

Enter customer code:

AMZ



It's the hottest trend in the industry, per the AnnuitySpecs Indexed Sales & Market Report, Third Quarter 2011:

Industry sales of indexed UL have increased by **80%** in the last two years!

Across the country, agents are talking to their clients about tax-free retirement income. But what are the issues? How does fixed indexed universal life insurance play a role? What do you say to make the sale? How do you run the numbers?

In a live training series, every Wednesday at 2pm Eastern / 1pm Central / 12pm Mountain / 11am Pacific, we will teach you about this market and give you the tools you need to be successful!

TO REGISTER, go to www.MyFGLifeTraining.com. Click on "Register for an account" and enter your information. Make sure to enter "**AMZ**" for the customer code.

Live Webinar Topics – Join us each week!

Module 1: Retirement Planning and the Role of Insurance

We explore the typical options that people consider when they think of retirement planning, such as Social Security, pensions, IRA's, and 401(k)'s. You will see that in today's environment, fixed indexed universal life insurance plays a surprisingly vital role in creating a reliable retirement plan. You will also learn how to fund a life insurance contract for maximum retirement impact.

Module 2: How to Generate FIUL Retirement Planning Sales

You will learn three questions you can use to start a conversation that can lead to a fixed indexed universal life insurance sale. You will also learn how to show your clients the value of this product in a simple (yet compelling) interactive demonstration.

Module 3: The Mechanics of FIUL Products

You will learn the ins and outs of how fixed indexed universal life insurance works. This is your peek under the hood to understand the mechanics of these products. No longer will FIUL be a black box for you! You will also learn how to use three different sales concepts to appeal to three different kinds of customers.

Module 4: The Underwriting Process and New Business Paperwork

You will learn all about the underwriting process and new business paperwork. Perhaps your client isn't in the best of health? No problem, because you will see that fixed indexed universal life insurance is attractive and makes sense for your clients' retirement planning whether they are a preferred risk or a substandard risk.

Module 5: The Fine Points of FIUL Products

You will learn all about the fine points of fixed indexed universal life: the death benefit options, surrender charges, contract loans, no-lapse guarantees, annual statements, and more. After this webinar, you will be in a much better position to offer these products with confidence.

Module 6: Answering Common Sales Objections

You will learn how to handle objections you will encounter from clients, from "Building retirement savings with life insurance, are you kidding?" to the dreaded "I need to think about it," and everything in between. Plus, you have the opportunity to submit objections you have heard (or that you have personally), and we answer them live on the webinar!

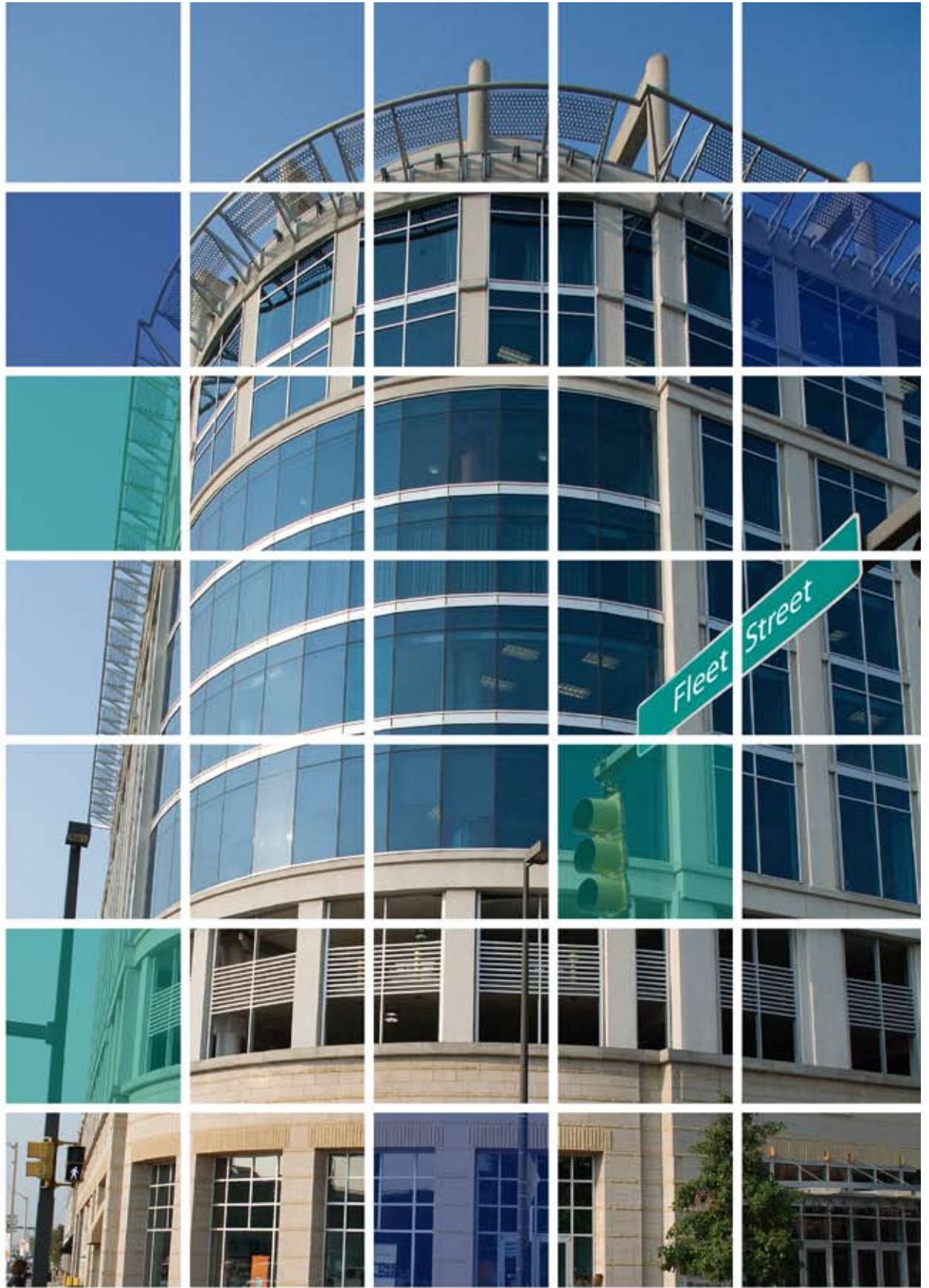
Occasional Special Topic Webinar: Using Indexed Life as Your Bank

