

Fidelity & Guaranty Life
PRODUCT AVAILABILITY: BY PRODUCT BY STATE

Product	St.	Type of Availability	Variations (if applicable)		St.	Type of Availability	Variations (if applicable)
Accelerator Plus 10 TM							
	AK	Available - Variation	MVA Rider not available		MT	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available
			Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%				MVA Rider not available
	AL	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available				Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
			MVA Rider not available		NC	Available - Standard	
			Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		ND	Available - Standard	
			GMWB: Grows to the earlier of 10 years or start of income payment		NE	Available - Standard	
	AR	Available - Standard			NH	Available - Variation	Multi-year index interest crediting options are not available
	AZ	Available - Standard					Barclays Trailblazer Sectors 5 Interest Crediting Option not available
	CA	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%				Balanced Asset 5 Index Two - year options not available
	CO	Available - Standard			NJ	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
	CT	Not Available			NM	Available - Standard	
	DC	Available - Standard			NV	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
	DE	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		NY	Not Available	
	FL	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value)		OH	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
			Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue ages 65+ only)		OK	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
	GA	Available - Standard			OR	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available
	HI	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available				MVA Rider not available
			GMWB: Grows to the earlier of 10 years or start of income payment				Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
	IA	Available - Standard					GMWB: Grows to the earlier of 10 years or start of income payment
	ID	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available		PA	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available
			MVA Rider not available				MVA Rider not available
			Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%				Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
			GMWB: Grows to the earlier of 10 years or start of income payment				GMWB: Grows to the earlier of 10 years or start of income payment
	IL	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available		PR	Not Available	
			MVA Rider not available		RI	Available - Standard	
			GMWB: Grows to the earlier of 10 years or start of income payment		SC	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
	IN	Available - Variation	Surrender Charges: 12,11,10,9,8,7,6,5,4,3,0%		SD	Available - Standard	
			Max issue age 80		TN	Available - Standard	
	KS	Available - Standard			TX	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value)
	KY	Available - Standard					Surrender Charges: 9,9,8,7,6,5,4,0%
	LA	Available - Standard					S&P500 with Par with Charge not available
	MA	Available - Variation	Home Health Care Rider not available		UT	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
			Nursing Home Rider not available		VA	Available - Standard	
			Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		VT	Not Available	
	MD	Available - Standard			WA	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available
	ME	Available - Standard					MVA Rider not available

MI	Available - Standard						Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
MN	Available - Variation		GMWB: Enhanced Guaranteed Withdrawal payments not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% GMWB: Grows to the earlier of 10 years or start of income payment	WI	Available - Standard		GMWB: Grows to the earlier of 10 years or start of income payment
				WV	Available - Standard		
				WY	Available - Standard		
MO	Available - Variation		MVA Rider not available				
MS	Available - Variation		GMWB: Enhanced Guaranteed Withdrawal payments not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% GMWB: Grows to the earlier of 10 years or start of income payment				

Accelerator Plus 14 TM							
AK	Not Available			MS	Not Available		
AL	Not Available			MT	Not Available		
AR	Available - Standard			NC	Available - Standard		
AZ	Available - Standard			ND	Available - Standard		
CA	Not Available			NE	Available - Standard		
CO	Available - Standard			NH	Available - Variation		Multi-year index interest crediting options are not available
CT	Not Available						Barclays Trailblazer Sectors 5 Interest Crediting Option not available
DC	Available - Standard						Balanced Asset 5 Index Two - year options not available
DE	Not Available			NJ	Not Available		
FL	Available - Variation		Annuitization Value = Account Value (rather than Surrender Value) Issue ages 0-64 only	NM	Available - Standard		
GA	Available - Standard			NV	Not Available		
HI	Available - Variation		GMWB: Enhanced Guaranteed Withdrawal payments not available GMWB: Grows to the earlier of 10 years or start of income payment	NY	Not Available		
				OH	Not Available		
IA	Available - Standard			OK	Not Available		
ID	Not Available			OR	Not Available		
IL	Available - Variation		GMWB: Enhanced Guaranteed Withdrawal payments not available MVA Rider not available GMWB: Grows to the earlier of 10 years or start of income payment	PA	Not Available		
				PR	Not Available		
IN	Available - Variation		Surrender Charges: 12.5, 12.5, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0% Max issue age 80	RI	Available - Standard		
KS	Available - Standard			SC	Not Available		
KY	Available - Standard			SD	Available - Standard		
LA	Available - Standard			TN	Available - Standard		
MA	Not Available			TX	Not Available		
MD	Available - Standard			UT	Not Available		
ME	Available - Standard			VA	Available - Standard		
MI	Available - Standard			VT	Not Available		
MN	Not Available			WA	Not Available		
MO	Available - Variation		MVA Rider not available	WI	Available - Standard		
				WV	Available - Standard		
				WY	Available - Standard		
F&G Dynamic Accumulator 10 SM							

