rate is set on the Issue Date and will not change.

ANNUITY BENEFITS (CONTINUED)

ANNUITY OPTIONS

There are three Annuity Options guaranteed under Your Contract. You may elect to receive payments under any Annuity Option described in this Contract or under any other Annuity Option which We may then offer. Unless another Annuity Option and payment frequency are available and requested before the Maturity Date, monthly payments will be made under:

- Annuity Option 2 with a guaranteed period equal to the Default Annuitization Guaranteed Period, if there is only one Annuitant; and
- Annuity Option 3 with 50% Joint Annuitant payments and a guaranteed period equal to the Default Annuitization Guaranteed Period, if there is a Joint Annuitant.

The Default Annuitization Guaranteed Period is shown on the Specifications Page.

We may pay Your Account Value in a lump sum if the amount to be applied to the Annuity Option is less than the Minimum Required Annuitization Amount or if the monthly payment would be less than the Minimum Required Annuity Payment. The Minimum Required Annuitization Amount and Minimum Required Annuity Payment are shown on the Specifications Page and will not change.

DESCRIPTIONS OF ANNUITY OPTIONS

Any guaranteed periods provided by the Annuity Options below may not be less than 5 years nor more than 25 years. Under Annuity Option 3, any reduced rates following the death of an Annuitant must be based on whole percentages and in no case may be less than 25% of the joint life income amount.

Annuity Option 1 – Income for Fixed Period

Payments are guaranteed for the number of years and months chosen. If the Annuitant or Joint Annuitant dies before the end of the guaranteed period, the remaining guaranteed annuity payments, as scheduled, will be paid. Alternatively, the recipient of the death benefit may elect to receive a lump sum death benefit equal to the commuted value of the remaining guaranteed annuity payments.

Annuity Option 2 – Life Income with Guaranteed Period

Payments are guaranteed for the number of years chosen. If the Annuitant is alive at the end of the guaranteed period, payments will continue for as long as the Annuitant is alive. If the Annuitant dies before the end of the guaranteed period, the remaining guaranteed annuity payments, as scheduled, will be paid. Alternatively, the recipient of the death benefit may elect to receive a lump sum death benefit equal to the commuted value of the remaining guaranteed annuity payments.

Annuity Option 3 – Joint and Survivor Income with Guaranteed Period

Payments are guaranteed for the number of years chosen. If either the Annuitant or Joint Annuitant is alive at the end of the guaranteed period, payments will continue for as long as either is alive. The payments will:

- Be paid in the joint life income amount while both the Annuitant and Joint Annuitant are alive; and
- Continue to be paid after the death of either Annuitant at the rate requested at the time of annuitization and for so long as the remaining Annuitant survives.

If the Annuitant and Joint Annuitant die before the end of the guaranteed period, the remaining guaranteed annuity payments, as scheduled, will be paid after the death of the first Annuitant; such payments will be at the rate requested at the time of annuitization. Alternatively, the recipient of the death benefit may elect to receive a lump sum death benefit equal to the commuted value of the remaining guaranteed annuity payments.

SAMPLE CONTRACT

FIDELITY & GUARANTY LIFE INSURANCE COMPANY
A STOCK COMPANY
801 Grand Avenue
Des Moines, IA 50309
www.fglife.com

NON-PARTICIPATING SINGLE PREMIUM DEFERRED ANNUITY

READ THIS CONTRACT CAREFULLY!

ANNUAL LOCK WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER

This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

ANY INDEX-LINKED INTEREST, WHICH MAY BE POSITIVE, NEGATIVE OR ZERO, IS CREDITED ON THE CREDITING DATE AT THE END OF THE CREDITING PERIOD AS DETERMINED BY FORMULAS BASED ON POINT-TO-POINT VALUES OF THE INDEX (WHICH EXCLUDES DIVIDENDS UNLESS SPECIFIED OTHERWISE). IF THE INDEX CHANGE IS NEGATIVE, THE STRATEGY ACCOUNT VALUE MAY DECREASE. THE CONTRACT VALUES MAY BE AFFECTED BY EXTERNAL INDEX(ES), BUT THE CONTRACT DOES NOT PARTICIPATE IN ANY INDEX, STOCK, BOND, EQUITY, OR OTHER INVESTMENTS.

RIDER OVERVIEW

WHEN IS THIS RIDER EFFECTIVE?

The rider effective date is the Issue Date.

WHAT BENEFIT DOES THIS RIDER PROVIDE?

This rider provides one or more Annual Lock Index-Linked Interest strategies to the annuity Contract to which this rider is attached; the Annual Lock Buffer Index-Linked Interest strategies offered under this rider shall be hereafter referred to as "strategy" or "strategies". The percentage of Account Value allocated to any strategies provided under this rider is subject to an Index-Linked Interest formula that uses changes in an Index as part of the calculation, which may result in interest that is positive, negative, or zero. Changes to the Index Value are calculated on an annual point-to-point basis during the Crediting Period, but Index-Linked Interest is not credited until the end of the Crediting Period.

WHAT IS A STRATEGY?

Strategies determine the amount of interest, which may be positive, negative, or zero, that is credited to the Strategy Account Value.

WHERE CAN THE LIST OF AVAILABLE STRATEGIES BE FOUND?

Strategies available on the rider effective date are shown on the Specifications Page. Additional strategies may be made available under this rider after the rider effective date. After the rider effective date, the available strategies will be provided to You at Your last known address prior to the start of each Contract Year.

WHEN ARE THE STRATEGIES EFFECTIVE?

Each strategy has its own effective date. For strategies available on the rider effective date, the strategy's effective date is the rider effective date. For strategies made available after the rider effective date, each strategy's effective date is the Contract Anniversary following Your notification of the availability of the strategy.

RIDER SPECIFICATIONS

WHAT SPECIFICATIONS APPLY TO THIS RIDER?

This rider will use a Buffer Rate and may use a Cap Rate, Participation Rate, Spread Rate, and/or Performance Trigger Rate to calculate the Index-Linked Interest credited to each Strategy Account Value under this rider. Specifications may vary by strategy and all specifications may not apply for all strategies.

- The Buffer Rate is the negative Index Change on an annual point-to-point basis potentially absorbed to calculate any Adjusted Index Change for each Contract Year in a Crediting Period.
- The Cap Rate is the maximum percentage increase applied to the Index Change on an annual point-to-point basis to calculate any Adjusted Index Change for each Contract Year in a Crediting Period.
- The Participation Rate determines the percentage of any Index Change on an annual point-to-point basis used to calculate any Adjusted Index Change for each Contract Year in a Crediting Period.
- The Spread Rate is the rate subtracted from the Index Change on an annual point-to-point basis to calculate any Adjusted Index Change for each Contract Year in a Crediting Period.
- The Performance Trigger Rate is the rate potentially applied on an annual point-to-point basis to calculate any Adjusted Index Change for each Contract Year in a Crediting Period.

ANNUAL LOCK WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

WHERE ARE THE SPECIFICATIONS LOCATED FOR THIS RIDER?

For strategies available on the rider effective date, the Specifications Page will show the Index, Crediting Period, Initial Allocation Percentage, Buffer Rate, Initial Cap Rate, Initial Participation Rate, Initial Spread Rate, Initial Performance Trigger Rate, Minimum Cap Rate, Minimum Participation Rate, Maximum Spread Rate, and Minimum Performance Trigger Rate as applicable for each strategy. If a specification is not applicable for a strategy available on the rider effective date, this is identified on the Specifications Page. Buffer Rates, Cap Rates, Participation Rates, Spread Rates and Performance Trigger Rates apply to each Contract Year in a Crediting Period.

For strategies made available after the rider effective date, the following specifications (as applicable) will be provided to You at Your last known address: Index, Crediting Period, Buffer Rate, declared Cap Rate, declared Participation Rate, declared Spread Rate, declared Performance Trigger Rate, Minimum Cap Rate, Minimum Participation Rate, Maximum Spread Rate, and Minimum Performance Trigger Rate. If a specification is not applicable for a strategy made available after the rider effective date, this is identified in the communication provided to You at Your last known address.

WHICH SPECIFICATIONS ARE GUARANTEED?

The Minimum Cap Rate, Minimum Participation Rate, Maximum Spread Rate, Minimum Performance Trigger Rate and Buffer Rate are set on the strategy effective date and will not change.

WHICH SPECIFICATIONS ARE NOT GUARANTEED AND ARE SUBJECT TO CHANGE?

The following specifications are not guaranteed from one Crediting Period to another and may be changed at Our discretion from one Crediting Period to another, if applicable: Cap Rate, Participation Rate, Spread Rate, and Performance Trigger Rate. The right to change any of these elements is subject to any guarantees with respect to the element.

The Annual Lock Crediting Method is a multi-year Index-Linked Interest Strategy that applies the Cap Rate, Participation Rate, Spread Rate, and Performance Trigger Rate separately for each Contract Year during the Crediting Period. While the aforementioned elements may be changed at Our discretion from one Crediting Period to another Crediting Period, during any specific Crediting Period these elements are guaranteed for each Contract Year during the Crediting Period.

If a Cap Rate applies, the declared Cap Rate for any strategy will not be less than the Minimum Cap Rate for that strategy. If a Participation Rate applies, the declared Participation Rate for any strategy will not be less than the Minimum Participation Rate for that strategy. If a Spread Rate applies, the declared Spread Rate for any strategy will not be greater than the Maximum Spread Rate for that strategy. If a Performance Trigger Rate applies, the declared Performance Trigger Rate for any strategy will not be less than the Minimum Performance Trigger Rate for that strategy.

WHEN CAN SPECIFICATIONS CHANGE?

The Cap Rate, Participation Rate, Spread Rate, and Performance Trigger Rate are declared by the Company prior to each Crediting Period as applicable for each strategy and are guaranteed for each Contract Year of that Crediting Period.

RIDER DEFINITIONS

ANNUAL LOCK

Annual Lock is the methodology used to calculate the Adjusted Index Change. Under this methodology, an Index Value is captured on each Contract Anniversary of a Contract Year and compared to the Index Value from the prior Contract Anniversary on a point-to-point basis to determine the Adjusted Index Change for each Contract Year in a Crediting Period. No Index-Linked Interest will be credited to the Index-Linked Interest Strategy until the Crediting Date at the end of the Crediting Period. At the end of the Crediting Period, the Adjusted Index Change for the full Crediting Period will equal the aggregated result of each successive Adjusted Index Change (positive, negative, or zero) for each Contract Year during the Crediting Period to determine the Index-Linked Interest credited on the Crediting Date.

ASSET ADJUSTMENT REFERENCE INDEX

Asset Adjustment Reference Index refers to any approved series of external values used to calculate the Asset Adjustment. Asset Adjustment Reference Index may include fixed income or other interest rate-related index(es).

The applicable Asset Adjustment Reference Index is shown in the Asset Adjustment Specifications Table. The Asset Adjustment Reference Index is set on the endorsement effective date and will not change, except as provided by the WHAT IF AN INDEX OR ASSET ADJUSTMENT REFERENCE INDEX IS DISCONTINUED OR SUBSTANTIALLY CHANGED provision below.

ANNUAL LOCK WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

BUFFER

Buffer is the methodology that may be used to determine if negative Index Change applies for any Contract Year in a Crediting Period. Under this methodology if the Index Change for a Contract Year during the Crediting Period is negative, and the negative Index Change is within the Buffer, then the Adjusted Index Change for that Contract Year is zero. If the negative Index Change exceeds the Buffer, then negative Adjusted Index Change for that Contract Year will apply to the extent that the Index Change extends beyond the Buffer. If the Index Change is positive, then the Adjusted Index Change for that Contract Year may be zero or positive.

BUSINESS DAY

Business Day means any day the New York Stock Exchange ("NYSE") is open for regular trading. A Business Day ends at the same time that regular trading on the NYSE closes (typically, 4:00 p.m. Eastern Time).

INDEX

Index refers to any approved series of external values used to calculate the Index-Linked Interest. Index may include a stock market index, exchange-traded fund, commodity, or other security.

The applicable index is shown on the Specifications Page and may vary by strategy. The index for each strategy is set on the strategy effective date and will not change, except as provided by the WHAT IF AN INDEX OR ASSET ADJUSTMENT REFERENCE INDEX IS DISCONTINUED OR SUBSTANTIALLY CHANGED provision of this rider.

WHAT IF AN INDEX OR ASSET ADJUSTMENT REFERENCE INDEX IS DISCONTINUED OR SUBSTANTIALLY CHANGED?

If publication of an Index or the Asset Adjustment Reference Index is discontinued, or if We are unable to utilize it, or if the calculation is substantially changed, We will substitute a suitable alternative Index or Asset Adjustment Reference Index, as applicable, subject to any necessary approvals and notify You and any assignee at the last known address before using the substitute Index or Asset Adjustment Reference Index.

INDEX VALUE

Index Value on any specified date is the closing value or price (as applicable) of the Index on that specified date. The definition of Index Value for each Index is shown on the Specifications Page. Index Values are used to calculate the Index-Linked Interest, if any. If no Index Value is published on that date, We will use the Index Value on the next Business Day for which the Index Value is published.

PERFORMANCE TRIGGER

Performance Trigger is the methodology that may be used to determine if there is a positive Adjusted Index Change for any Contract Year in a Crediting Period. Under this methodology, if the Index Change for a Contract Year during the Crediting Period is zero or positive (i.e. the Index "performs" or remains steady), then the Adjusted Index Change for the Contract Year will be at the declared Performance Trigger Rate. If the Index Change for the Contract Year is negative, the Adjusted Index Change for the Contract Year may be zero or negative.

ANNUAL LOCK WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)**ALLOCATION / REALLOCATION****HOW IS PREMIUM ALLOCATED TO THE STRATEGIES?**

Initial Premium will be allocated according to Your election to any strategies available under the base Contract to which this rider is attached, any other riders or endorsements attached to Your Contract, and/or any strategies available under this rider. The Strategy Premium allocated to any strategy available under this rider must be either zero or at least the Minimum Strategy Account Value. The Strategy Premium for each strategy is shown on the Specifications Page.

CAN ACCOUNT VALUE BE REALLOCATED AFTER THE EFFECTIVE DATE?