The banking concept is a creative way of using permanent life insurance to help your clients accomplish the big things in life - financing major purchases, planning for retirement, and so on. We'll show you how this concept works and how to present it to clients.

Occasional Special Topic Webinar: Indexed UL in the Mortgage Lead Market

Perhaps you are on a mortgage lead program and sell term insurance all week long. Did you know that you could dramatically improve your income by offering fixed indexed universal life insurance? Did you know that your customers will actually be happier purchasing fixed indexed universal life insurance? We'll look at typical mortgage term sales situations and show you how to present fixed indexed universal life insurance as a more attractive alternative.

Corporate Spotlight



Fidelity &
Guaranty LifeSM



Who We Are

Originally incorporated in 1959, Fidelity & Guaranty Life Insurance Company has a solid commitment to serving the individuals it knows best – consumers seeking the safety, protection, accumulation and income features of secure life insurance and annuity products. Through its insurance subsidiaries, Fidelity & Guaranty Life Insurance Company and Fidelity & Guaranty Life Insurance Company of New York, the company is a leading provider of fixed indexed annuity and fixed indexed universal life products.

Ownership

Fidelity & Guaranty Life and its subsidiary companies are wholly owned by Harbinger Group Inc. (HGI). HGI is a diversified holding company whose principal operations are conducted through subsidiaries that offer life insurance and annuity products, and branded consumer products. HGI is headquartered in New York and traded on the New York Stock Exchange under the symbol “HRG.”

Company Profile

<i>Established</i>	1959
<i>Location</i>	Baltimore, MD
<i>Total Employees</i>	156
<i>Number of Policyholders</i>	750,000

www.fglife.com

Financial & Business Highlights

<i>Statutory Capital and Surplus*</i>	\$942mm
<i>Risk Based Capital**</i>	350%
<i>Statutory-basis assets*</i>	\$16.9bn
<i>250 independent marketing agencies representing 25,000 agents nationwide</i>	

*As of 6/30/11
**As of 12/31/11



Our core fixed indexed universal life and fixed annuity products address a range of needs for today's consumer

Indexed Universal Life

- Tax free retirement income
- Flexibility
- Tax benefits associated with traditional life policies
- Variable loan features
- Tax free access to account value to pay for life's unexpected expenses
- Persistency bonus
- Upside market potential with downside protection

Annuities

- Guaranteed minimum death benefits
- Guaranteed minimum withdrawal benefits
- Protection against impairment
- Guaranteed income stream for life
- Protection for longevity
- Unscheduled partial withdrawals
- Partial free withdrawals
- Liquidity
- Rollovers from IRAs, 401(k), 403(b), pension and profit sharing
- Vesting bonus
- Guarantees plus upside potential
- Accumulation
- Riders to address unexpected events such as unemployment, diagnosis of a terminal illness or nursing home confinement