AK	Available - Standard				
AL	Available - Standard				
AR	Available - Standard				
AZ	Available - Standard				
CA	Available - Variation	MVA Rider not available			
CO	Available - Standard				
CT	Available - Standard				
DC	Available - Standard				
DE	Available - Standard				
FL	Available - Standard				
GA	Available - Standard				
HI	Available - Standard				
IA	Available - Standard				
ID	Available - Standard				
IL	Available - Standard				
IN	Available - Standard				
KS	Available - Standard				
KY	Available - Standard				
LA	Available - Standard				
MA	Available - Standard				
MD	Available - Standard				
ME	Available - Standard				
MI	Available - Standard				
MN	Available - Standard				
MO	Available - Variation	MVA Rider not available			
MS	Available - Standard				
MT	Available - Standard				
NC	Available - Standard				
ND	Available - Standard				
NE	Available - Standard				
NH	Available - Standard				
NJ	Available - Standard				
NM	Available - Standard				
NV	Available - Standard				
NY	Not Available				
OH	Available - Standard				
OK	Available - Standard				
OR	Available - Standard				
PA	Available - Standard				
PR	Available - Standard				
RI	Available - Standard				
SC	Available - Standard				
SD	Available - Standard				
TN	Available - Standard				
TX	Available - Standard				
UT	Available - Standard				
VA	Available - Standard				
VT	Available - Standard				
WA	Available - Standard				
WI	Available - Standard				
WV	Available - Standard				
WY	Available - Standard				

F&G Flex Accumulator							
AK	Available - Variation	MVA Rider not available	MO	Available - Variation	MVA Rider not available	MS	Available - Variation
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%			MVA Rider not available		
AL	Available - Variation	MVA Rider not available	MT	Available - Variation	MVA Rider not available	NC	Available - Standard
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%			Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		
AR	Available - Standard					ND	Available - Standard
AZ	Available - Standard					NE	Available - Standard
CA	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%				NH	Available - Variation
CO	Available - Standard					NJ	Available - Variation
CT	Available - Variation	MVA Rider not available				NM	Available - Standard
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%				NV	Available - Variation
DC	Available - Standard					NY	Not Available
DE	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%				OH	Available - Variation
FL	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value)				OK	Available - Variation
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue ages 65+ only)				OR	Available - Variation
GA	Available - Standard					PA	Available - Variation
HI	Available - Standard					PR	Not Available
IA	Available - Standard						
ID	Available - Variation	Home Health Care Rider not available					
		MVA Rider not available					
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%					

IL	Available - Variation	MVA Rider not available	RI	Available - Standard	
IN	Available - Standard		SC	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
KS	Available - Standard		SD	Available - Standard	
KY	Available - Standard		TN	Available - Standard	
LA	Available - Standard		TX	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
MA	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	UT	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
			VA	Available - Standard	
MD	Available - Standard		VT	Available - Standard	
ME	Available - Standard		WA	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
MI	Available - Standard		WI	Available - Standard	
MN	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	WV	Available - Standard	
			WY	Available - Standard	