Yes; You may reallocate Account Value allocated to the strategies available under this rider to any other strategy or combination of strategies available within the Contract to which this rider is attached. Any reallocation will become effective on the next eligible Contract Anniversary, subject to the limitations below; You must notify Us of any reallocation prior to such date. All reallocations of any Account Value are subject to any changes, limitations, and/or suspensions that are in effect at the time of the reallocation.

Reallocations Out of Strategy. Funds may be reallocated out of a strategy available under this rider and into any other permitted strategies attached to Your Contract in amounts of at least the Minimum Transfer Amount on any of the originating strategy's Crediting Dates after Index-Linked Interest is credited. The Minimum Transfer Amount is shown on the Specifications Page. The Strategy Account Value remaining after any transfer must either be zero or at least the Minimum Strategy Account Value shown on the Specifications Page.

Reallocations into Strategy. Funds may be reallocated into a strategy available under this rider on any Contract Anniversary after all eligible Index-Linked Interest is credited under the Contract for that Contract Anniversary. Reallocations out of the originating strategy are subject to any limitations in the rider for that strategy. The Strategy Account Value after funds are reallocated into any strategy must be at least the Minimum Strategy Account Value shown on the Specifications Page.

CAN A STRATEGY BE CHANGED OR DISCONTINUED?

Yes; We may change, limit, suspend, or discontinue any further allocations or reallocations to any strategy available under this rider at any time. You will be notified at Your last known address at least 45 days prior to such action.

If such notification is made, You may request that We reallocate any affected Strategy Account Value according to Your election across the remaining available interest crediting strategies. If no election is made, We will reallocate affected Strategy Account Value to the strategy provided under the Fixed Interest Strategy Rider.

If applicable, You will be notified at Your last known address if the strategy is again available for allocation or reallocation at a later date.

STRATEGY VALUES**WHAT IS THE STRATEGY PREMIUM?**

Each strategy has its own Strategy Premium. The Strategy Premium is shown on the Specifications Page for each strategy and is the beginning value for Strategy Account Value on the rider effective date.

HOW IS THE STRATEGY PREMIUM CALCULATED?

The Strategy Premium is equal to $A \times B$, where:

- A is the Premium; and
- B is the Initial Allocation Percentage for that strategy as of the rider effective date.

ANNUAL LOCK WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

WHAT IS THE STRATEGY ACCOUNT VALUE?

Each strategy has its own Strategy Account Value. The Strategy Account Value is used to calculate Your Contract's Account Value, and is the amount available in the strategy for Withdrawals, Surrender, Annuitization, and Death Benefit.

HOW IS THE STRATEGY ACCOUNT VALUE CALCULATED?

On the rider effective date, the Strategy Account Value for a strategy equals the Strategy Premium. The Strategy Account Value thereafter is the Strategy Interim Value.

WHAT IS THE STRATEGY BASE VALUE?

Each strategy has its own Strategy Base Value. The Strategy Base Value is the basis for calculating the Index-Linked Interest to be credited to the Strategy Account Value and is used to calculate the Strategy Interim Value.

HOW IS THE STRATEGY BASE VALUE CALCULATED?

On the rider effective date, the Strategy Base Value for a strategy equals the Strategy Premium.

After the rider effective date, the Strategy Base Value will decrease in the same proportion that the Strategy Interim Value is reduced if any Withdrawals are taken from the strategy. The Strategy Base Value after the Withdrawal is equal to $A - B$, where:

- **A** is the Strategy Base Value immediately prior to the Withdrawal; and
- **B** is the Proportional Withdrawal.

The Proportional Withdrawal is equal to $(C / D) \times E$ where:

- **C** is the Withdrawal, including any applicable Surrender Charge thereon;
- **D** is the Strategy Interim Value immediately prior to the Withdrawal; and
- **E** is the Strategy Base Value immediately prior to the Withdrawal.

On each Contract Anniversary, the Strategy Base Value will change if funds are reallocated into the strategy. The Strategy Base Value after the reallocation is equal to the amount deducted from the Strategy Base Value for the originating strategy which is allocated to the recipient strategy available under this rider. If funds are transferred into a strategy available under this rider, a new Crediting Period will begin for those funds on the Contract Anniversary the reallocation occurs.

At the end of a strategy's Crediting Period on the Crediting Date, Index-Linked Interest, if any, is credited to the Strategy Base Value, and the Strategy Base Value is adjusted for any reallocations out of the strategy. The Strategy Base Value after Index-Linked Interest and reallocations out is equal to $F + G - H$, where:

- **F** is the Strategy Base Value as of the previous day, after all transactions have been recorded for that day;
- **G** is the Index-Linked Interest for the strategy on that Crediting Date; and
- **H** is the amount of any reallocations out of the strategy.

In the case of a Withdrawal on a Crediting Date, the crediting of Index-Linked Interest and reallocations out of the strategy will occur prior to the Withdrawal and any calculation of the Proportional Withdrawal.

For any strategies added after the rider effective date, the Strategy Base Value on the Contract Anniversary the strategy becomes effective is the amount reallocated in to the strategy on that date.

ANNUAL LOCK WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

WHAT IS THE STRATEGY INTERIM VALUE?

Each Strategy has its own Strategy Interim Value. The Strategy Interim Value is calculated at the end of each Business Day and is not directly based on the Index Value. The Strategy Interim Value may change each Business Day and this change may be positive or negative.

HOW IS THE STRATEGY INTERIM VALUE CALCULATED?

On any Business Day, the Strategy Interim Value is equal to $A + B - C$, where:

- **A** is the Strategy Base Value;
- **B** is the Equity Adjustment; and
- **C** is the Asset Adjustment.

After the rider effective date, the Strategy Interim Value is reduced if any Withdrawals are taken from the strategy. The Strategy Interim Value after the Withdrawal is equal to $C - D$, where:

- **C** is the Strategy Interim Value immediately prior to the Withdrawal; and
- **D** is the amount of the Withdrawal allocated to the strategy, including any Surrender Charge thereon.

WHAT IS THE EQUITY ADJUSTMENT?

The Equity Adjustment is calculated by determining the value of a specific set of hypothetical derivatives. The value is determined by an option pricing formula. Our Equity Adjustment calculation methodology is on file with the insurance supervisory official in the jurisdiction in which this Contract is issued for delivery. The method in which We calculate the Equity Adjustment for a strategy with a Buffer differs from the method in which We calculate the Equity Adjustment for a strategy with a different crediting method.

On a Crediting Date, the Equity Adjustment is equal to zero.

WHAT IS THE ASSET ADJUSTMENT?

The Asset Adjustment uses the Asset Adjustment Reference Index, shown on the Specifications Page, to account for changes in interest rates that impact the value of the fixed income assets supporting the Contract. The Asset Adjustment is applicable during the Asset Adjustment Period, as described on the Specifications Page.

The Asset Adjustment can be positive, negative, or zero. A positive Asset Adjustment will decrease the Strategy Interim Value, and a negative Asset Adjustment will increase the Strategy Interim Value.

ANNUAL LOCK WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

INDEX-LINKED INTEREST

WHAT IS INDEX-LINKED INTEREST?

Index-Linked Interest is the amount of positive or negative interest credited to a Strategy Base Value on the Crediting Date. If the Index Change is negative, the Strategy Base Value may decrease.

WHEN IS INDEX-LINKED INTEREST CREDITED TO THE STRATEGY BASE VALUE?

Index-Linked Interest may be credited at the end of the Crediting Period of the respective strategy on the Crediting Date. Crediting Date is the date on which Index-Linked Interest is added to or subtracted from ("credited") the Strategy Base Value for a strategy. Crediting Dates coincide with Contract Anniversaries.

Crediting Period is the period over which performance of the Index is assessed to determine any potential Index-Linked Interest on the Crediting Date. Crediting Periods are measured in terms of Contract Years and may vary by strategy. A Crediting Period begins and ends on a Contract Anniversary.

HOW IS INDEX-LINKED INTEREST CALCULATED?

Step 1. Calculate the Index Change for each Contract Year during the Crediting Period. The Index Change is calculated for each strategy under this rider on each Contract Anniversary during the Crediting Period.

The Index Change for a strategy on a Contract Anniversary is equal to $(A / B) - 1$, where:

- **A** is the Index Value for the applicable Index as of the end of the Contract Year (on the current Contract Anniversary); and
- **B** is the Index Value for the applicable Index as of the beginning of the Contract Year (on the previous Contract Anniversary).

Step 2. Calculate the Adjusted Index Change for each Contract Year during the Crediting Period. The Adjusted Index Change applies a strategy's methodologies to the Index Change for each Contract Year during the Crediting Period. The Adjusted Index Change for a Contract Year during the Crediting Period is calculated for each strategy on each Contract Anniversary during the Crediting Period.

For strategies with a Cap Rate, Spread Rate and/or Participation Rate:

- If the Index Change is **zero**, the Adjusted Index Change for that Contract Year is equal to **zero**.
- If the Index Change is **positive**, the Adjusted Index Change for that Contract Year is equal to the **lesser of A and B**, where:
 - **A** is the declared Cap Rate for the strategy for each Contract Year during the Crediting Period, if applicable; and
 - **B** is equal to $(C - D) \times E$, where:
 - **C** is the Index Change for the strategy for the current Contract Year as calculated in Step 1;
 - **D** is the declared Spread Rate for the strategy for each Contract Year during the current Crediting Period; and
 - **E** is the declared Participation Rate for the strategy for each Contract Year during the current Crediting Period.
- If the Index Change is **negative**, the Adjusted Index Change for that Contract Year is equal to the **lesser of 0% and (C + F)**, where:
 - **C** is the Index Change for the strategy for the current Contract Year as calculated in Step 1; and
 - **F** is the Buffer Rate for each Contract Year during the current Crediting Period.

For strategies with a Performance Trigger Rate:

- If the Index Change is **positive or zero**, the Adjusted Index Change for that Contract Year is the Performance Trigger Rate for each Contract Year during the current Crediting Period.
- If the Index Change is **negative**, the Adjusted Index Change for that Contract Year is equal to the **lesser of 0% and (C + F)**, where:
 - **C** is the Index Change for the strategy for the current Contract Year as calculated in Step 1; and
 - **F** is the Buffer Rate for each Contract Year during the current Crediting Period.

ANNUAL LOCK WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

Step 3. Calculate the Annual Lock Amount for each Contract Anniversary during the Crediting Period. The Annual Lock Amount as of each Contract Anniversary during the Crediting Period is calculated as follows:

- The Annual Lock Amount for the first Contract Anniversary is equal to $(1 + A) \times B$ where:
 - **A** is the Adjusted Index Change for the first Contract Year during the Crediting Period; and
 - **B** is the Strategy Base Value.
- The Annual Lock Amount for each successive Contract Anniversary is equal to $(1 + C) \times D$ where:
 - **C** is the Adjusted Index Change for that Contract Year; and
 - **D** is the Annual Lock Amount as of the prior Contract Anniversary, decreased in the same proportion that the Strategy Interim Value is reduced if any Withdrawals have been taken from the strategy since the prior Contract Anniversary.

The Annual Lock Amount is used for calculation of Index-Linked Interest on the Crediting Date only and is not used to calculate the amount available in the strategy for any purpose, including Withdrawals, Surrender, Annuitization, and Death Benefit.

Step 4. Calculate the Index-Linked Interest. Index-Linked Interest is calculated for each strategy on its Crediting Date and credited to the Strategy Base Value. The Index-Linked Interest for a strategy on its Crediting Date equals $A - B$, where:

- **A** is the Annual Lock Amount for the Contract Anniversary that is the Crediting Date; and
- **B** is the Strategy Base Value.

SAMPLE CONTRACT

ANNUAL LOCK WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

IS THERE ANY CASE WHEN INDEX-LINKED INTEREST DOES NOT APPLY?

Index-Linked Interest does not apply:

- On any date that is not the strategy's Crediting Date;
- To any amount of a strategy's Strategy Account Value withdrawn between Crediting Dates;
- To any amount of a strategy's Strategy Account Value deducted to pay any applicable charges;
- If the Contract is Surrendered between Crediting Dates.

GENERAL PROVISIONS

WILL INDEX-LINKED INTEREST BE CREDITED IF THE MATURITY DATE OCCURS BETWEEN CREDITING DATES?

No; if the Maturity Date occurs between Crediting Dates, the annuity payment will not include any Index-Linked Interest for the current Crediting Period, and the Strategy Account Value will be the Strategy Interim Value.

IS THIS RIDER PARTICIPATING AND DOES IT PROVIDE FOR PAYMENT OF DIVIDENDS?

No; this rider is not participating and dividends are not payable.

IS THERE A CHARGE FOR THIS RIDER?

No; there is no explicit charge deducted from your Account Value for this rider.

WHEN DOES THIS RIDER TERMINATE?

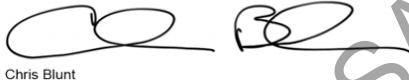
This rider will terminate at the earliest of the following events:

- The date the Contract to which this rider is attached terminates; or
- The termination date stated in the written notice mailed to Your last known address.

Written notice of termination will be mailed to You at least 45 days prior to the termination date. In no event will We terminate the rider prior to the end of any Crediting Period that is in effect when We give notice. If We terminate the rider, You may request that We reallocate any affected Strategy Account Value according to Your election across the remaining available interest strategies. If no election is made, We will reallocate affected Strategy Account Value to the strategy provided under the Fixed Interest Strategy Rider.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company



Chris Blunt

President

POINT-TO-POINT WITH BUFFER MI INDEX-LINKED INTEREST STRATEGY RIDER

This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

ANY INDEX-LINKED INTEREST, WHICH MAY BE POSITIVE, NEGATIVE OR ZERO, IS CREDITED ON THE CREDITING DATE AT THE END OF THE CREDITING PERIOD AS DETERMINED BY FORMULAS BASED ON POINT-TO-POINT VALUES OF THE INDEX (WHICH EXCLUDES DIVIDENDS UNLESS SPECIFIED OTHERWISE). IF THE INDEX CHANGE IS NEGATIVE, THE STRATEGY ACCOUNT VALUE MAY DECREASE. THE CONTRACT VALUES MAY BE AFFECTED BY EXTERNAL INDEX(ES), BUT THE CONTRACT DOES NOT PARTICIPATE IN ANY INDEX, STOCK, BOND, EQUITY, OR OTHER INVESTMENTS.