Barron's Agrees

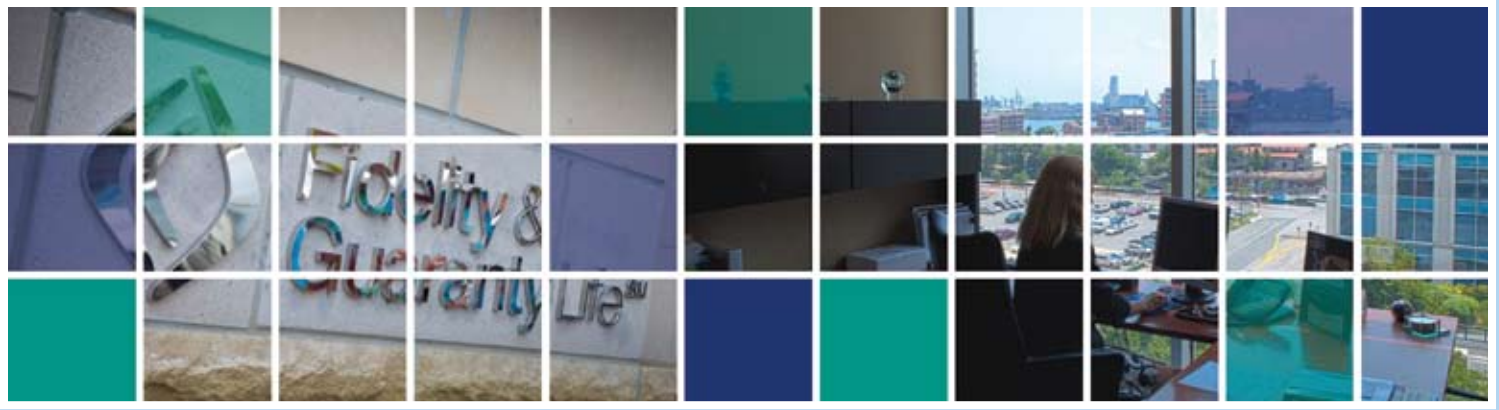
Fidelity & Guaranty Life has one of the top five annuities in the industry.

In their June 2011 report, Barron's listed Fidelity & Guaranty Life's FG Guarantee-Platinum 5 as one of the top five deferred fixed annuities in the industry.

FG Guarantee-Platinum 5 received top honors based on the following benefits and features:

- Full account value at death including interest up to the date of death
- Issued to age 90
- Penalty free interest only withdrawals
- Choice of these riders:
 - Terminal Illness
 - Nursing Home
 - Unemployment





Investment Philosophy & Approach

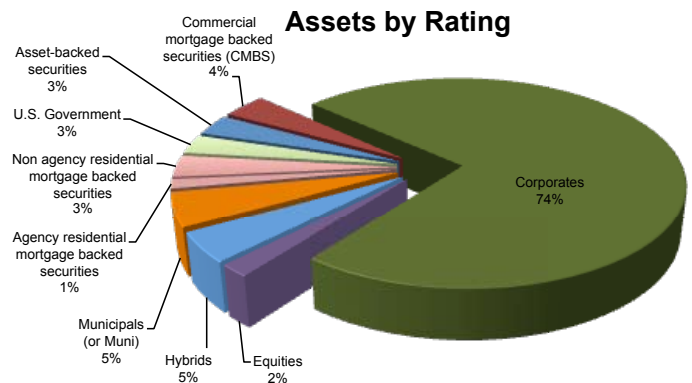
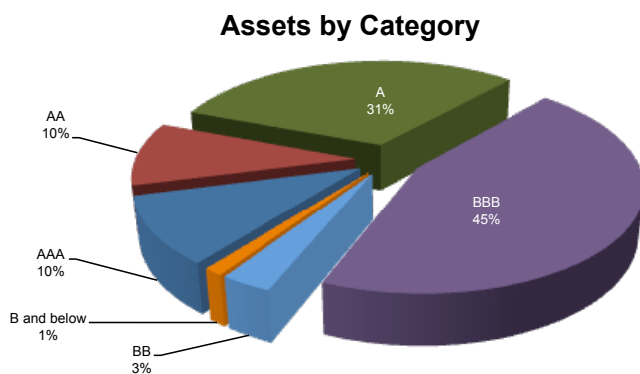
Objective: To obtain an income-oriented total return while prudently managing downside risk.

Investment Approach: The Company's internal investment experts manage the investment portfolio with an eye to the long term, and believe the best way to grow capital is not to lose any. With a focus on capital preservation and growth, they focus on investments that deliver consistent, predictable returns over the long run. They understand the value of being nimble and take action when markets behave inefficiently – actions with an emphasis on providing liquidity in a manner that is ultimately beneficial to capital, policyholders, and shareholders.

Investment Philosophy:

The Company's investment philosophy is built around the understanding of:

- The asymmetric risk profile of fixed income investments
- The compounding power of income creating significant value over time
- The need to act decisively while taking well informed risks during periods of market divergence or illiquidity



Our stability is your stability.