F&G Power Accumulator 10					
AK	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	MS	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
AL	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	MT	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
AR	Available - Standard		NC	Available - Standard	
AZ	Available - Standard		ND	Available - Standard	
CA	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	NE	Available - Standard	
CO	Available - Standard		NH	Available - Variation	Multi-year index interest crediting options are not available
CT	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	NJ	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
DC	Available - Standard		NM	Available - Standard	
DE	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	NV	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FL	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue ages 65+ only)	NY	Not Available	
			OH	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
GA	Available - Standard		OK	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
HI	Available - Standard		OR	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
IA	Available - Standard		PA	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
ID	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	PR	Not Available	
IL	Available - Variation	MVA Rider not available	RI	Available - Standard	
IN	Available - Standard		SC	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
KS	Available - Standard		SD	Available - Standard	
KY	Available - Standard		TN	Available - Standard	
LA	Available - Standard		TX	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
MA	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	UT	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
			VA	Available - Standard	
MD	Available - Standard		VT	Available - Standard	
ME	Available - Standard		WA	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
MI	Available - Standard				
MN	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	WI	Available - Standard	
			WV	Available - Standard	
MO	Available - Variation	MVA Rider not available	WY	Available - Standard	

F&G Power Accumulator 7						
	AK	Available - Variation	MVA Rider not available		MS	Available - Variation
	AL	Available - Variation	MVA Rider not available		MT	Available - Variation
	AR	Available - Standard			NC	Available - Standard
	AZ	Available - Standard			ND	Available - Standard
	CA	Available - Standard			NE	Available - Standard
	CO	Available - Standard			NH	Available - Variation
	CT	Available - Variation	MVA Rider not available		NJ	Available - Standard
	DC	Available - Standard			NM	Available - Standard
	DE	Available - Standard			NV	Available - Standard
	FL	Available - Variation	Annuity Value = Account Value (rather than Surrender Value)		NY	Not Available
	GA	Available - Standard			OH	Available - Standard
	HI	Available - Standard			OK	Available - Standard
	IA	Available - Standard			OR	Available - Variation
	ID	Available - Variation	MVA Rider not available		PA	Available - Variation
			Surrender Charges: 9,9,8,7,6,5,4,0%		PR	Not Available
	IL	Available - Variation	MVA Rider not available		RI	Available - Standard
	IN	Available - Standard			SC	Available - Standard
	KS	Available - Standard			SD	Available - Standard
	KY	Available - Standard			TN	Available - Standard
	LA	Available - Standard			TX	Available - Variation
	MA	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available		UT	Available - Standard
	MD	Available - Standard			VA	Available - Standard
	ME	Available - Standard			VT	Available - Standard
	MI	Available - Standard			WA	Available - Variation
	MN	Available - Variation	MVA Rider not available		WI	Available - Standard
	MO	Available - Variation	MVA Rider not available		WV	Available - Standard
					WY	Available - Standard
FG AccumulatorPlus 10						
	AK	Available - Variation	MVA Rider not available		MT	Available - Variation
			Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%			MVA Rider not available
			1-year Monthly Average (with fee) not available			Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
	AL	Available - Variation	MVA Rider not available		NC	Available - Standard
			Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		ND	Available - Standard
			1-year Monthly Average (with fee) not available		NE	Available - Standard
	AR	Available - Standard			NH	Available - Variation
	AZ	Available - Standard				Multi-year index interest crediting options are not available
	CA	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		NJ	Available - Variation
	CO	Available - Standard			NM	Available - Standard
	CT	Available - Variation	MVA Rider not available		NV	Available - Variation
			Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		NY	Not Available
			1-year Monthly Average (with fee) not available		OH	Available - Variation
	DC	Available - Standard			OK	Available - Variation
	DE	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		OR	Available - Variation
	FL	Available - Variation	Annuity Value = Account Value (rather than Surrender Value)			MVA Rider not available
			Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue ages 65+ only)			Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
	GA	Available - Standard			PA	Available - Variation
						1-year Monthly Average (with fee) not available
						MVA Rider not available

HI	Available - Standard					Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
IA	Available - Variation	Barclays Trailblazer Sectors 5 Interest Crediting Option not available				1-year Monthly Average (with fee) not available
ID	Available - Variation	Home Health Care Rider not available		PR	Available - Variation	MVA Rider not available
		1-year Monthly Average (with fee) not available				Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
IL	Available - Variation	MVA Rider not available				1-year Monthly Average (with fee) not available
IN	Available - Standard			RI	Available - Standard	
KS	Available - Standard			SC	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
KY	Available - Standard			SD	Available - Standard	
LA	Available - Standard			TN	Available - Standard	
MA	Available - Variation	Home Health Care Rider not available		TX	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value)
		Nursing Home Rider not available				Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		UT	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
MD	Available - Standard			VA	Available - Standard	
ME	Available - Standard			VT	Available - Standard	
MI	Available - Standard			WA	Available - Variation	MVA Rider not available
MN	Available - Variation	MVA Rider not available				Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%				1-year Monthly Average (with fee) not available
		1-year Monthly Average (with fee) not available		WI	Available - Standard	
MO	Available - Variation	MVA Rider not available		WV	Available - Standard	
MS	Available - Variation	MVA Rider not available		WY	Available - Standard	
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%				
		1-year Monthly Average (with fee) not available				