RIDER OVERVIEW

WHEN IS THIS RIDER EFFECTIVE?

The rider effective date is the Issue Date.

WHAT BENEFIT DOES THIS RIDER PROVIDE?

This rider provides one or more Point-to-Point Multi-Index-Linked Interest strategies to the annuity Contract to which this rider is attached; the Point-to-Point Buffer Multi-Index-Linked Interest strategies offered under this rider shall be hereafter referred to as "strategy" or "strategies". The percentage of Account Value allocated to any strategies provided under this rider is subject to an Index-Linked Interest formula that uses changes in an Index as part of the calculation, which may result in interest that is positive, negative, or zero.

WHAT IS A STRATEGY?

Strategies determine the amount of interest, which may be positive, negative, or zero, that is credited to the Strategy Account Value.

WHERE CAN THE LIST OF AVAILABLE STRATEGIES BE FOUND?

Strategies available on the rider effective date are shown on the Specifications Page. Additional strategies may be made available under this rider after the rider effective date. After the rider effective date, the available strategies will be provided to You at Your last known address prior to the start of each Contract Year.

WHEN ARE THE STRATEGIES EFFECTIVE?

Each strategy has its own effective date. For strategies available on the rider effective date, the strategy's effective date is the rider effective date. For strategies made available after the rider effective date, each strategy's effective date is the Contract Anniversary following Your notification of the availability of the strategy.

RIDER SPECIFICATIONS

WHAT SPECIFICATIONS APPLY TO THIS RIDER?

This rider will use a Buffer Rate and may use a Cap Rate, Participation Rate, Spread Rate, and/or Performance Trigger Rate to calculate the Index-Linked Interest credited to each Strategy Account Value under this rider. Specifications may vary by strategy and all specifications may not apply for all strategies.

- The Buffer Rate is the negative Index Change potentially absorbed to calculate any Index-Linked Interest.
- The Cap Rate is the maximum percentage increase applied to the Index Change to calculate any Index-Linked Interest.
- The Participation Rate determines the percentage of any Index Change used to calculate any Index-Linked Interest.
- The Spread Rate is the rate subtracted from the Index Change to calculate any Index-Linked Interest.
- The Performance Trigger Rate is the rate potentially applied to calculate any Index-Linked Interest.

POINT-TO-POINT WITH BUFFER MI INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

WHERE ARE THE SPECIFICATIONS LOCATED FOR THIS RIDER?

For strategies available on the rider effective date, the Specifications Page will show the Indices, Crediting Period, Initial Allocation Percentage, Buffer Rate, Initial Cap Rate, Initial Participation Rate, Initial Spread Rate, Initial Performance Trigger Rate, Minimum Cap Rate, Minimum Participation Rate, Maximum Spread Rate, and Minimum Performance Trigger Rate as applicable for each strategy. If a specification is not applicable for a strategy available on the rider effective date, this is identified on the Specifications Page.

For strategies made available after the rider effective date, the following specifications (as applicable) will be provided to You at Your last known address: Indices, Crediting Period, Buffer Rate, declared Cap Rate, declared Participation Rate, declared Spread Rate, declared Performance Trigger Rate, Minimum Cap Rate, Minimum Participation Rate, Maximum Spread Rate, and Minimum Performance Trigger Rate. If a specification is not applicable for a strategy made available after the rider effective date, this is identified in the communication provided to You at Your last known address.

WHICH SPECIFICATIONS ARE GUARANTEED?

The Minimum Cap Rate, Minimum Participation Rate, Maximum Spread Rate, Minimum Performance Trigger Rate, and Buffer Rate are set on the strategy effective date and will not change.

WHICH SPECIFICATIONS ARE NOT GUARANTEED AND ARE SUBJECT TO CHANGE?

The following specifications are not guaranteed and may be changed at Our discretion, if applicable: Cap Rate, Participation Rate, Spread Rate, and Performance Trigger Rate. The right to change any of these elements is subject to any guarantees with respect to the element.

If a Cap Rate applies, the declared Cap Rate for any strategy will not be less than the Minimum Cap Rate for that strategy. If a Participation Rate applies, the declared Participation Rate for any strategy will not be less than the Minimum Participation Rate for that strategy. If a Spread Rate applies, the declared Spread Rate for any strategy will not be greater than the Maximum Spread Rate for that strategy. If a Performance Trigger Rate applies, the declared Performance Trigger Rate for any strategy will not be less than the Minimum Performance Trigger Rate for that strategy.

WHEN CAN SPECIFICATIONS CHANGE?

The Cap Rate, Participation Rate, Spread Rate, and Performance Trigger Rate are declared by the Company prior to each Crediting Period as applicable for each strategy and are guaranteed for that Crediting Period.

RIDER DEFINITIONS

ASSET ADJUSTMENT REFERENCE INDEX

Asset Adjustment Reference Index refers to any approved series of external values used to calculate the Asset Adjustment. Asset Adjustment Reference Index may include fixed income or other interest rate-related index(es).

The applicable Asset Adjustment Reference Index is shown in the Asset Adjustment Specifications Table. The Asset Adjustment Reference Index is set on the endorsement effective date and will not change, except as provided by the WHAT IF AN INDEX OR ASSET ADJUSTMENT REFERENCE INDEX IS DISCONTINUED OR SUBSTANTIALLY CHANGED provision below.

BUFFER

Buffer is the methodology that may be used to determine if negative Index-Linked Interest is credited. Under this methodology if the Index Change for the Crediting Period is negative, using the Point-to-Point calculation, and the negative Index Change is within the Buffer, then the Index-Linked Interest credited to the Strategy Account Value is zero. If the negative Index Change exceeds the Buffer, then negative Index-Linked Interest is credited to the Strategy Account Value to the extent that the Index Change extends beyond the Buffer. If the Index Change is positive, then the Index-Linked Interest may be zero or positive.

BUSINESS DAY

Business Day means any day the New York Stock Exchange ("NYSE") is open for regular trading. A Business Day ends at the same time that regular trading on the NYSE closes (typically, 4:00 p.m. Eastern Time).

POINT-TO-POINT WITH BUFFER MI INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

INDEX OR INDICES

Indices refers to any approved series of external values used to calculate the Index-Linked Interest. The strategies under this rider each have one or more indices specific to that strategy used to calculate the Index-Linked Interest. Index may include a stock market index, exchange-traded fund, commodity, or other security.

The applicable indices are shown on the Specifications Page and may vary by strategy. The indices for each strategy are set on the strategy effective date and will not change, except as provided by the WHAT IF AN INDEX OR ASSET ADJUSTMENT REFERENCE INDEX IS DISCONTINUED OR SUBSTANTIALLY CHANGED provision of this rider.

WHAT IF AN INDEX OR ASSET ADJUSTMENT REFERENCE INDEX IS DISCONTINUED OR SUBSTANTIALLY CHANGED?

If publication of an Index or the Asset Adjustment Reference Index is discontinued, or if We are unable to utilize it, or if the calculation is substantially changed, We will substitute a suitable alternative Index or Asset Adjustment Reference Index, as applicable, subject to any necessary approvals and notify You and any assignee at the last known address before using the substitute Index or Asset Adjustment Reference Index.

INDEX VALUE

Index Value on any specified date is the closing value or price (as applicable) of the Index on that specified date. The definition of Index Value for each Index is shown on the Specifications Page. Index Values are used to calculate the Index-Linked Interest, if any. If no Index Value for any Index is published on that date, We will use the Index Value on the next Business Day for which the Index Value for all Indices is published.

PERFORMANCE TRIGGER

Performance Trigger is the methodology that may be used to determine if Index-Linked Interest is credited. Under this methodology, if the Index Change for the Crediting Period is zero or positive using the Point-to-Point calculation (i.e. the Index "performs" or remains steady), then Index-Linked Interest is credited to the Strategy Account Value (i.e. "triggered") at the declared Performance Trigger Rate. If the Best Index Change for the Crediting Period is negative, the Index-Linked Interest may be zero or negative.

POINT-TO-POINT

Point-to-Point is the methodology used to calculate the Index Change. Under this methodology, an Index Value is captured on each Crediting Date and compared to the Index Value from the prior Crediting Date to determine the Index Change.

POINT-TO-POINT WITH BUFFER MI INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

ALLOCATION / REALLOCATION**HOW IS PREMIUM ALLOCATED TO THE STRATEGIES?**

Initial Premium will be allocated according to Your election to any strategies available under the base Contract to which this rider is attached, any other riders or endorsements attached to Your Contract, and/or any strategies available under this rider. The Strategy Premium allocated to any strategy available under this rider must be either zero or at least the Minimum Strategy Account Value. The Strategy Premium for each strategy is shown on the Specifications Page.

CAN ACCOUNT VALUE BE REALLOCATED AFTER THE EFFECTIVE DATE?

Yes; You may reallocate Account Value allocated to the strategies available under this rider to any other strategy or combination of strategies available within the Contract to which this rider is attached. Any reallocation will become effective on the next eligible Contract Anniversary, subject to the limitations below; You must notify Us of any reallocation prior to such date. All reallocations of any Account Value are subject to any changes, limitations, and/or suspensions that are in effect at the time of the reallocation.

Reallocations Out of Strategy. Funds may be reallocated out of a strategy available under this rider and into any other permitted strategies attached to Your Contract in amounts of at least the Minimum Transfer Amount on any of the originating strategy's Crediting Dates after Index-Linked Interest is credited. The Minimum Transfer Amount is shown on the Specifications Page. The Strategy Account Value remaining after any transfer must either be zero or at least the Minimum Strategy Account Value shown on the Specifications Page.

Reallocations into Strategy. Funds may be reallocated into a strategy available under this rider on any Contract Anniversary after all eligible Index-Linked Interest is credited under the Contract for that Contract Anniversary. Reallocations out of the originating strategy are subject to any limitations in the rider for that strategy. The Strategy Account Value after funds are reallocated into any strategy must be at least the Minimum Strategy Account Value shown on the Specifications Page.

CAN A STRATEGY BE CHANGED OR DISCONTINUED?

Yes; We may change, limit, suspend, or discontinue any further allocations or reallocations to any strategy available under this rider at any time. You will be notified at Your last known address at least 45 days prior to such action.

If such notification is made, You may request that We reallocate any affected Strategy Account Value according to Your election across the remaining available interest crediting strategies. If no election is made, We will reallocate affected Strategy Account Value to the strategy provided under the Fixed Interest Strategy Rider.

If applicable, You will be notified at Your last known address if the strategy is again available for allocation or reallocation at a later date.

STRATEGY VALUES**WHAT IS THE STRATEGY PREMIUM?**

Each strategy has its own Strategy Premium. The Strategy Premium is shown on the Specifications Page for each strategy and is the beginning value for Strategy Account Value on the rider effective date.

HOW IS THE STRATEGY PREMIUM CALCULATED?

The Strategy Premium is equal to $A \times B$, where:

- **A** is the Premium; and
- **B** is the Initial Allocation Percentage for that strategy as of the rider effective date.

POINT-TO-POINT WITH BUFFER MI INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

WHAT IS THE STRATEGY ACCOUNT VALUE?

Each strategy has its own Strategy Account Value. The Strategy Account Value is used to calculate Your Contract's Account Value, and is the amount available in the strategy for Withdrawals, Surrender, Annuitization, and Death Benefit.

HOW IS THE STRATEGY ACCOUNT VALUE CALCULATED?

On the rider effective date, the Strategy Account Value for a strategy equals the Strategy Premium. The Strategy Account Value thereafter is the Strategy Interim Value.

WHAT IS THE STRATEGY BASE VALUE?

Each strategy has its own Strategy Base Value. The Strategy Base Value is the basis for calculating the Index-Linked Interest to be credited to the Strategy Account Value and is used to calculate the Strategy Interim Value.

HOW IS THE STRATEGY BASE VALUE CALCULATED?

On the rider effective date, the Strategy Base Value for a strategy equals the Strategy Premium.

After the rider effective date, the Strategy Base Value will decrease in the same proportion that the Strategy Interim Value is reduced if any Withdrawals are taken from the strategy. The Strategy Base Value after the Withdrawal is equal to $A - B$, where:

- **A** is the Strategy Base Value immediately prior to the Withdrawal; and
- **B** is the Proportional Withdrawal.

The Proportional Withdrawal is equal to $(C / D) \times E$ where:

- **C** is the Withdrawal, including any applicable Surrender Charge thereon;
- **D** is the Strategy Interim Value immediately prior to the Withdrawal; and
- **E** is the Strategy Base Value immediately prior to the Withdrawal.

On each Contract Anniversary, the Strategy Base Value will change if funds are reallocated into the strategy. The Strategy Base Value after the reallocation is equal to the amount deducted from the Strategy Base Value for the originating strategy which is allocated to the recipient strategy available under this rider. If funds are transferred into a strategy available under this rider, a new Crediting Period will begin for those funds on the Contract Anniversary the reallocation occurs.

At the end of a strategy's Crediting Period on the Crediting Date, Index-Linked Interest, if any, is credited to the Strategy Base Value, and the Strategy Base Value is adjusted for any reallocations out of the strategy. The Strategy Base Value after Index-Linked Interest and reallocations out is equal to $F + G - H$, where:

- **F** is the Strategy Base Value as of the previous day, after all transactions have been recorded for that day;
- **G** is the Index-Linked Interest for the strategy on that Crediting Date; and
- **H** is the amount of any reallocations out of the strategy.

In the case of a Withdrawal on a Crediting Date, the crediting of Index-Linked Interest and reallocations out of the strategy will occur prior to the Withdrawal and any calculation of the Proportional Withdrawal.

For any strategies added after the rider effective date, the Strategy Base Value on the Contract Anniversary the strategy becomes effective is the amount reallocated in to the strategy on that date.

POINT-TO-POINT WITH BUFFER MI INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

WHAT IS THE STRATEGY INTERIM VALUE?

Each Strategy has its own Strategy Interim Value. The Strategy Interim Value is calculated at the end of each Business Day and is not directly based on the Index Value. The Strategy Interim Value may change each Business Day and this change may be positive or negative.

HOW IS THE STRATEGY INTERIM VALUE CALCULATED?

