

Annuity Suitability Questionnaire – Florida Supplement

This supplement form accompanies the Annuity Suitability Questionnaire (“ASQ”),
dated _____ for:

Owner’s Name _____

Joint Owner’s Name _____

Check this box if submitting multiple applications for the same household.

Please ensure responses and information provided on this supplement form are consistent with information provided on the related Annuity Suitability Questionnaire.

Financial Information

Please provide the following breakdown of Total Liabilities (as between Long Term and Short Term Liabilities) and Annuity Purchase Amount (as between amounts derived from Liquid Assets versus Non-Liquid Assets):

Liabilities

| | |
|---|------------|
| Long-term Liabilities (e.g., mortgage) | \$ _____ |
| Short-term Liabilities (e.g., credit cards) | + \$ _____ |
| Total Liabilities | = \$ _____ |

Assets

| | |
|---|----------|
| Total Liquid Assets <i>(insert amount from line (e) on page 3 of ASQ)</i> | \$ _____ |
| Annuity Purchase Amount <i>(insert amount from page 4 of ASQ)</i> | \$ _____ |
| Amount from Liquid Assets | \$ _____ |
| Amount from Non-liquid Assets | \$ _____ |

Remaining Liquid Assets \$ _____
(Insert amount equaling Total Liquid Assets less Amount from Liquid Assets and also insert this amount on page 4 of ASQ)

Important Considerations

1. Do you have a reverse mortgage? Yes No

Owner’s Signature

Date

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2. Is the purchase of this annuity in any way connected to or based on information provided during the establishment of a trust sold to you by (i) your Fidelity & Guaranty Life (FGL) agent or affiliate of your FGL agent or (ii) an attorney provided to you through your FGL agent or affiliate of your FGL agent?

Yes No

3. Will you have to pay any surrender charge or penalty to withdraw funds from your current financial product (i.e., the source of funds for this annuity purchase)?

Yes No

If yes, provide the name of the company, product, year of purchase, account value prior to surrender, dollar amount of surrender charge or penalty, and percentage of surrender charge or penalty. **Do not reduce the amount or percentage by any bonus earned on the proposed annuity and do not reduce the penalty by offsets such as positive MVAs (market value adjustments).** If applicable provide MVA amount separately and indicate positive or negative.

| Company / Product / Year of Purchase | Account Value Prior to Surrender Charge or MVA | Surrender Charge Amt (\$) | Surrender Charge Amt (%) | MVA Amount (\$) (+/-) |
|--------------------------------------|--|---------------------------|--------------------------|-----------------------|
| | | | | |
| | | | | |
| | | | | |

4. Is Source of Funds a life insurance or annuity policy? (If Yes, please answer a. and b. below)

Yes No

a. Have you replaced or exchanged any life or annuity contracts within the past 36 months (past 60 months if you reside in California or Minnesota)? Yes No

If yes, describe details of past replacements (e.g. how long ago, whether they involved the same agent, whether they involved the same funds): _____

b. Explain the basis for recommendation to replace or exchange an existing life or annuity policy and how this purchase – taking into account surrender costs and/or potential disadvantages – will result in a positive financial benefit to the applicant over the life of the annuity: _____

Owner's Signature

Date

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Acknowledgements

- I understand an annuity is a long term contract that I should not plan to fully surrender before completion of the surrender charge period.
- I understand that my principal may be subject to a surrender charge if I surrender or partially surrender my contract before completion of the surrender charge period.
- **I understand that this annuity charges a surrender charge schedule beginning at _____% and declines over _____ years (or in the case of a multi-year guarantee annuity has a surrender charge free withdrawal window at the end of that period).**
- I understand surrender charges may apply to withdrawals, withdrawals may be taxable and when made before age 59 ½, may result in tax penalties.
- I understand annuities that offer bonus features may have higher fees and charges, lower credited interest, and longer surrender charge periods than annuities that do not provide a bonus feature.
- (if replacement) I understand the benefits and costs of this replacement, including but not limited to surrender charges, possible loss of benefits, tax consequences, product features and enhancements, fees, and expenses. My Agent has provided a comparison of the benefits and restrictions of both contracts.
- I understand that I should contact my tax professional or attorney for any tax or legal advice.

DO NOT SIGN THIS FORM IF ANY ITEM IS LEFT BLANK. PLEASE CAREFULLY REVIEW THE FORM AND SIGN ATTESTING THAT THE INFORMATION IS TRUE AND CORRECT TO THE BEST OF YOUR KNOWLEDGE.

Owner's Signature

Date

Agent's Statement

I believe the purchase of this annuity contract is suitable after carefully reviewing the suitability information provided to me by the Owner(s). If applicable, I have discussed the advantages and disadvantages of any replacement or exchange of another annuity contract or life policy. I have reasonably informed the owner(s) of all important features of the annuity and proposed transaction.

To the best of my knowledge, the questions on this form have been answered truthfully and I have complied with Fidelity & Guaranty Life suitability requirements consistent with my contractual obligations.

Agent Signature

Date

Agent's Printed Name and Producer Number

Owner's Signature

Date