FG AccumulatorPlus 7						
AK	Available - Variation	MVA Rider not available		MT	Available - Variation	MVA Rider not available
		1-year Monthly Average (with fee) not available				Surrender Charges: 9,9,8,7,6,5,4,0%
AL	Available - Variation	MVA Rider not available				1-year Monthly Average (with fee) not available
		Surrender Charges: 9,9,8,7,6,5,4,0%		NC	Available - Standard	
		1-year Monthly Average (with fee) not available		ND	Available - Standard	
AR	Available - Standard			NE	Available - Standard	
AZ	Available - Standard			NH	Available - Variation	Multi-year index interest crediting options are not available
CA	Available - Standard					Barclays Trailblazer Sectors 5 Interest Crediting Option not available
CO	Available - Standard			NJ	Available - Standard	
CT	Available - Variation	MVA Rider not available		NM	Available - Standard	
		1-year Monthly Average (with fee) not available		NV	Available - Standard	
DC	Available - Standard			NY	Not Available	
DE	Available - Standard			OH	Available - Standard	
FL	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value)		OK	Available - Standard	
GA	Available - Standard			OR	Available - Variation	MVA Rider not available
HI	Available - Standard					1-year Monthly Average (with fee) not available
IA	Available - Standard			PA	Available - Variation	MVA Rider not available
ID	Available - Variation	Home Health Care Rider not available				1-year Monthly Average (with fee) not available
		1-year Monthly Average (with fee) not available		PR	Available - Variation	MVA Rider not available
IL	Available - Variation	MVA Rider not available				Surrender Charges: 9,9,8,7,6,5,4,0%
IN	Available - Standard					1-year Monthly Average (with fee) not available
KS	Available - Standard			RI	Available - Standard	
KY	Available - Standard			SC	Available - Standard	
LA	Available - Standard			SD	Available - Standard	

MA	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available	TN	Available - Standard	Annuitization Value = Account Value (rather than Surrender Value)
MD	Available - Standard		TX	Available - Variation	
ME	Available - Standard		UT	Available - Standard	
MI	Available - Standard		VA	Available - Standard	
MN	Available - Variation	MVA Rider not available 1-year Monthly Average (with fee) not available	VT	Available - Standard	MVA Rider not available 1-year Monthly Average (with fee) not available
MO	Available - Variation	MVA Rider not available	WA	Available - Variation	
MS	Available - Variation	MVA Rider not available	WI	Available - Standard	
		Surrender Charges: 9,9,8,7,6,5,4,0%	WV	Available - Standard	
		1-year Monthly Average (with fee) not available	WY	Available - Standard	

FG Guarantee-Platinum 3™							
---------------------------------	--	--	--	--	--	--	--

AK	Available - Standard		MT	Not Available	
AL	Available - Standard		NC	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
AR	Available - Standard		ND	Available - Standard	
AZ	Available - Standard		NE	Available - Standard	
CA	Available - Variation	MVA Rider not available Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%	NH	Available - Standard	
			NJ	Available - Variation	MVA Rider not available
CO	Available - Standard				Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
CT	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%	NM	Available - Standard	
DC	Available - Standard		NV	Available - Variation	
DE	Available - Standard		NY	Not Available	
FL	Available - Standard		OH	Available - Standard	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
GA	Available - Standard		OK	Available - Variation	
HI	Available - Standard		OR	Available - Standard	
IA	Available - Standard		PA	Available - Standard	
ID	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%	PR	Not Available	
IL	Available - Standard		RI	Available - Standard	
IN	Available - Standard		SC	Available - Standard	
KS	Available - Standard		SD	Available - Standard	
KY	Available - Standard		TN	Available - Standard	
LA	Available - Standard		TX	Available - Variation	1 Year Fixed Interest Rate Renewal available after Initial Guarantee Period if elected by
MA	Available - Variation	Nursing Home Rider not available Terminal Illness Rider not available	UT	Available - Standard	
MD	Available - Standard		VA	Available - Standard	
ME	Available - Variation	Terminal Illness Rider not available	VT	Available - Variation	
MI	Available - Standard		WA	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
MN	Available - Standard				Nursing Home Rider not available
MO	Available - Standard		WI	Available - Standard	Terminal Illness Rider not available
MS	Available - Standard		WV	Available - Standard	
			WY	Available - Standard	