On any Business Day, the Strategy Interim Value is equal to $A + B - C$, where:

- **A** is the Strategy Base Value;
- **B** is the Equity Adjustment; and
- **C** is the Asset Adjustment.

After the rider effective date, the Strategy Interim Value is reduced if any Withdrawals are taken from the strategy. The Strategy Interim Value after the Withdrawal is equal to $C - D$, where:

- **C** is the Strategy Interim Value immediately prior to the Withdrawal; and
- **D** is the amount of the Withdrawal allocated to the strategy, including any Surrender Charge thereon.

WHAT IS THE EQUITY ADJUSTMENT?

The Equity Adjustment is calculated by determining the value of a specific set of hypothetical derivatives. The value is determined by an option pricing formula. Our Equity Adjustment calculation methodology is on file with the insurance supervisory official in the jurisdiction in which this Contract is issued for delivery. The method in which We calculate the Equity Adjustment for a strategy with a Buffer differs from the method in which We calculate the Equity Adjustment for a strategy with a different crediting method.

On a Crediting Date, the Equity Adjustment is equal to zero.

WHAT IS THE ASSET ADJUSTMENT?

The Asset Adjustment uses the Asset Adjustment Reference Index, shown on the Specifications Page, to account for changes in interest rates that impact the value of the fixed income assets supporting the Contract. The Asset Adjustment is applicable during the Asset Adjustment Period, as described on the Specifications Page.

The Asset Adjustment can be positive, negative, or zero. A positive Asset Adjustment will decrease the Strategy Interim Value, and a negative Asset Adjustment will increase the Strategy Interim Value.

POINT-TO-POINT WITH BUFFER MI INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

INDEX-LINKED INTEREST

WHAT IS INDEX-LINKED INTEREST?

Index-Linked Interest is the amount of positive or negative interest credited to a Strategy Base Value on the Crediting Date. If the Index Change is negative, the Strategy Base Value may decrease.

WHEN IS INDEX-LINKED INTEREST CREDITED TO THE STRATEGY BASE VALUE?

Index-Linked Interest may be credited at the end of the Crediting Period of the respective strategy on the Crediting Date. Crediting Date is the date on which Index-Linked Interest is added to or subtracted from ("credited") the Strategy Base Value for a strategy. Crediting Dates coincide with Contract Anniversaries.

Crediting Period is the period over which performance of the Index is assessed to determine any potential Index-Linked Interest on the Crediting Date. Crediting Periods are measured in terms of Contract Years and may vary by strategy. A Crediting Period begins and ends on a Contract Anniversary.

HOW IS INDEX-LINKED INTEREST CALCULATED?

Step 1. Calculate the Index Change. The Index Change is calculated for each Index included in a strategy under this rider on its Crediting Date. The Index Change for an index included in a strategy on its Crediting Date is equal to $(A / B) - 1$, where:

- **A** is the Index Value for the applicable Index as of the end of the Crediting Period (on the current Crediting Date); and
- **B** is the Index Value for the applicable Index as of the beginning of the Crediting Period (on the previous Crediting Date).

For each strategy, the greatest Index Change of the included indices is the Best Index Change. The Best Index Change will be used to calculate the Adjusted Index Change in Step 2 below.

Step 2. Calculate the Adjusted Index Change. The Adjusted Index Change applies strategy rates to the Index Change in the calculation of Index-Linked Interest. The Adjusted Index Change is calculated for each strategy on its Crediting Date.

For strategies with a Cap Rate, Spread Rate and/or Participation Rate:

- If the Best Index Change is **zero**, the Adjusted Index Change is equal to **zero**.
- If the Best Index Change is **positive**, the Adjusted Index Change is equal to the **lesser of A and B**, where:
 - **A** is the declared Cap Rate for the strategy for the current Crediting Period, if applicable; and
 - **B** is equal to $(C - D) \times E$, where:
 - **C** is the Best Index Change for the strategy for the current Crediting Period as calculated in Step 1;
 - **D** is the declared Spread Rate for the strategy for the current Crediting Period; and
 - **E** is the declared Participation Rate for the strategy for the current Crediting Period.
- If the Best Index Change is **negative**, the Adjusted Index Change is equal to the **lesser of 0% and (C + F)**, where:
 - **C** is the Best Index Change for the strategy for the current Crediting Period as calculated in Step 1; and
 - **F** is the Buffer Rate.

For strategies with a Performance Trigger Rate:

- If the Best Index Change is **positive or zero**, the Adjusted Index Change is the Performance Trigger Rate.
- If the Best Index Change is **negative**, the Adjusted Index Change is equal to the **lesser of 0% and (C + F)**, where:
 - **C** is the Best Index Change for the strategy for the current Crediting Period as calculated in Step 1; and
 - **F** is the Buffer Rate.

Step 3. Calculate the Index-Linked Interest. Index-Linked Interest is calculated for each strategy on its Crediting Date and credited to the Strategy Base Value. The Index-Linked Interest for a strategy on its Crediting Date equals $A \times B$, where:

- **A** is the Strategy Base Value; and
- **B** is the Adjusted Index Change for the strategy on its Crediting Date as calculated in Step 2.

The Index-Linked Interest may be positive, negative, or zero.

POINT-TO-POINT WITH BUFFER MI INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

IS THERE ANY CASE WHEN INDEX-LINKED INTEREST DOES NOT APPLY?

Index-Linked Interest does not apply:

- On any date that is not the strategy's Crediting Date;
- To any amount of a strategy's Strategy Account Value withdrawn between Crediting Dates;
- To any amount of a strategy's Strategy Account Value deducted to pay any applicable charges;
- If the Contract is Surrendered between Crediting Dates.

GENERAL PROVISIONS

WILL INDEX-LINKED INTEREST BE CREDITED IF THE MATURITY DATE OCCURS BETWEEN CREDITING DATES?

No; if the Maturity Date occurs between Crediting Dates, the annuity payment will not include any Index-Linked Interest for the current Crediting Period, and the Strategy Account Value will be the Strategy Interim Value.

IS THIS RIDER PARTICIPATING AND DOES IT PROVIDE FOR PAYMENT OF DIVIDENDS?

No; this rider is not participating and dividends are not payable.

IS THERE A CHARGE FOR THIS RIDER?

No; there is no explicit charge deducted from your Account Value for this rider.

WHEN DOES THIS RIDER TERMINATE?

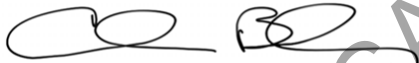
This rider will terminate at the earliest of the following events:

- The date the Contract to which this rider is attached terminates; or
- The termination date stated in the written notice mailed to Your last known address.

Written notice of termination will be mailed to You at least 45 days prior to the termination date. In no event will We terminate the rider prior to the end of any Crediting Period that is in effect when We give notice. If We terminate the rider, You may request that We reallocate any affected Strategy Account Value according to Your election across the remaining available interest strategies. If no election is made, We will reallocate affected Strategy Account Value to the strategy provided under the Fixed Interest Strategy Rider.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company


Chris Blunt

President

POINT-TO-POINT WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER

This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

ANY INDEX-LINKED INTEREST, WHICH MAY BE POSITIVE, NEGATIVE OR ZERO, IS CREDITED ON THE CREDITING DATE AT THE END OF THE CREDITING PERIOD AS DETERMINED BY FORMULAS BASED ON POINT-TO-POINT VALUES OF THE INDEX (WHICH EXCLUDES DIVIDENDS UNLESS SPECIFIED OTHERWISE). IF THE INDEX CHANGE IS NEGATIVE, THE STRATEGY ACCOUNT VALUE MAY DECREASE. THE CONTRACT VALUES MAY BE AFFECTED BY EXTERNAL INDEX(ES), BUT THE CONTRACT DOES NOT PARTICIPATE IN ANY INDEX, STOCK, BOND, EQUITY, OR OTHER INVESTMENTS.

RIDER OVERVIEW

WHEN IS THIS RIDER EFFECTIVE?

The rider effective date is the Issue Date.

WHAT BENEFIT DOES THIS RIDER PROVIDE?

This rider provides one or more Point-to-Point Index-Linked Interest strategies to the annuity Contract to which this rider is attached; the Point-to-Point Buffer Index-Linked Interest strategies offered under this rider shall be hereafter referred to as "strategy" or "strategies". The percentage of Account Value allocated to any strategies provided under this rider is subject to an Index-Linked Interest formula that uses changes in an Index as part of the calculation, which may result in interest that is positive, negative, or zero.

WHAT IS A STRATEGY?

Strategies determine the amount of interest, which may be positive, negative, or zero, that is credited to the Strategy Account Value.

WHERE CAN THE LIST OF AVAILABLE STRATEGIES BE FOUND?

Strategies available on the rider effective date are shown on the Specifications Page. Additional strategies may be made available under this rider after the rider effective date. After the rider effective date, the available strategies will be provided to You at Your last known address prior to the start of each Contract Year.

WHEN ARE THE STRATEGIES EFFECTIVE?

Each strategy has its own effective date. For strategies available on the rider effective date, the strategy's effective date is the rider effective date. For strategies made available after the rider effective date, each strategy's effective date is the Contract Anniversary following Your notification of the availability of the strategy.

RIDER SPECIFICATIONS

WHAT SPECIFICATIONS APPLY TO THIS RIDER?

This rider will use a Buffer Rate and may use a Cap Rate, Participation Rate, Spread Rate, and/or Performance Trigger Rate to calculate the Index-Linked Interest credited to each Strategy Account Value under this rider. Specifications may vary by strategy and all specifications may not apply for all strategies.

- The Buffer Rate is the negative Index Change potentially absorbed to calculate any Index-Linked Interest.
- The Cap Rate is the maximum percentage increase applied to the Index Change to calculate any Index-Linked Interest.
- The Participation Rate determines the percentage of any Index Change used to calculate any Index-Linked Interest.
- The Spread Rate is the rate subtracted from the Index Change to calculate any Index-Linked Interest.
- The Performance Trigger Rate is the rate potentially applied to calculate any Index-Linked Interest.

POINT-TO-POINT WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

WHERE ARE THE SPECIFICATIONS LOCATED FOR THIS RIDER?

For strategies available on the rider effective date, the Specifications Page will show the Index, Crediting Period, Initial Allocation Percentage, Buffer Rate, Initial Cap Rate, Initial Participation Rate, Initial Spread Rate, Initial Performance Trigger Rate, Minimum Cap Rate, Minimum Participation Rate, Maximum Spread Rate, and Minimum Performance Trigger Rate as applicable for each strategy. If a specification is not applicable for a strategy available on the rider effective date, this is identified on the Specifications Page.

For strategies made available after the rider effective date, the following specifications (as applicable) will be provided to You at Your last known address: Index, Crediting Period, Buffer Rate, declared Cap Rate, declared Participation Rate, declared Spread Rate, declared Performance Trigger Rate, Minimum Cap Rate, Minimum Participation Rate, Maximum Spread Rate, and Minimum Performance Trigger Rate. If a specification is not applicable for a strategy made available after the rider effective date, this is identified in the communication provided to You at Your last known address.

WHICH SPECIFICATIONS ARE GUARANTEED?

The Minimum Cap Rate, Minimum Participation Rate, Maximum Spread Rate, Minimum Performance Trigger Rate, and Buffer Rate are set on the strategy effective date and will not change.

WHICH SPECIFICATIONS ARE NOT GUARANTEED AND ARE SUBJECT TO CHANGE?

The following specifications are not guaranteed and may be changed at Our discretion, if applicable: Cap Rate, Participation Rate, Spread Rate, and Performance Trigger Rate. The right to change any of these elements is subject to any guarantees with respect to the element.

If a Cap Rate applies, the declared Cap Rate for any strategy will not be less than the Minimum Cap Rate for that strategy. If a Participation Rate applies, the declared Participation Rate for any strategy will not be less than the Minimum Participation Rate for that strategy. If a Spread Rate applies, the declared Spread Rate for any strategy will not be greater than the Maximum Spread Rate for that strategy. If a Performance Trigger Rate applies, the declared Performance Trigger Rate for any strategy will not be less than the Minimum Performance Trigger Rate for that strategy.

WHEN CAN SPECIFICATIONS CHANGE?

The Cap Rate, Participation Rate, Spread Rate, and Performance Trigger Rate are declared by the Company prior to each Crediting Period as applicable for each strategy and are guaranteed for that Crediting Period.

RIDER DEFINITIONS

ASSET ADJUSTMENT REFERENCE INDEX

Asset Adjustment Reference Index refers to any approved series of external values used to calculate the Asset Adjustment. Asset Adjustment Reference Index may include fixed income or other interest rate-related index(es).

The applicable Asset Adjustment Reference Index is shown in the Asset Adjustment Specifications Table. The Asset Adjustment Reference Index is set on the endorsement effective date and will not change, except as provided by the WHAT IF AN INDEX OR ASSET ADJUSTMENT REFERENCE INDEX IS DISCONTINUED OR SUBSTANTIALLY CHANGED provision below.

BUFFER

Buffer is the methodology that may be used to determine if negative Index-Linked Interest is credited. Under this methodology if the Index Change for the Crediting Period is negative, using the Point-to-Point calculation, and the negative Index Change is within the Buffer, then the Index-Linked Interest credited to the Strategy Account Value is zero. If the negative Index Change exceeds the Buffer, then negative Index-Linked Interest is credited to the Strategy Account Value to the extent that the Index Change extends beyond the Buffer. If the Index Change is positive, then the Index-Linked Interest may be zero or positive.

BUSINESS DAY

Business Day means any day the New York Stock Exchange ("NYSE") is open for regular trading. A Business Day ends at the same time that regular trading on the NYSE closes (typically, 4:00 p.m. Eastern Time).

POINT-TO-POINT WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

INDEX

Index refers to any approved series of external values used to calculate the Index-Linked Interest. Index may include a stock market index, exchange-traded fund, commodity, or other security.

The applicable index is shown on the Specifications Page and may vary by strategy. The index for each strategy is set on the strategy effective date and will not change, except as provided by the WHAT IF AN INDEX OR ASSET ADJUSTMENT REFERENCE INDEX IS DISCONTINUED OR SUBSTANTIALLY CHANGED provision of this rider.