- A.M. Best: **B++** for financial strength, the fifth highest of 15 rating classes
- Moody's Investors Services: **Ba1** position, the fifth highest of nine rating classes
- Fitch Ratings: **BBB** for financial strength, the ninth highest of 18 rating classes



Company Culture

Fidelity & Guaranty Life's corporate culture is one that combines serving its customers through competitive, market-driven product offerings with a workplace community where its employees can build a career. The company's simple mission of 'Planning, Delivering and Celebrating' provides the cornerstone to how it will achieve its goals. Through teamwork and collaboration, open and honest communication, high ethical standards, and respect, employees work together to achieve success.

The Fidelity & Guaranty Life Achievement Award and Employee of the Quarter Award recognize individual employees or groups of employees who make significant contributions to the success of the company. The company celebrates individuals and teams who go above and beyond to get the job done. Additionally, a High Five Award was recently instituted to acknowledge those individuals or groups who demonstrate their commitment to each functional area's Top Five objectives.

At Fidelity & Guaranty Life, a holistic approach to the workforce is actively supported. The company offers challenging work, competitive benefits, career opportunities and rewards as well as a workplace focused on wellness. A Wellness Committee has been established to actively encourage overall organizational wellness. The group of employees volunteers their time to maintaining a workplace that encourages and supports healthy lifestyle choices through educational opportunities, wellness activities, and self-improvement. The Wellness Committee regularly evaluates its four key goals to ensure that employees are getting the most from the program.

Partners in Distribution

Similar to the collaborative approach Fidelity & Guaranty Life takes with its employees, the company works hand-in-hand with its distribution partners to devise the most suitable product solutions for the ever-changing market. The company's belief is that, on a practical basis, no one has a better understanding of the safety, accumulation, protection, and income needs of the U.S. market than these trained, licensed, experienced professionals. This collaborative approach leads to highly customizable solutions that tackle the major concerns confronting consumers.

LEADERSHIP TEAM

Members of Fidelity & Guaranty Life's leadership team have, on average, 28 years of industry experience. Using their expertise in their respective functional areas, they lead a committed employee base with an average tenure of eight years and a sizeable group of employees at the 15+- year level of qualified insurance industry knowledge.



Lee Launer

President and Chief Executive Officer



Raj Krishnan

Senior Vice President and Chief Investment Officer



Eric Lund Marhoun

Senior Vice President, General Counsel and Secretary



John Phelps

Senior Vice President and Chief Distribution Officer



Barry Ward

Executive Vice President and Chief Financial Officer



Vic Lumby

Senior Vice President, Client Services and Technology



John O'Shaughnessy

Senior Vice President, Chief Actuary and Chief Risk Officer



Rose Boehm

Vice President, Human Resources





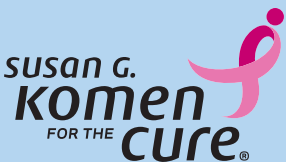
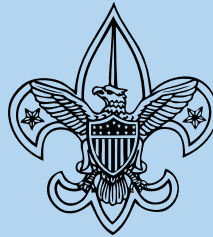
Giving Back to the Community

Fidelity & Guaranty Life made contributions to numerous local charitable organizations in 2010 and the first half of 2011. The company, along with its employees, is committed to helping the community by donating to charitable organizations and volunteering time.

Through the Employee Gift Matching Program and Corporate Charitable Contributions, donations were provided to nearly 50 charitable organizations doing positive, impactful work in our communities. A few of the organizations that received contributions included:




American Red Cross



American Red Cross • Disabled American Veterans • Boy Scouts of America • Rebuilding Together (Baltimore) • Susan G. Komen Breast Cancer Foundation • Maryland Food Bank • Toys for Tots • Habitat for Humanity

In addition to financial support for the community, employees also participated in two “Rebuilding Together” projects wherein employees and their families volunteered their time and materials to refurbish Baltimore-area homes of needy families in the community.



Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of fixed and indexed interest annuities and optional additional features. Before purchasing, consider your financial situation and alternatives available to you. Visit us at www.fglife.com for more information or check us out on .

Headquarter Office and Marketing Inquiries

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 sales.marketing@fglife.com or sales-support@fglife.com

Policyholder Services Inquiries

 888-513-8797

 402-328-2266

 Fidelity & Guaranty Life Insurance Company Service Center,
P.O. Box 81497, Lincoln, NE 68501

 Fidelity & Guaranty Life Insurance Company Service Center,
777 Research Drive, Lincoln, NE 68521

Corporate Spotlight

Fidelity & Guaranty Life is the marketing name for Fidelity & Guaranty Life Insurance Company. Fidelity & Guaranty Life Insurance Company in all states except New York and, in New York only, Fidelity & Guaranty Life Insurance Company of New York. Each insurer is solely responsible for its contractual commitments.

Guarantees are based upon the claims paying ability of the issuing insurer. Subject to state availability. Certain restrictions may apply.