FG Guarantee-Platinum 5™							
---------------------------------	--	--	--	--	--	--	--

AK	Available - Standard		MT	Not Available	
AL	Available - Standard		NC	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
AR	Available - Standard		ND	Available - Standard	
AZ	Available - Standard		NE	Available - Standard	
CA	Available - Variation	MVA Rider not available	NH	Available - Standard	

			Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%		NJ	Available - Variation	MVA Rider not available
	CO	Available - Standard					
	CT	Available - Variation		Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%	NM	Available - Standard	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
	DC	Available - Standard			NV	Available - Variation	1 Year Fixed Interest Rate Renewal available after Initial Guarantee Period if elected by
	DE	Available - Standard			NY	Not Available	
	FL	Available - Standard			OH	Available - Standard	
	GA	Available - Standard			OK	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
	HI	Available - Standard			OR	Available - Standard	
	IA	Available - Standard			PA	Available - Standard	
	ID	Available - Variation		Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%	PR	Not Available	
	IL	Available - Standard			RI	Available - Standard	
	IN	Available - Standard			SC	Available - Standard	
	KS	Available - Standard			SD	Available - Standard	
	KY	Available - Standard			TN	Available - Standard	
	LA	Available - Standard			TX	Available - Variation	1 Year Fixed Interest Rate Renewal available after Initial Guarantee Period if elected by
	MA	Available - Variation		Nursing Home Rider not available Terminal Illness Rider not available	UT	Available - Standard	
	MD	Available - Standard			VA	Available - Standard	
	ME	Available - Variation		Terminal Illness Rider not available	VT	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
	MI	Available - Standard			WA	Available - Variation	Nursing Home Rider not available Terminal Illness Rider not available
	MN	Available - Standard			WI	Available - Standard	
	MO	Available - Standard			WV	Available - Standard	
	MS	Available - Standard			WY	Available - Standard	
FG Guarantee-Platinum 7™							
	AK	Available - Standard			MT	Not Available	
	AL	Available - Standard			NC	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
	AR	Available - Standard			ND	Available - Standard	
	AZ	Available - Standard			NE	Available - Standard	
	CA	Available - Variation		MVA Rider not available Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%	NH	Available - Standard	
					NJ	Available - Variation	MVA Rider not available
	CO	Available - Standard					Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
	CT	Available - Variation		Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%	NM	Available - Standard	
	DC	Available - Standard			NV	Available - Variation	1 Year Fixed Interest Rate Renewal available after Initial Guarantee Period if elected by
	DE	Available - Standard			NY	Not Available	
	FL	Available - Standard			OH	Available - Standard	
	GA	Available - Standard			OK	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
	HI	Available - Standard			OR	Available - Standard	
	IA	Available - Standard			PA	Available - Standard	
	ID	Available - Variation		Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%	PR	Not Available	
	IL	Available - Standard			RI	Available - Standard	
	IN	Available - Standard			SC	Available - Standard	
	KS	Available - Standard			SD	Available - Standard	
	KY	Available - Standard			TN	Available - Standard	
	LA	Available - Standard			TX	Available - Variation	1 Year Fixed Interest Rate Renewal available after Initial Guarantee Period if elected by
	MA	Available - Variation		Nursing Home Rider not available	UT	Available - Standard	