WHAT IF AN INDEX OR ASSET ADJUSTMENT REFERENCE INDEX IS DISCONTINUED OR SUBSTANTIALLY CHANGED?

If publication of an Index or the Asset Adjustment Reference Index is discontinued, or if We are unable to utilize it, or if the calculation is substantially changed, We will substitute a suitable alternative Index or Asset Adjustment Reference Index, as applicable, subject to any necessary approvals and notify You and any assignee at the last known address before using the substitute Index or Asset Adjustment Reference Index.

INDEX VALUE

Index Value on any specified date is the closing value or price (as applicable) of the Index on that specified date. The definition of Index Value for each Index is shown on the Specifications Page. Index Values are used to calculate the Index-Linked Interest, if any. If no Index Value is published on that date, We will use the Index Value on the next Business Day for which the Index Value is published.

PERFORMANCE TRIGGER

Performance Trigger is the methodology that may be used to determine if Index-Linked Interest is credited. Under this methodology, if the Index Change for the Crediting Period is zero or positive using the Point-to-Point calculation (i.e. the Index "performs" or remains steady), then Index-Linked Interest is credited to the Strategy Account Value (i.e. "triggered") at the declared Performance Trigger Rate. If the Index Change for the Crediting Period is negative, the Index-Linked Interest may be zero or negative.

POINT-TO-POINT

Point-to-Point is the methodology used to calculate the Index Change. Under this methodology, an Index Value is captured on each Crediting Date and compared to the Index Value from the prior Crediting Date to determine the Index Change.

POINT-TO-POINT WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

ALLOCATION / REALLOCATION

HOW IS PREMIUM ALLOCATED TO THE STRATEGIES?

Initial Premium will be allocated according to Your election to any strategies available under the base Contract to which this rider is attached, any other riders or endorsements attached to Your Contract, and/or any strategies available under this rider. The Strategy Premium allocated to any strategy available under this rider must be either zero or at least the Minimum Strategy Account Value. The Strategy Premium for each strategy is shown on the Specifications Page.

CAN ACCOUNT VALUE BE REALLOCATED AFTER THE EFFECTIVE DATE?

Yes; You may reallocate Account Value allocated to the strategies available under this rider to any other strategy or combination of strategies available within the Contract to which this rider is attached. Any reallocation will become effective on the next eligible Contract Anniversary, subject to the limitations below; You must notify Us of any reallocation prior to such date. All reallocations of any Account Value are subject to any changes, limitations, and/or suspensions that are in effect at the time of the reallocation.

Reallocations Out of Strategy. Funds may be reallocated out of a strategy available under this rider and into any other permitted strategies attached to Your Contract in amounts of at least the Minimum Transfer Amount on any of the originating strategy's Crediting Dates after Index-Linked Interest is credited. The Minimum Transfer Amount is shown on the Specifications Page. The Strategy Account Value remaining after any transfer must either be zero or at least the Minimum Strategy Account Value shown on the Specifications Page.

Reallocations into Strategy. Funds may be reallocated into a strategy available under this rider on any Contract Anniversary after all eligible Index-Linked Interest is credited under the Contract for that Contract Anniversary. Reallocations out of the originating strategy are subject to any limitations in the rider for that strategy. The Strategy Account Value after funds are reallocated into any strategy must be at least the Minimum Strategy Account Value shown on the Specifications Page.

CAN A STRATEGY BE CHANGED OR DISCONTINUED?

Yes; We may change, limit, suspend, or discontinue any further allocations or reallocations to any strategy available under this rider at any time. You will be notified at Your last known address at least 45 days prior to such action.

If such notification is made, You may request that We reallocate any affected Strategy Account Value according to Your election across the remaining available interest crediting strategies. If no election is made, We will reallocate affected Strategy Account Value to the strategy provided under the Fixed Interest Strategy Rider.

If applicable, You will be notified at Your last known address if the strategy is again available for allocation or reallocation at a later date.

STRATEGY VALUES

WHAT IS THE STRATEGY PREMIUM?

Each strategy has its own Strategy Premium. The Strategy Premium is shown on the Specifications Page for each strategy and is the beginning value for Strategy Account Value on the rider effective date.

HOW IS THE STRATEGY PREMIUM CALCULATED?

The Strategy Premium is equal to $A \times B$, where:

- **A** is the Premium; and
- **B** is the Initial Allocation Percentage for that strategy as of the rider effective date.

POINT-TO-POINT WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

WHAT IS THE STRATEGY ACCOUNT VALUE?

Each strategy has its own Strategy Account Value. The Strategy Account Value is used to calculate Your Contract's Account Value, and is the amount available in the strategy for Withdrawals, Surrender, Annuitization, and Death Benefit.

HOW IS THE STRATEGY ACCOUNT VALUE CALCULATED?

On the rider effective date, the Strategy Account Value for a strategy equals the Strategy Premium. The Strategy Account Value thereafter is the Strategy Interim Value.

WHAT IS THE STRATEGY BASE VALUE?

Each strategy has its own Strategy Base Value. The Strategy Base Value is the basis for calculating the Index-Linked Interest to be credited to the Strategy Account Value and is used to calculate the Strategy Interim Value.

HOW IS THE STRATEGY BASE VALUE CALCULATED?

On the rider effective date, the Strategy Base Value for a strategy equals the Strategy Premium.

After the rider effective date, the Strategy Base Value will decrease in the same proportion that the Strategy Interim Value is reduced if any Withdrawals are taken from the strategy. The Strategy Base Value after the Withdrawal is equal to $A - B$, where:

- **A** is the Strategy Base Value immediately prior to the Withdrawal; and
- **B** is the Proportional Withdrawal.

The Proportional Withdrawal is equal to $(C / D) \times E$ where:

- **C** is the Withdrawal, including any applicable Surrender Charge thereon;
- **D** is the Strategy Interim Value immediately prior to the Withdrawal; and
- **E** is the Strategy Base Value immediately prior to the Withdrawal.

On each Contract Anniversary, the Strategy Base Value will change if funds are reallocated into the strategy. The Strategy Base Value after the reallocation is equal to the amount deducted from the Strategy Base Value for the originating strategy which is allocated to the recipient strategy available under this rider. If funds are transferred into a strategy available under this rider, a new Crediting Period will begin for those funds on the Contract Anniversary the reallocation occurs.

At the end of a strategy's Crediting Period on the Crediting Date, Index-Linked Interest, if any, is credited to the Strategy Base Value, and the Strategy Base Value is adjusted for any reallocations out of the strategy. The Strategy Base Value after Index-Linked Interest and reallocations out is equal to $F + G - H$, where:

- **F** is the Strategy Base Value as of the previous day, after all transactions have been recorded for that day;
- **G** is the Index-Linked Interest for the strategy on that Crediting Date; and
- **H** is the amount of any reallocations out of the strategy.

In the case of a Withdrawal on a Crediting Date, the crediting of Index-Linked Interest and reallocations out of the strategy will occur prior to the Withdrawal and any calculation of the Proportional Withdrawal.

For any strategies added after the rider effective date, the Strategy Base Value on the Contract Anniversary the strategy becomes effective is the amount reallocated in to the strategy on that date.

POINT-TO-POINT WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

WHAT IS THE STRATEGY INTERIM VALUE?

Each Strategy has its own Strategy Interim Value. The Strategy Interim Value is calculated at the end of each Business Day and is not directly based on the Index Value. The Strategy Interim Value may change each Business Day and this change may be positive or negative.

HOW IS THE STRATEGY INTERIM VALUE CALCULATED?

On any Business Day, the Strategy Interim Value is equal to $A + B - C$, where:

- **A** is the Strategy Base Value;
- **B** is the Equity Adjustment; and
- **C** is the Asset Adjustment.

After the rider effective date, the Strategy Interim Value is reduced if any Withdrawals are taken from the strategy. The Strategy Interim Value after the Withdrawal is equal to $C - D$, where:

- **C** is the Strategy Interim Value immediately prior to the Withdrawal; and
- **D** is the amount of the Withdrawal allocated to the strategy, including any Surrender Charge thereon.

WHAT IS THE EQUITY ADJUSTMENT?

The Equity Adjustment is calculated by determining the value of a specific set of hypothetical derivatives. The value is determined by an option pricing formula. Our Equity Adjustment calculation methodology is on file with the insurance supervisory official in the jurisdiction in which this Contract is issued for delivery. The method in which We calculate the Equity Adjustment for a strategy with a Buffer differs from the method in which We calculate the Equity Adjustment for a strategy with a different crediting method.

On a Crediting Date, the Equity Adjustment is equal to zero.

WHAT IS THE ASSET ADJUSTMENT?

The Asset Adjustment uses the Asset Adjustment Reference Index, shown on the Specifications Page, to account for changes in interest rates that impact the value of the fixed income assets supporting the Contract. The Asset Adjustment is applicable during the Asset Adjustment Period, as described on the Specifications Page.

The Asset Adjustment can be positive, negative, or zero. A positive Asset Adjustment will decrease the Strategy Interim Value, and a negative Asset Adjustment will increase the Strategy Interim Value.

POINT-TO-POINT WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

INDEX-LINKED INTEREST

WHAT IS INDEX-LINKED INTEREST?

Index-Linked Interest is the amount of positive or negative interest credited to a Strategy Base Value on the Crediting Date. If the Index Change is negative, the Strategy Base Value may decrease.

WHEN IS INDEX-LINKED INTEREST CREDITED TO THE STRATEGY BASE VALUE?

Index-Linked Interest may be credited at the end of the Crediting Period of the respective strategy on the Crediting Date. Crediting Date is the date on which Index-Linked Interest is added to or subtracted from ("credited") the Strategy Base Value for a strategy. Crediting Dates coincide with Contract Anniversaries.

Crediting Period is the period over which performance of the Index is assessed to determine any potential Index-Linked Interest on the Crediting Date. Crediting Periods are measured in terms of Contract Years and may vary by strategy. A Crediting Period begins and ends on a Contract Anniversary.

HOW IS INDEX-LINKED INTEREST CALCULATED?

Step 1. Calculate the Index Change. The Index Change is calculated for each strategy under this rider on its Crediting Date. The Index Change for a strategy on its Crediting Date is equal to $(A / B) - 1$, where:

- **A** is the Index Value for the applicable Index as of the end of the Crediting Period (on the current Crediting Date); and
- **B** is the Index Value for the applicable Index as of the beginning of the Crediting Period (on the previous Crediting Date).

Step 2. Calculate the Adjusted Index Change. The Adjusted Index Change applies strategy rates to the Index Change in the calculation of Index-Linked Interest. The Adjusted Index Change is calculated for each strategy on its Crediting Date.

For strategies with a Cap Rate, Spread Rate and/or Participation Rate:

- If the Index Change is **zero**, the Adjusted Index Change is equal to **zero**.
- If the Index Change is **positive**, the Adjusted Index Change is equal to the **lesser of A and B**, where:
 - **A** is the declared Cap Rate for the strategy for the current Crediting Period, if applicable; and
 - **B** is equal to $(C - D) \times E$, where:
 - **C** is the Index Change for the strategy for the current Crediting Period as calculated in Step 1;
 - **D** is the declared Spread Rate for the strategy for the current Crediting Period; and
 - **E** is the declared Participation Rate for the strategy for the current Crediting Period.
- If the Index Change is **negative**, the Adjusted Index Change is equal to the **lesser of 0% and (C + F)**, where:
 - **C** is the Index Change for the strategy for the current Crediting Period as calculated in Step 1; and
 - **F** is the Buffer Rate.

For strategies with a Performance Trigger Rate:

- If the Index Change is **positive or zero**, the Adjusted Index Change is the Performance Trigger Rate.
- If the Index Change is **negative**, the Adjusted Index Change is equal to the **lesser of 0% and (C + F)**, where:
 - **C** is the Index Change for the strategy for the current Crediting Period as calculated in Step 1; and
 - **F** is the Buffer Rate.

Step 3. Calculate the Index-Linked Interest. Index-Linked Interest is calculated for each strategy on its Crediting Date and credited to the Strategy Base Value. The Index-Linked Interest for a strategy on its Crediting Date equals $A \times B$, where:

- **A** is the Strategy Base Value; and
- **B** is the Adjusted Index Change for the strategy on its Crediting Date as calculated in Step 2.

The Index-Linked Interest may be positive, negative, or zero.

POINT-TO-POINT WITH BUFFER INDEX-LINKED INTEREST STRATEGY RIDER (CONTINUED)

IS THERE ANY CASE WHEN INDEX-LINKED INTEREST DOES NOT APPLY?

Index-Linked Interest does not apply:

- On any date that is not the strategy's Crediting Date;
- To any amount of a strategy's Strategy Account Value withdrawn between Crediting Dates;
- To any amount of a strategy's Strategy Account Value deducted to pay any applicable charges;
- If the Contract is Surrendered between Crediting Dates.

GENERAL PROVISIONS

WILL INDEX-LINKED INTEREST BE CREDITED IF THE MATURITY DATE OCCURS BETWEEN CREDITING DATES?

No; if the Maturity Date occurs between Crediting Dates, the annuity payment will not include any Index-Linked Interest for the current Crediting Period, and the Strategy Account Value will be the Strategy Interim Value.

IS THIS RIDER PARTICIPATING AND DOES IT PROVIDE FOR PAYMENT OF DIVIDENDS?

No; this rider is not participating and dividends are not payable.

IS THERE A CHARGE FOR THIS RIDER?

No; there is no explicit charge deducted from your Account Value for this rider.

WHEN DOES THIS RIDER TERMINATE?

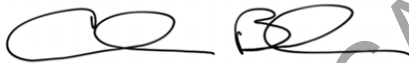
This rider will terminate at the earliest of the following events:

- The date the Contract to which this rider is attached terminates; or
- The termination date stated in the written notice mailed to Your last known address.

Written notice of termination will be mailed to You at least 45 days prior to the termination date. In no event will We terminate the rider prior to the end of any Crediting Period that is in effect when We give notice. If We terminate the rider, You may request that We reallocate any affected Strategy Account Value according to Your election across the remaining available interest strategies. If no election is made, We will reallocate affected Strategy Account Value to the strategy provided under the Fixed Interest Strategy Rider.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company


Chris Blunt

President

SURRENDER CHARGE WAIVER RIDER – IMPAIRMENT

This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

The availability of access to benefit guarantees or values is not intended to provide for long term care insurance.

