



# Replacement Comparison Form

INSURER: Fidelity & Guaranty Life Insurance Company

|  |    |     |
|--|----|-----|
| 15. Current cash surrender value:<br>(including any MVA +/- and bonus recapture) | \$ | N/A |
| 16. Total amount being transferred:  | \$ | N/A |
| 17. Minimum Guaranteed Fixed Account Rate:                                       | %  | %   |

## Additional Benefits/Features

|  |  |  |
|--|--|--|
| 18. Initial penalty-free withdrawal percentage per year:   | %  | %  |
| 19. Does the contract have a Return of Premium feature?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 20. Does the contract have a Nursing Home Rider?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 21. Does the contract have a Terminal Illness Rider?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 22. Does the contract have an Enhanced Death Benefit Rider?<br><i>If yes, please complete the Benefit Amount (including the death benefit for Life policies) and Fees/Charges.</i>               | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|  | Benefit Amount:<br>\$                                    | Benefit Amount:<br>N/A                                   |
|  | Fees/Charges:<br>%                                       | Fees/Charges:<br>%                                       |
| 23. Can the Enhanced Death Benefit Rider be removed?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 24. Does the contract have a Lifetime Income, Guaranteed Withdrawal, or Enhanced Annuitization Value Rider?<br><i>If yes, please complete the Total Current Benefit Amount and Fees/Charges.</i> | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
|  | Total Current Benefit Amount:<br>\$                      | Total Current Benefit Amount:<br>N/A                     |
|  | Fees/Charges:<br>%                                       | Fees/Charges:<br>%                                       |
| 25. Can the Lifetime Income, Guaranteed Withdrawal, or Enhanced Annuitization Value Rider be removed?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 26. How is the benefit base calculated?<br>(e.g. roll-up rate, bonus, etc.)  |  |  |

## Signatures

*Vic A. Higgins*

Owner/Applicant's signature

Date

Joint Owner/Applicant's signature

Date

Agent signature

Date