	MD	Available - Standard			VA	Available - Standard	
	ME	Available - Variation	Terminal Illness Rider not available		VT	Available - Variation	Surrender Charges Do Not Renew: 9 ,8, 7, 6, 5, 4, 3, 2, 1,1, 0%
	MI	Available - Standard			WA	Available - Variation	Nursing Home Rider not available
	MN	Available - Standard					Terminal Illness Rider not available
	MO	Available - Standard			WI	Available - Standard	
	MS	Available - Standard			WV	Available - Standard	
					WY	Available - Standard	
FG Immediate-Income [™]							
	AK	Available - Standard			MT	Available - Standard	
	AL	Available - Standard			NC	Available - Standard	
	AR	Available - Standard			ND	Available - Standard	
	AZ	Available - Standard			NE	Available - Standard	
	CA	Available - Standard			NH	Available - Standard	
	CO	Available - Standard			NJ	Available - Variation	Accelerated Benefit Feature not available
	CT	Available - Variation	Accelerated Benefit Feature not available		NM	Available - Standard	
	DC	Available - Variation	Accelerated Benefit Feature not available		NV	Available - Standard	
	DE	Available - Standard			NY	Not Available	
	FL	Available - Standard			OH	Available - Standard	
	GA	Available - Standard			OK	Available - Standard	
	HI	Available - Standard			OR	Available - Standard	
	IA	Available - Standard			PA	Not Available	
	ID	Available - Standard			PR	Not Available	
	IL	Available - Standard			RI	Available - Standard	
	IN	Available - Standard			SC	Available - Standard	
	KS	Available - Standard			SD	Available - Standard	
	KY	Available - Standard			TN	Available - Standard	
	LA	Available - Standard			TX	Available - Variation	Accelerated Benefit Feature not available
	MA	Available - Variation	Accelerated Benefit Feature not available		UT	Available - Standard	
	MD	Available - Standard			VA	Available - Standard	
	ME	Available - Standard			VT	Available - Standard	
	MI	Available - Standard			WA	Available - Standard	
	MN	Available - Standard			WI	Available - Standard	
	MO	Available - Standard			WV	Available - Standard	
	MS	Available - Standard			WY	Available - Standard	
FG Retirement Pro [®]							
	AK	Not Available			NC	Available - Standard	
	AL	Not Available			ND	Available - Standard	
	AR	Available - Standard			NE	Available - Standard	
	AZ	Available - Standard			NH	Available - Standard	
	CA	Available - Variation	MVA Rider not available		NJ	Available - Variation	MVA Rider not available
			Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%				Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
	CO	Available - Standard					MGSV @90%
	CT	Not Available			NM	Available - Standard	
	DC	Available - Standard			NV	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
	DE	Not Available			NY	Not Available	
	FL	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value)		OH	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
			Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue aqes 65+ only)		OK	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%

GA	Available - Standard			OR	Not Available	
HI	Available - Variation		GMWB: Enhanced Guaranteed Withdrawal payments not available	PA	Not Available	
IA	Available - Standard			PR	Not Available	
ID	Not Available			RI	Available - Standard	
IL	Available - Variation		GMWB: Enhanced Guaranteed Withdrawal payments not available MVA Rider not available	SC	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
IN	Available - Standard			SD	Available - Standard	
KS	Available - Standard			TN	Available - Standard	
KY	Available - Standard			TX	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
LA	Available - Standard			UT	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
MA	Available - Standard			VA	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available MVA Rider not available
MD	Available - Standard			VT	Not Available	
ME	Available - Standard			WA	Not Available	
MI	Available - Standard			WI	Available - Standard	
MN	Not Available			WV	Available - Standard	
MO	Available - Variation		MVA Rider not available	WY	Available - Standard	
MS	Not Available					
MT	Not Available					

FGNY Index-Choice 10™						
------------------------------	--	--	--	--	--	--

AK	Not Available			MT	Not Available	
AL	Not Available			NC	Not Available	
AR	Not Available			ND	Not Available	
AZ	Not Available			NE	Not Available	
CA	Not Available			NH	Not Available	
CO	Not Available			NJ	Not Available	
CT	Not Available			NM	Not Available	
DC	Not Available			NV	Not Available	
DE	Not Available			NY	Available - Standard	
FL	Not Available			OH	Not Available	
GA	Not Available			OK	Not Available	
HI	Not Available			OR	Not Available	
IA	Not Available			PA	Not Available	
ID	Not Available			PR	Not Available	
IL	Not Available			RI	Not Available	
IN	Not Available			SC	Not Available	
KS	Not Available			SD	Not Available	
KY	Not Available			TN	Not Available	
LA	Not Available			TX	Not Available	
MA	Not Available			UT	Not Available	
MD	Not Available			VA	Not Available	
ME	Not Available			VT	Not Available	
MI	Not Available			WA	Not Available	
MN	Not Available			WI	Not Available	
MO	Not Available			WV	Not Available	
MS	Not Available			WY	Not Available	