RIDER SPECIFICATIONS TABLE

Impairment Qualifying Life	Owner(s)
Impairment Ineligibility Period	1 Contract Year
Impairment Qualification Period	60 consecutive days

RIDER OVERVIEW

WHEN IS THIS RIDER EFFECTIVE?

The rider effective date is the Issue Date.

WHAT BENEFIT DOES THIS RIDER PROVIDE?

Subject to the terms and qualification criteria outlined in this rider, any applicable Surrender Charges may be waived on Withdrawal and Surrender if the Impairment Qualifying Life is Impaired; this waiver is in lieu of, and not in addition to, any other Surrender Charge waiver available under Your Contract, including those attached by rider and/or endorsement.

When this waiver is available and applied, the Contract's Account Value will not include application of a Surrender Charge.

RIDER SPECIFICATIONS

WHAT SPECIFICATIONS APPLY TO THIS SURRENDER CHARGE WAIVER?

This rider uses an Impairment Qualifying Life, Impairment Ineligibility Period, and Impairment Qualification Period.

WHERE ARE THE SPECIFICATIONS LOCATED FOR THIS SURRENDER CHARGE WAIVER?

All specifications applicable under this rider are shown in the Rider Specifications Table.

WHICH SPECIFICATIONS ARE GUARANTEED?

All specifications under this rider are guaranteed, including Impairment Qualifying Life, Impairment Ineligibility Period, and Impairment Qualification Period. These specifications are set on the rider effective date and will not change.

WHICH SPECIFICATIONS ARE NOT GUARANTEED AND ARE SUBJECT TO CHANGE?

All specifications applicable under this rider are guaranteed. However, the person(s) considered the Impairment Qualifying Life may change due to underlying changes in Your base Contract. For example, if the Impairment Qualifying Life is Owner(s) and a change in Owner occurs, then qualification after the change is based on the new Owner(s). Similarly, if the Impairment Qualifying Life is Annuitant(s) and a change in Annuitant occurs, then qualification after the change is based on the new Annuitant(s).

Any change to Owner(s) or Annuitant(s) is subject to the limitations of Your base Contract. If the Impairment Qualifying Life is Owner(s), then in the case of Non-Natural Owners, the Impairment Qualifying Life shall be any Annuitant(s).

SURRENDER CHARGE WAIVER RIDER – IMPAIRMENT (CONTINUED)

RIDER DEFINITIONS

ACTIVITIES OF DAILY LIVING (ADL)

Activities of Daily Living include:

- Bathing: washing oneself by sponge bath or in either a tub or shower, including the tasks of getting into or out of the tub or shower;
- Dressing: putting on and taking off all items of clothing and any necessary braces, fasteners, or artificial limbs;
- Transferring: sufficient mobility to move into or out of a bed, chair, or wheelchair or to move from place to place, either via walking, a wheelchair, or other means;
- Toileting: getting to and from the toilet, getting on and off the toilet, and performing associated personal hygiene;
- Continence: ability to maintain control of bowel or bladder function or, when unable to maintain control of bowel or bladder function, the ability to perform associated personal hygiene (including caring for catheter or colostomy bag);
- Eating: feeding oneself by getting food into the body from a receptacle (such as a cup, plate, or table) or by feeding tube or intravenously.

IMPAIRMENT QUALIFYING LIFE

Impairment Qualifying Life means the person or persons whose Impairment may result in qualification to utilize the Surrender Charge waiver, assuming all other qualifications outlined in this rider are met. Impairment Qualifying Life is shown in the Rider Specifications Table.

IMPAIRED

Impaired means unable to perform at least two (2) of the six (6) Activities of Daily Living without the physical assistance of another person, or the presence of another person within arm's reach to prevent, by physical intervention, injury to the Impaired individual while performing the two (2) of six (6) Activities of Daily Living.

IMPAIRMENT

Impairment means the state of being Impaired. Impairment must be certified by a licensed Physician.

PHYSICIAN

Physician means a doctor of medicine who is:

- Duly qualified;
- Licensed in the United States of America; and
- Performing within the scope of his or her license.

A Physician must not be: You; the Annuitant; or the brother, sister, parent, Spouse, or child of either You or the Annuitant or any spouse of the above.

WRITTEN PROOF OF IMPAIRMENT

Written Proof of Impairment means documentation from the attending Physician of the Impairment Qualifying Life providing sufficient detail as to the Impairment Qualifying Life's Impairment.

SURRENDER CHARGE WAIVER RIDER – IMPAIRMENT (CONTINUED)

SURRENDER CHARGE WAIVER REQUEST**WHAT IMPAIRMENT QUALIFICATIONS MUST BE MET PRIOR TO WAIVER REQUEST?**

Surrender Charges may be waived upon receipt of Written Request for this benefit if all the following qualification criteria are met:

- The Impairment Qualifying Life shown in the Rider Specifications Table is Impaired.
- Impairment begins after the rider effective date.
- Impairment has continued for at least the Impairment Qualification Period. The Impairment Qualification Period is shown in the Rider Specifications Table and is measured in terms of consecutive days. The Impairment Qualification Period may begin during the Impairment Ineligibility Period; however, the Surrender Charge Waiver request may not be made until both the Impairment Ineligibility Period and Impairment Qualification Period have elapsed. No Surrender Charge applied during the Impairment Ineligibility Period will be waived.

WHEN CAN THE SURRENDER CHARGE WAIVER REQUEST BE MADE?

You may request the waiver of Surrender Charges after the Impairment Ineligibility Period has elapsed and all requirements outlined in the WHAT IMPAIRMENT QUALIFICATIONS MUST BE MET PRIOR TO WAIVER REQUEST provision are satisfied. The waiver is not available during the Impairment Ineligibility Period.

WHAT DOCUMENTATION IS REQUIRED TO REQUEST THE SURRENDER CHARGE WAIVER?

We will require a Written Request for the Surrender Charge waiver. Written Request must be subsequently accompanied by Written Proof of Impairment while the Impairment Qualifying Life is Impaired or within 90 days of the date on which the Impairment Qualifying Life was last Impaired. An exception to this time limit will be made for a period of up to one year when it can be shown that it was not reasonably possible to make a Written Request and provide Written Proof of Impairment within the required time period. This time limit will be waived altogether in the absence of legal capacity. We reserve the right to request documentation at least annually of continued Impairment.

WHEN DOES THE WAIVER APPLY, IF APPROVED?

Surrender Charges will be waived on any Withdrawals or Surrender which occur after the Written Request and Written Proof of Impairment are received, subject to Our approval. Written Proof of Impairment must be provided to Us according to the WHAT IMPAIRMENT QUALIFICATIONS MUST BE MET PRIOR TO WAIVER REQUEST and WHAT DOCUMENTATION IS REQUIRED TO REQUEST THE SURRENDER CHARGE WAIVER provisions. If Written Proof of Impairment is not provided within the required time frame, then the Surrender Charge Waiver request will be denied and Surrender Charges will apply to any applicable Withdrawal or Surrender as described in the CAN THE REQUEST FOR SURRENDER CHARGE WAIVER BE DENIED AND WHAT HAPPENS IF IT IS DENIED provision.

CAN THE REQUEST FOR SURRENDER CHARGE WAIVER BE DENIED AND WHAT HAPPENS IF IT IS DENIED?

Yes; the request may be denied if (i) any of the above Impairment qualification criteria are not met or (ii) the required documentation is not provided. If Your request is denied, Withdrawal or Surrender proceeds will not be disbursed until You are notified of the denial and provided with the opportunity to accept or reject the proceeds including any Surrender Charge.

SURRENDER CHARGE WAIVER RIDER – IMPAIRMENT (CONTINUED)

GENERAL PROVISIONS

IS THIS RIDER PARTICIPATING AND DOES IT PROVIDE FOR PAYMENT OF DIVIDENDS?

No; this Rider is not participating and dividends are not payable.

IS THERE A CHARGE FOR THIS RIDER?

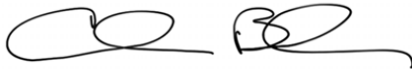
No; there is no explicit charge deducted from your Account Value for this rider.

WHEN DOES THIS RIDER TERMINATE?

The rider will terminate when the Contract terminates. Termination shall not prejudice the waiver of any Surrender Charges while the rider was in force.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company



Chris Blunt

President

SAMPLE CONTRACT

SURRENDER CHARGE WAIVER RIDER – NURSING HOME CONFINEMENT

This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

The availability of access to benefit guarantees or values is not intended to provide for nursing home insurance.

RIDER SPECIFICATIONS TABLE

Nursing Home Qualifying Life	Owner(s)
Nursing Home Ineligibility Period	1 Contract Year
Nursing Home Qualification Period	60 consecutive days

RIDER OVERVIEW

WHEN IS THIS RIDER EFFECTIVE?

The rider effective date is the Issue Date.

WHAT BENEFIT DOES THIS RIDER PROVIDE?

Subject to the terms and qualification criteria outlined in this rider, any applicable Surrender Charges may be waived on Withdrawal and Surrender if the Nursing Home Qualifying Life is confined to a Nursing Home; this waiver is in lieu of, and not in addition to, any other Surrender Charge waiver available under Your Contract, including those attached by rider and/or endorsement.

When this waiver is available and applied, the Contract's Account Value will not include application of a Surrender Charge.

RIDER SPECIFICATIONS

WHAT SPECIFICATIONS APPLY TO THIS SURRENDER CHARGE WAIVER?

This rider uses a Nursing Home Qualifying Life, Nursing Home Ineligibility Period, and Nursing Home Qualification Period.

WHERE ARE THE SPECIFICATIONS LOCATED FOR THIS SURRENDER CHARGE WAIVER?

All specifications applicable under this rider are shown in the Rider Specifications Table.

WHICH SPECIFICATIONS ARE GUARANTEED?

All specifications under this rider are guaranteed, including Nursing Home Qualifying Life, Nursing Home Ineligibility Period, and Nursing Home Qualification Period. These specifications are set on the rider effective date and will not change.

WHICH SPECIFICATIONS ARE NOT GUARANTEED AND ARE SUBJECT TO CHANGE?

All specifications applicable under this rider are guaranteed. However, the person(s) considered the Nursing Home Qualifying Life may change due to underlying changes in Your base Contract. For example, if the Nursing Home Qualifying Life is Owner(s) and a change in Owner occurs, then qualification after the change is based on the new Owner(s). Similarly, if the Nursing Home Qualifying Life is Annuitant(s) and a change in Annuitant occurs, then qualification after the change is based on the new Annuitant(s).

Any change to Owner(s) or Annuitant(s) is subject to the limitations of Your base Contract. If the Nursing Home Qualifying Life is Owner(s), then in the case of Non-Natural Owners, the Nursing Home Qualifying Life shall be any Annuitant(s).

SURRENDER CHARGE WAIVER RIDER – NURSING HOME CONFINEMENT (CONTINUED)

RIDER DEFINITIONS

NURSING HOME

Nursing Home means a state-licensed, nursing long-term care facility that provides skilled, continuous nursing care or service under the supervision of a licensed nurse or physician.

NURSING HOME QUALIFYING LIFE

Nursing Home Qualifying Life means the person or persons whose confinement to a Nursing Home may result in qualification to utilize the Surrender Charge waiver, assuming all other qualifications outlined in this rider are met. Nursing Home Qualifying Life is shown in the Rider Specifications Table.

WRITTEN PROOF OF CONFINEMENT

Written Proof of Confinement means documentation providing sufficient detail that the Nursing Home Qualifying Life is confined to a Nursing Home.

SURRENDER CHARGE WAIVER REQUEST

WHAT CONFINEMENT QUALIFICATIONS MUST BE MET TO REQUEST THE SURRENDER CHARGE WAIVER?

Surrender Charges may be waived upon receipt of Written Request for this benefit if all the following qualification criteria are met:

- The Nursing Home Qualifying Life shown in the Rider Specifications Table is confined to a Nursing Home.
- Confinement to such Nursing Home begins after the rider effective date.
- Confinement to the Nursing Home has continued for at least the Nursing Home Qualification Period. The Nursing Home Qualification Period is shown in the Rider Specifications Table and is measured in terms of consecutive days. Confinement to the Nursing Home may begin during the Nursing Home Ineligibility Period; however, the Surrender Charge Waiver request may not be made until both the Nursing Home Ineligibility Period and Nursing Home Qualification Period have elapsed. No Surrender Charge applied during the Nursing Home Ineligibility Period will be waived.

WHEN CAN THE SURRENDER CHARGE WAIVER REQUEST BE MADE?

You may request the waiver of Surrender Charges after the Nursing Home Ineligibility Period has elapsed and all requirements outlined in the WHAT CONFINEMENT QUALIFICATIONS MUST BE MET PRIOR TO WAIVER REQUEST provision are satisfied. The waiver is not available during the Nursing Home Ineligibility Period.

WHAT DOCUMENTATION IS REQUIRED TO REQUEST THE SURRENDER CHARGE WAIVER?

We will require a Written Request for the Surrender Charge waiver. Written Request must be subsequently accompanied by Written Proof of Confinement while the Nursing Home Qualifying Life is Confined or within 90 days of the date on which the Nursing Home Qualifying Life was last Confined. An exception to this time limit will be made for a period of up to one year when it can be shown that it was not reasonably possible to make a Written Request and provide Written Proof of Confinement within the required time period. This time limit will be waived altogether in the absence of legal capacity. We reserve the right to request documentation at least annually of continued confinement to a Nursing Home.

WHEN DOES THE WAIVER APPLY, IF APPROVED?

Surrender Charges will be waived on any Withdrawals or Surrender which occur after the Written Request and Written Proof of Confinement are received, subject to Our approval. Written Proof of Confinement must be provided to Us according to the WHAT CONFINEMENT QUALIFICATIONS MUST BE MET PRIOR TO WAIVER REQUEST and WHAT DOCUMENTATION IS REQUIRED TO REQUEST THE SURRENDER CHARGE WAIVER provisions. If Written Proof of Confinement is not provided within the required time frame, then the Surrender Charge Waiver request will be denied and Surrender Charges will apply to any applicable Withdrawal or Surrender as described in the CAN THE REQUEST FOR SURRENDER CHARGE WAIVER BE DENIED AND WHAT HAPPENS IF IT IS DENIED provision.

