

CA and NJ Product Changes



Changes Impacting Fixed Deferred Annuities in California and New Jersey

In California and New Jersey, we are making product changes to our product portfolio. Effective **January 1, 2017**, the surrender charge schedules and the vesting premium bonus, if applicable, will be changing on the following products.

What Are the Product Updates?

Product	New Surrender Charges	New Vesting or Premium Bonus (if applicable)
FG Index-Choice [®] 10	9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	2.00%
FG Retirement Pro ^{®*}	9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	5.00%
Performance Pro [®]	9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	Ages 0-75 7.00% Ages 76+ 3.50%
FG Accumulator Plus [®] 10**	9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	No Change
Prosperity Elite [®] 7 Base Package	9%, 9%, 8%, 7%, 6%, 5%, 4%, 0%	No Change
Prosperity Elite [®] 7 Enhancement Package	9%, 9%, 8%, 7%, 6%, 5%, 4%, 0%	No Change
Prosperity Elite [®] 7 Protection Package	9%, 9%, 8%, 7%, 6%, 5%, 4%, 0%	No Change
Prosperity Elite [®] 10 Base Package	9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	Not Applicable
Prosperity Elite [®] 10 Enhancement Package	9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	Ages 0-75 2.00% Ages 76+ 1.00%
Prosperity Elite [®] 10 Protection Package	9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	Ages 0-75 5.00% Ages 76+ 2.50%
Safe Income Plus [®]	9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%	6.00%

*FG Retirement Pro vesting bonus schedule will be 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 100%

**FG Accumulator Plus 10 caps may vary (see FGL interest rate announcement)

Products No Longer Offered in NJ and CA

Because of the new surrender charge schedules in California and New Jersey FGL will no longer be able to offer the following products for sale in those states:

- FG AccumulatorPlus® 14
- Prosperity Elite® 14

FG Guarantee-Platinum Series® 3, 5 & 7

- Effective immediately the FG Guarantee-Platinum series will be **temporarily** discontinued in California and New Jersey
- Any pending applications must be funded and in good order by December 30, 2016

Business Transition Rules for Above Changes

- Premium received and applications in good order on or before December 20, 2016 will be issued with the current surrender charge schedule/vesting premium bonus
- Applications issued on or after December 21, 2016 will receive the new surrender charge schedule/vesting premium bonus
- Applications not issued by December 20, 2016 will require a new Statement of Understanding
- We will not be able to issue the FG Accumulator Plus® 14 or Prosperity Elite® 14 after December 20, 2016
- Exceptions will not be made and contracts cannot be held

More Information

Please contact FGL directly at salesdesk@fglife.com with any additional questions.

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