Performance Pro						
------------------------	--	--	--	--	--	--

AK	Available - Variation		GMDB: Enhanced GMDB is not available	MT	Available - Variation	GMDB: Enhanced GMDB is not available
-----------	-----------------------	--	--------------------------------------	-----------	-----------------------	--------------------------------------

AL	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% GMDB: Enhanced GMDB is not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	NC	Available - Standard	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
AR	Available - Standard		ND	Available - Standard	
AZ	Available - Standard		NE	Available - Standard	
CA	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	NH	Available - Variation	Multi-year index interest crediting options are not available Barclays Trailblazer Sectors 5 Interest Crediting Option not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
CO	Available - Standard		NJ	Available - Variation	
CT	Not Available		NM	Available - Standard	
DC	Available - Standard		NV	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
DE	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	NY	Not Available	
FL	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue ages 65+ only) Vesting Bonus	OH	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
			OK	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
			OR	Available - Variation	GMDB: Enhanced GMDB is not available
GA	Available - Standard				MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
HI	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available	PA	Available - Variation	GMDB: Enhanced GMDB is not available
IA	Available - Variation	Barclays Trailblazer Sectors 5 Interest Crediting Option not available			MVA Rider not available
ID	Available - Variation	GMDB: Enhanced GMDB is not available MVA Rider not available	PR	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% GMDB: Enhanced GMDB is not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%			
IL	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available MVA Rider not available	RI	Available - Standard	
		Surrender Charges: 12,11,10,9,8,7,6,5,4,3,0%	SC	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
IN	Available - Variation		SD	Available - Standard	
KS	Available - Standard		TN	Available - Standard	
KY	Available - Standard		TX	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
LA	Available - Standard				
MA	Available - Variation	Nursing Home Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	UT	Available - Variation	
			VA	Available - Standard	
MD	Available - Standard		VT	Available - Standard	
ME	Available - Standard		WA	Available - Variation	MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
MI	Available - Standard				
MN	Available - Variation	GMDB: Enhanced GMDB is not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	WI	Available - Standard	
			WV	Available - Standard	
MO	Available - Variation	MVA Rider not available	WY	Available - Standard	
MS	Available - Variation	GMDB: Enhanced GMDB is not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%			

Prosperity Elite 10					
AK	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%	MT	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
AL	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not	NC	Available - Variation	EGMDB: Payouts must be taken over at least 5 years GMWB: Can be terminated after 1st contract year

		MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%			GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 3 years and an Gold APTP Index Interest Crediting Option not available MVA Rider not available
AR	Available - Standard			ND	Available - Standard
AZ	Available - Standard			NE	Available - Standard
CA	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		NH	Available - Variation
CO	Available - Standard				Multi-year index interest crediting options are not available
CT	Not Available				Barclays Trailblazer Sectors 5 Interest Crediting Option not available
DC	Available - Standard			NJ	Available - Variation
DE	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		NM	Available - Standard
FL	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue ages 65+ only)		NV	Available - Variation
				NY	Not Available
				OH	Available - Variation
GA	Available - Standard			OK	Available - Variation
HI	Available - Variation	GMWB: Can be terminated at any time GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 5 years and annuitant is age 60 GMWB: Payout percentages are in 5 year age band increments GMWB: Restart feature not available Barclays Trailblazer Sectors 5 Interest Crediting Option not available GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		OR	Available - Variation
					Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
IA	Available - Variation				GMDB: Enhanced GMDB is not available
ID	Available - Variation			PA	Available - Variation
					Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
IL	Available - Variation	GMWB: Can be terminated at any time GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 5 years and annuitant is age 60 GMWB: Payout percentages are in 5 year age band increments GMWB: Restart feature not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Enhancement and Protection Packages = Maximum issue age is 80		PR	Available - Variation
					GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
IN	Available - Variation				Gold APTP Index Interest Crediting Option not available
KS	Available - Standard			RI	Available - Standard
KY	Available - Standard			SC	Available - Variation
LA	Available - Standard			SD	Available - Standard
MA	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		TN	Available - Standard
				TX	Available - Variation
MD	Available - Standard				Annuitization Value = Account Value (rather than Surrender Value)
ME	Available - Standard			UT	Available - Variation
MI	Available - Standard			VA	Available - Standard
MN	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		VT	Available - Variation
					Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
MO	Available - Variation	MVA Rider not available		WA	Available - Variation
MS	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not			GMWB: Can be terminated after 1st contract year GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 3 years and an Gold APTP Index Interest Crediting Option not available MVA Rider not available GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
				WI	Available - Standard
				WV	Available - Standard
				WY	Available - Standard