CAN THE REQUEST FOR SURRENDER CHARGE WAIVER BE DENIED AND WHAT HAPPENS IF IT IS DENIED?

Yes; the request may be denied if (i) any of the above confinement qualification criteria are not met or (ii) the required documentation is not provided. If Your request is denied, Withdrawal or Surrender proceeds will not be disbursed until You are notified of the denial and provided with the opportunity to accept or reject the proceeds including any Surrender Charge.

SURRENDER CHARGE WAIVER RIDER – NURSING HOME CONFINEMENT (CONTINUED)

GENERAL PROVISIONS

IS THIS RIDER PARTICIPATING AND DOES IT PROVIDE FOR PAYMENT OF DIVIDENDS?

No; this Rider is not participating and dividends are not payable.

IS THERE A CHARGE FOR THIS RIDER?

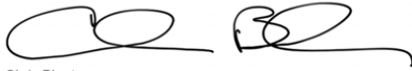
No; there is no explicit charge deducted from your Account Value for this rider.

WHEN DOES THIS RIDER TERMINATE?

The rider will terminate when the Contract terminates. Termination shall not prejudice the waiver of any Surrender Charges while the rider was in force.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company



Chris Blunt

President

SAMPLE CONTRACT

SURRENDER CHARGE WAIVER RIDER – TERMINAL ILLNESS

This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

RIDER SPECIFICATIONS TABLE

Terminal Illness Qualifying Life	Owner(s)
Terminal Illness Life Expectancy	12 months
Terminal Illness Ineligibility Period	1 Contract Year

RIDER OVERVIEW

WHEN IS THIS RIDER EFFECTIVE?

The rider effective date is the Issue Date.

WHAT BENEFIT DOES THIS RIDER PROVIDE?

Subject to the terms and qualification criteria outlined in this rider, any applicable Surrender Charges may be waived on Withdrawal and Surrender if the Terminal Illness Qualifying Life is diagnosed with a Terminal Illness; this waiver is in lieu of, and not in addition to, any other Surrender Charge waiver available under Your Contract, including those attached by rider and/or endorsement.

When this waiver is available and applied, the Contract's Account Value will not include application of a Surrender Charge.

RIDER SPECIFICATIONS

WHAT SPECIFICATIONS APPLY TO THIS SURRENDER CHARGE WAIVER?

This rider uses a Terminal Illness Qualifying Life, Terminal Illness Life Expectancy, and Terminal Illness Ineligibility Period.

WHERE ARE THE SPECIFICATIONS LOCATED FOR THIS SURRENDER CHARGE WAIVER?

All specifications applicable under this rider are shown in the Rider Specifications Table.

WHICH SPECIFICATIONS ARE GUARANTEED?

All specifications under this rider are guaranteed, including Terminal Illness Qualifying Life, Terminal Illness Life Expectancy, and Terminal Illness Ineligibility Period. These specifications are set on the rider effective date and will not change.

WHICH SPECIFICATIONS ARE NOT GUARANTEED AND ARE SUBJECT TO CHANGE?

All specifications applicable under this rider are guaranteed. However, the person(s) considered the Terminal Illness Qualifying Life may change due to underlying changes in Your base Contract. For example, if the Terminal Illness Qualifying Life is Owner(s) and a change in Owner occurs, then qualification after the change is based on the new Owner(s). Similarly, if the Terminal Illness Qualifying Life is Annuitant(s) and a change in Annuitant occurs, then qualification after the change is based on the new Annuitant(s).

Any change to Owner(s) or Annuitant(s) is subject to the limitations of Your base Contract. If the Terminal Illness Qualifying Life is Owner(s), then in the case of Non-Natural Owners, the Terminal Illness Qualifying Life shall be any Annuitant(s).

RIDER DEFINITIONS

PHYSICIAN

Physician means a doctor of medicine who is:

- Duly qualified;
- Licensed in the United States of America; and
- Performing within the scope of his or her license.

A Physician must not be: You; the Annuitant; or the brother, sister, parent, Spouse, or child of either You or the Annuitant or any spouse of the above.

TERMINAL ILLNESS

Terminal Illness means illness or physical condition that results in the Terminal Illness Qualifying Life having a life expectancy which does not exceed the Terminal Illness Life Expectancy. The Terminal Illness Life Expectancy is shown in the Rider Specifications Table. Terminal Illness must be certified by a licensed Physician.

SURRENDER CHARGE WAIVER RIDER – TERMINAL ILLNESS (CONTINUED)

TERMINAL ILLNESS QUALIFYING LIFE

Terminal Illness Qualifying Life means the person or persons whose Terminal Illness diagnosis may result in qualification to utilize the Surrender Charge waiver, assuming all other qualifications outlined in this rider are met. Terminal Illness Qualifying Life is shown in the Rider Specifications Table.

WRITTEN PROOF OF TERMINAL ILLNESS

Written Proof of Terminal Illness includes, but is not limited to, certification by a Physician who provides medical care to the Terminal Illness Qualifying Life in connection with their Terminal Illness.

SURRENDER CHARGE WAIVER REQUEST

WHAT DOCUMENTATION IS REQUIRED TO REQUEST THE SURRENDER CHARGE WAIVER?

We will require a Written Request for the Waiver of Surrender Charge Benefit. Written Request must be accompanied by Written Proof of Terminal Illness.

We reserve the right to obtain a second medical certification, at Our expense, from a Physician selected by Us. In the case of conflicting opinions, qualification for the Surrender Charge waiver shall be determined by a third medical opinion by a Physician that is mutually acceptable to You and Us. Any third opinion will be made at Our expense.

WHAT QUALIFICATIONS MUST BE MET TO REQUEST THE SURRENDER CHARGE WAIVER?

Surrender Charges may be waived upon receipt of Written Request for this benefit if all the following qualification criteria are met:

- The Terminal Illness Qualifying Life is diagnosed with a Terminal Illness.
- Waiver request occurs after the Terminal Illness Ineligibility Period has elapsed. The Terminal Illness Ineligibility Period is shown in the Rider Specifications Table and measured from the rider effective date. The waiver is not available during the Terminal Illness Ineligibility Period.
- The Terminal Illness is diagnosed after the rider effective date.
- The Withdrawal or Surrender is made after the Terminal Illness Qualifying Life is diagnosed with a Terminal Illness.
- Written Proof of Terminal Illness is received at Our Home Office.

CAN THE REQUEST FOR SURRENDER CHARGE WAIVER BE DENIED AND WHAT HAPPENS IF IT IS DENIED?

Yes; the request may be denied if any of the above qualification criteria are not met. If Your request is denied, Withdrawal or Surrender proceeds will not be disbursed until You are notified of the denial and provided with the opportunity to accept or reject the proceeds including any Surrender Charge.

GENERAL PROVISIONS

IS THIS RIDER PARTICIPATING AND DOES IT PROVIDE FOR PAYMENT OF DIVIDENDS?

No; this Rider is not participating and dividends are not payable.

IS THERE A CHARGE FOR THIS RIDER?

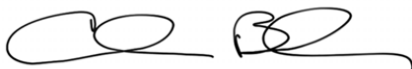
No; there is no explicit charge deducted from your Account Value for this rider.

WHEN DOES THIS RIDER TERMINATE?

The rider will terminate when the Contract terminates. Termination shall not prejudice the waiver of any Surrender Charges while the rider was in force.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company



Chris Blunt

President

SURRENDER CHARGE WAIVER RIDER – REQUIRED MINIMUM DISTRIBUTIONS

This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

RIDER OVERVIEW

WHEN IS THIS RIDER EFFECTIVE?

The rider effective date is the Issue Date.

WHAT BENEFIT DOES THIS RIDER PROVIDE?

Subject to the terms and qualification criteria outlined in this rider, Surrender Charges may be waived on Required Minimum Distributions required under the Code, subject to the limitations below; this waiver is in lieu of, and not in addition to, any other Surrender Charge waiver available under Your Contract, including those attached by rider and/or endorsement.

RIDER DEFINITIONS

CALENDAR YEAR

For purposes of this rider, Calendar Year begins on January 1st and ends on the last available date that You may withdraw the distribution as required by the Code.

WHAT IS A REQUIRED MINIMUM DISTRIBUTION?

Required Minimum Distribution means any Withdrawal required under Section 401(a)(9), or similar rule, of the Code for a Qualified Contract.

SURRENDER CHARGE WAIVER REQUEST

WHAT DOCUMENTATION IS REQUIRED TO REQUEST THE SURRENDER CHARGE WAIVER?

We will require a Written Request for the Surrender Charge waiver. Written Request must include Your election of either a single lump-sum payment or systematic payments.

WHAT QUALIFICATIONS MUST BE MET TO REQUEST THE SURRENDER CHARGE WAIVER?

Surrender Charges may be waived upon receipt of Written Request for this benefit if all the following qualification criteria are met:

- The Contract is a Qualified Contract.
- The Owner is subject to Required Minimum Distributions required under the Code.
- Written Request is received at Our Home Office.

CAN THE REQUEST FOR SURRENDER CHARGE WAIVER BE DENIED AND WHAT HAPPENS IF IT IS DENIED?

No; the request cannot be denied if you meet the above qualifications. However, If the Required Minimum Distribution Amount exceeds the total Free Withdrawal Amount available under Your Contract during a Contract Year, We reserve the right to defer payment of the excess amount until the next Contract Year, provided the next Contract Year begins before the end of the Calendar Year.

REQUIRED MINIMUM DISTRIBUTION AMOUNT

WHAT IS THE REQUIRED MINIMUM DISTRIBUTION AMOUNT?

Under Your base Contract, Surrender Charges are assessed on Withdrawals and Surrender. The Required Minimum Distribution Amount provided by this rider is the amount that may be withdrawn during a Calendar Year without incurring a Surrender Charge.

HOW IS THE REQUIRED MINIMUM DISTRIBUTION AMOUNT CALCULATED?

The Required Minimum Distribution Amount is determined:

- annually based on the fair market value of the Contract on December 31st occurring immediately prior to the beginning of the current Calendar Year;
- in accordance with applicable Code and regulations thereunder; and
- as if this Contract were the only retirement plan or account.

If Your Contract was issued after December 31st occurring immediately prior to the current Calendar Year, then the fair market value of Your Contract on that date is zero and the resulting Required Distribution Amount for the current Calendar Year is also zero.

SURRENDER CHARGE WAIVER RIDER – REQUIRED MINIMUM DISTRIBUTIONS (CONTINUED)

IS THE REQUIRED MINIMUM DISTRIBUTION REDUCED FOR PRIOR WITHDRAWALS?

Yes; the Required Minimum Distribution Amount is reduced for all prior Withdrawals taken during the Calendar Year; only the remaining Required Minimum Distribution Amount may be withdrawn without application of Surrender Charges.

CAN MULTIPLE REQUIRED MINIMUM DISTRIBUTIONS BE WITHDRAWN IN THE SAME CONTRACT YEAR?

No; only one Required Minimum Distribution as defined by the Code may be withdrawn during a single Contract Year.

CAN THE REQUIRED MINIMUM DISTRIBUTION AMOUNT BE CARRIED OVER?

No; the Required Minimum Distribution Amount is noncumulative; any unused amount is not carried over to any subsequent Calendar Years.

CAN A WITHDRAWAL EXCEED THE REQUIRED MINIMUM DISTRIBUTION AMOUNT?

Yes, Withdrawals can be made in any amount, subject to the limitations of Your Contract. Any portion of a Withdrawal in excess of the Required Minimum Distribution Amount will be subject to any applicable Surrender Charge.

GENERAL PROVISIONS

IS THIS RIDER PARTICIPATING AND DOES IT PROVIDE FOR PAYMENT OF DIVIDENDS?

No; this rider is not participating and dividends are not payable.

IS THERE A CHARGE FOR THIS RIDER?

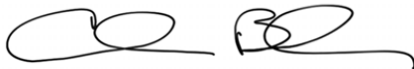
No; there is no explicit charge deducted from your Account Value for this rider.

WHEN DOES THIS RIDER TERMINATE?

The rider will terminate when the Contract terminates. Termination shall not prejudice the waiver of any Surrender Charges while the rider was in force.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company



Chris Blunt

President

SAMPLE CONTRACT

FREE WITHDRAWAL RIDER

This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

RIDER OVERVIEW

WHEN IS THIS RIDER EFFECTIVE?

The rider effective date is the Issue Date.

WHAT BENEFIT DOES THIS RIDER PROVIDE?

Under Your base Contract, Surrender Charges are assessed on Withdrawals and Surrender. The Free Withdrawal Amount provided by this rider is the amount that may be withdrawn from this Contract during a Contract Year without incurring a Surrender Charge.

RIDER SPECIFICATIONS

WHAT SPECIFICATIONS APPLY TO THIS FREE WITHDRAWAL RIDER?

This rider uses a Free Withdrawal Start Year, Free Withdrawal Percentage, and Free Withdrawal Basis to determine the Free Withdrawal Amount for each Contract Year. The Free Withdrawal Percentage and Free Withdrawal Basis may vary by Contract Year.

WHERE ARE THE SPECIFICATIONS LOCATED FOR THIS FREE WITHDRAWAL RIDER?

All specifications applicable under this rider are shown on the Specifications Page.

WHICH SPECIFICATIONS ARE GUARANTEED?

All specifications under this rider are guaranteed, including Free Withdrawal Start Year, Free Withdrawal Percentage, and Free Withdrawal Basis. These specifications are set on the rider effective date and will not change.

WHICH SPECIFICATIONS ARE NOT GUARANTEED AND ARE SUBJECT TO CHANGE?

All specifications applicable under this rider are guaranteed, though the current value used in the Free Withdrawal Amount calculation is determined according to the Free Withdrawal Basis and may vary by Contract Year.

FREE WITHDRAWAL

WHAT IS A FREE WITHDRAWAL?

A Free Withdrawal is any amount withdrawn which does not exceed the Free Withdrawal Amount. The Free Withdrawal Amount may vary by Contract Year.

Free Withdrawals do not incur a Surrender Charge.

HOW IS THE FREE WITHDRAWAL AMOUNT CALCULATED?

For any Contract Year prior to the Free Withdrawal Start Year, the Free Withdrawal Amount is zero (0).

For any Contract Year beginning with the Free Withdrawal Start Year, the Free Withdrawal Amount is equal to $(A \times B) - C$, where:

- **A** is the Free Withdrawal Percentage; and
- **B** is the value of the Free Withdrawal Basis. The timing and value of the Free Withdrawal Basis is described on the Specifications Page.
- **C** is any amounts previously withdrawn in the current Contract Year which were not subject to Surrender Charges.

CAN THE FREE WITHDRAWAL AMOUNT BE CARRIED OVER TO THE NEXT CONTRACT YEAR?

No; any unused Free Withdrawal Amount during a Contract Year is not carried over to any subsequent Contract Years.

CAN A WITHDRAWAL EXCEED THE FREE WITHDRAWAL AMOUNT?

Yes, Withdrawals can be made in any amount, subject to the limitations of Your Contract. Any amount withdrawn from the Contract in excess of the Free Withdrawal Amount will be subject to any applicable Surrender Charge.

FREE WITHDRAWAL RIDER (CONTINUED)

GENERAL PROVISIONS

IS THIS RIDER PARTICIPATING AND DOES IT PROVIDE FOR PAYMENT OF DIVIDENDS?

No; this Rider is not participating and dividends are not payable.

IS THERE A CHARGE FOR THIS RIDER?

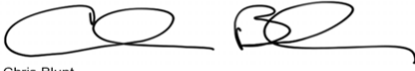
No; there is no explicit charge deducted from your Account Value for this rider.

WHEN DOES THIS RIDER TERMINATE?

The rider will terminate when the Contract terminates.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company



Chris Blunt

President

SAMPLE CONTRACT

FIXED INTEREST STRATEGY RIDER

This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

RIDER OVERVIEW

WHEN IS THIS RIDER EFFECTIVE?

The rider effective date is the Issue Date.

WHAT BENEFIT DOES THIS RIDER PROVIDE?

This rider provides a fixed interest strategy to the annuity Contract to which this rider is attached; the fixed interest strategy offered under this rider shall be hereafter referred to as "strategy". The percentage of Account Value allocated to the strategy provided under this rider is subject to a declared fixed interest rate.

WHAT IS A STRATEGY?

Strategies determine the amount of interest, if any, that is credited to the Strategy Account Value.

RIDER SPECIFICATIONS

WHAT SPECIFICATIONS APPLY TO THE STRATEGY AVAILABLE UNDER THIS RIDER?

This rider uses a Fixed Interest Rate to calculate the interest credited to the Strategy Account Value.

WHERE ARE THE SPECIFICATIONS LOCATED FOR THIS RIDER'S STRATEGY?

The Specifications Page shows the Initial Annual Fixed Interest Rate, Initial Fixed Interest Rate Guarantee Period, Guaranteed Minimum Fixed Interest Rate, and Renewal Fixed Interest Rate Guarantee Period.

WHICH SPECIFICATIONS ARE GUARANTEED?

The Initial Annual Fixed Interest Rate, Initial Fixed Interest Rate Guarantee Period, Guaranteed Minimum Fixed Interest Rate, and Renewal Fixed Interest Rate Guarantee Period are set on the rider effective date and will not change. The Guaranteed Minimum Fixed Interest Rate will not be less than the MGSV Interest Rate.

WHICH SPECIFICATIONS ARE NOT GUARANTEED AND ARE SUBJECT TO CHANGE?

The Fixed Interest Rate is not guaranteed and may be changed at Our discretion prior to each Renewal Fixed Interest Guarantee Period. The right to change any nonguaranteed elements is subject to any guarantees with respect to the element. During the Initial Fixed Interest Rate Guarantee Period, the Fixed Interest Rate will equal the Initial Annual Fixed Interest Rate. Any Fixed Interest Rate applicable for a Contract Year will not be less than the Guaranteed Minimum Fixed Interest Rate shown on the Specifications Page.

WHEN CAN SPECIFICATIONS CHANGE?

After the Initial Fixed Interest Rate Guarantee Period has elapsed, We will declare a renewal Fixed Interest Rate prior to each Renewal Fixed Interest Rate Guarantee Period to be effective for that period. Any renewal Fixed Interest Rate will be guaranteed for the Renewal Fixed Interest Rate Guarantee Period only.

ALLOCATION / REALLOCATION

HOW IS PREMIUM ALLOCATED TO THE STRATEGIES?

Initial Premium will be allocated according to Your election to any strategies available under this rider, the base Contract to which this rider is attached, and/or any other riders or endorsements attached to Your Contract. The Strategy Premium allocated to the strategy available under this rider must be either zero or at least the Minimum Strategy Account Value. The Strategy Premium for each strategy is shown on the Specifications Page.

CAN ACCOUNT VALUE BE REALLOCATED AFTER THE EFFECTIVE DATE?

Yes; You may reallocate Account Value allocated to the strategy available under this rider to any other strategy or combination of strategies available within the Contract to which this rider is attached. Any reallocation will become effective on the next eligible Contract Anniversary, subject to the limitations below; You must notify Us of any reallocation prior to such date. All reallocations of any Account Value are subject to any changes, limitations, and/or suspensions that are in effect at the time of the reallocation.

FIXED INTEREST STRATEGY RIDER (CONTINUED)

Reallocations Out of Strategy. Funds may be reallocated out of the strategy available under this rider and into any other permitted strategies attached to Your Contract in amounts of at least the Minimum Transfer Amount on the next eligible Contract Anniversary after interest is credited. The Minimum Transfer Amount is shown on the Specifications Page. The Strategy Account Value remaining after any Transfer must either be zero or at least the Minimum Strategy Account Value shown on the Specifications Page.

Reallocations into Strategy. Funds may be reallocated into the Strategy Account Value for the strategy available under this rider on any Contract Anniversary after all eligible interest is credited under the Contract for that Contract Anniversary. Reallocations out of the originating strategy are subject to any limitations in the rider for that strategy. The Strategy Account Value after funds are reallocated into any strategy must be at least the Minimum Strategy Account Value shown on the Specifications Page.

STRATEGY VALUES

WHAT IS THE STRATEGY PREMIUM?

This strategy has its own Strategy Premium. The Strategy Premium is shown on the Specifications Page and is the beginning value for Strategy Account Value on the rider effective date.

HOW IS THE STRATEGY PREMIUM CALCULATED?

The Strategy Premium is equal to $A \times B$, where:

- **A** is the Premium; and
- **B** is the Initial Allocation Percentage for the strategy as of the rider effective date

WHAT IS THE STRATEGY ACCOUNT VALUE?

This strategy has its own Strategy Account Value. Fixed Interest is credited to the Strategy Account Value. The Strategy Account Value is used to calculate Your Contract's Account Value.

HOW IS THE STRATEGY ACCOUNT VALUE CALCULATED?

On the rider effective date, the Strategy Account Value for the strategy equals the Strategy Premium.

After the rider effective date, the Strategy Account Value will decrease if any Withdrawals are taken from the strategy. The Strategy Account Value after the Withdrawal equals $C - D + E$, where:

- **C** is the Strategy Account Value immediately prior to the Withdrawal;
- **D** is the amount of the Withdrawal allocated to the strategy, including any applicable Surrender Charge thereon; and
- **E** is any reallocation of Death Benefits on the Death Claim Date, if applicable.

Each day after the rider effective date, the Strategy Account Value will increase for any Fixed Interest. The Strategy Account Value after interest is credited is equal to $F + G$, where:

- **F** is the Strategy Account Value immediately prior to any Fixed Interest; and
- **G** is the Fixed Interest for that day, calculated as described in the HOW IS THE DAILY FIXED INTEREST CALCULATED provision of this rider.

At the end of the Contract Year, the Strategy Account Value is adjusted for any reallocations. The Strategy Account Value after reallocations is equal to $H + J - K$, where:

- **H** is the Strategy Account Value immediately prior to the reallocation, after any Fixed Interest are applied for that day;
- **J** is the amount of any reallocations in to the strategy; and
- **K** is the amount of any reallocations out of the strategy.

FIXED INTEREST STRATEGY RIDER (CONTINUED)

FIXED INTEREST

WHAT IS FIXED INTEREST?

Fixed Interest is the amount of interest credited over the course of a Contract Year to the Strategy Account Value at the declared Fixed Interest Rate.

WHEN IS FIXED INTEREST APPLIED TO THE STRATEGY ACCOUNT VALUE?

Fixed interest is calculated and credited to the Strategy Account Value on a daily basis over the course of a Contract Year.

HOW IS THE DAILY FIXED INTEREST CREDIT CALCULATED?

During the Initial Fixed Interest Rate Guarantee Period, the Strategy Account Value for this strategy will be credited at the daily equivalent rate of the annual-effective Initial Annual Fixed Interest Rate. After the Initial Fixed Interest Rate Guarantee Period, any funds allocated to the Fixed Interest Strategy will be credited with interest at the daily equivalent rate of the currently declared, annual-effective Fixed Interest Rate.

GENERAL PROVISIONS

IS THIS RIDER PARTICIPATING AND DOES IT PROVIDE FOR PAYMENT OF DIVIDENDS?

No; this Rider is not participating and dividends are not payable.

IS THERE A CHARGE FOR THIS RIDER?

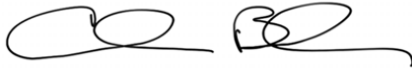
No; there is no explicit charge deducted from your Account Value for this rider.

WHEN DOES THIS RIDER TERMINATE?

The rider will terminate when the Contract terminates.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company



Chris Blunt

President

SAMPLE CONTRACT

RETURN OF PREMIUM DEATH BENEFIT RIDER

This rider is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The following provisions are added to the Contract. This rider will supersede any conflicting provisions of the Contract.

RIDER SPECIFICATIONS TABLE

Return of Premium Death Benefit Basis	Premium received reduced proportionately by the percentage reduction in Account Value, at the time of Withdrawal, for each Withdrawal, including any applicable Surrender Charge thereon.
Return of Premium Death Benefit Date	Maximum attained age of the (oldest) Annuitant of Maturity Age

RIDER OVERVIEW

WHEN IS THIS RIDER EFFECTIVE?

The rider effective date is the Issue Date.

WHAT BENEFIT DOES THIS RIDER PROVIDE?

Under Your base Contract, a Death Benefit is provided upon Death. The Return of Premium Death Benefit Amount provided by this rider is the amount You will receive upon Death, if greater than Your base Death Benefit. The Return of Premium Death Benefit Amount is in lieu of, and not in addition to, Your base Death Benefit.

RETURN OF PREMIUM DEATH BENEFIT AMOUNT

WHAT IS THE RETURN OF PREMIUM DEATH BENEFIT AMOUNT?

The Return of Premium Death Benefit Amount allows recovery of Your Premium paid, less withdrawals, upon Death.

HOW IS THE RETURN OF PREMIUM DEATH BENEFIT AMOUNT CALCULATED?

For any Contract Year until the Return of Premium Death Benefit Date, shown in the Rider Specifications Table, the Return of Premium Death Benefit Amount is equal to the **greater of A and B**, where:

- **A** is the base Contract Death Benefit; and
- **B** is the Return of Premium Death Benefit Basis. The Return of Premium Death Benefit Basis is shown in the Rider Specifications Table.

RETURN OF PREMIUM DEATH BENEFIT RIDER (CONTINUED)

GENERAL PROVISIONS

IS THIS RIDER PARTICIPATING AND DOES IT PROVIDE FOR PAYMENT OF DIVIDENDS?

No; this rider is not participating and dividends are not payable.

IS THERE A CHARGE FOR THIS RIDER?

No; there is no explicit charge deducted from your Account Value for this rider.

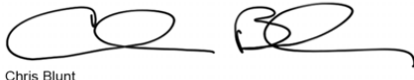
WHEN DOES THIS RIDER TERMINATE?

This rider will terminate at the earliest of the following events:

- when the Contract terminates;
- annuitization;
- the date of any transfer of ownership or assignment of the Contract or any benefits under the Contract or this rider, unless:
 - The new Owner is required under applicable law to hold the Contract and the proceeds of any benefits under the Contract and this rider for the benefit of the original Owner, or if the original Owner is a Non-Natural person, the Annuitant; or
 - The assignee is required under applicable law to hold the Contract and the proceeds of any benefits under the Contract and this rider for the benefit of the original Owner, or if the original Owner is a Non-Natural person, the Annuitant; or
 - The assignment is temporary and solely for the purpose of effectuating a replacement of the Contract that constitutes an exchange under Section 1035 of the Code;
- upon calculation of the Return of Premium Death Benefit Amount subsequent to receipt of due proof of death of the first Owner to die (or death of the Annuitant or Joint Annuitant, if a Non-Natural person is the Owner) except as provided under Spousal Continuation; or
- Return of Premium Death Benefit Date as shown in the Rider Specifications Table.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company



Chris Blunt

President

ENDORSEMENT

This endorsement is a part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The paragraphs and language contained in the "Maturity Date" and "Separate Account" provisions are deleted in their entirety and replaced with the following:

Maturity Date

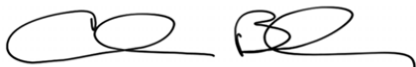
The Maturity Date is shown on the Specifications Page. The Maturity Date is fixed and is calculated using the methodology shown on the Specifications Page. It cannot begin prior to the first Contract Anniversary or be extended under any circumstances. On this date, You must start receiving annuity payments pursuant to the ANNUITY PAYMENTS provision in the ANNUITY BENEFITS section or Surrender Your Contract according to the SURRENDER provision.

SEPARATE ACCOUNT

Certain assets supporting this Contract are held in a non-insulated, non-unitized Separate Account. The Separate Account manages and accounts for assets supporting Our registered, index-linked deferred annuity contracts. Because this Separate Account is not insulated, its assets are subject to the Company's general obligations and liabilities. The Company owns the assets in the Separate Account. You do not directly participate in the performance of the assets in the Separate Account, and You do not have any direct claim on them. The Separate Account is not registered under the Investment Company Act of 1940.

Signed for the Company.

Fidelity & Guaranty Life Insurance Company

A handwritten signature in black ink, appearing to read "CB", followed by a horizontal line.

Chris Blunt

President