MVA Rider not available
Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%

Prosperity Elite 14						
	AK	Not Available			MS	Not Available
	AL	Not Available			MT	Not Available
	AR	Available - Standard			NC	Available - Variation
	AZ	Available - Standard				EGMDB: Payouts must be taken over at least 5 years
	CA	Not Available				GMWB: Can be terminated after 1st contract year
	CO	Available - Standard				GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 3 years and an
	CT	Not Available				Gold APTP Index Interest Crediting Option not available
	DC	Available - Standard				MVA Rider not available
	DE	Not Available			ND	Available - Standard
	FL	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) Issue ages 0-64 only		NE	Available - Standard
					NH	Available - Variation
						Multi-year index interest crediting options are not available
	GA	Available - Standard			NJ	Not Available
	HI	Available - Variation	GMWB: Can be terminated at any time GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 5 years and annuitant is age 60 GMWB: Payout percentages are in 5 year age band increments GMWB: Restart feature not available		NM	Available - Standard
			Barclays Trailblazer Sectors 5 Interest Crediting Option not available		NV	Not Available
	IA	Available - Variation			NY	Not Available
	ID	Not Available			OH	Not Available
	IL	Available - Variation	GMWB: Can be terminated at any time GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 5 years and annuitant is age 60 GMWB: Payout percentages are in 5 year age band increments GMWB: Restart feature not available Gold APTP Index Interest Crediting Option not MVA Rider not available		OK	Not Available
			Enhancement and Protection Packages = Maximum issue age is 80 GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 3 years Surrender Charges: 12.5, 12.5, 12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 2, 1, 0%		OR	Not Available
	IN	Available - Variation			PA	Not Available
					PR	Not Available
	KS	Available - Standard			RI	Available - Standard
	KY	Available - Standard			SC	Not Available
	LA	Available - Standard			SD	Available - Standard
	MA	Not Available			TN	Available - Standard
	MD	Available - Standard			TX	Not Available
	ME	Available - Standard			UT	Not Available
	MI	Available - Standard			VA	Available - Standard
	MN	Not Available			VT	Available - Variation
	MO	Available - Variation	MVA Rider not available			GMWB: Can be terminated after 1st contract year
						GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 3 years and an
						Gold APTP Index Interest Crediting Option not available
						MVA Rider not available
					WA	Not Available
					WI	Available - Standard
					WV	Available - Standard
					WY	Available - Standard

Prosperity Elite 7						
	AK	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not MVA Rider not available		MT	Available - Variation
						GMDB: Enhanced GMDB is not available
						Gold APTP Index Interest Crediting Option not available
						MVA Rider not available

AL	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0% GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%	NC	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0% EGMDB: Payouts must be taken over at least 5 years GMWB: Can be terminated after 1st contract year GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 3 years and an Gold APTP Index Interest Crediting Option not available MVA Rider not available
AR	Available - Standard		ND	Available - Standard	
AZ	Available - Standard		NE	Available - Standard	
CA	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0%	NH	Available - Variation	Multi-year index interest crediting options are not available Barclays Trailblazer Sectors 5 Interest Crediting Option not available Surrender Charges: 9,9,8,7,6,5,4,0%
CO	Available - Standard		NJ	Available - Variation	
CT	Not Available		NM	Available - Standard	
DC	Available - Standard		NV	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0%
DE	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0% Annuitization Value = Account Value (rather than Surrender Value) Surrender Charges: 9,9,8,7,6,5,4,0% (Applies to issue ages 65+ only)	NY	Not Available	
FL	Available - Variation		OH	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0%
GA	Available - Standard		OK	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0%
HI	Available - Variation	GMWB: Can be terminated at any time GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 5 years and annuitant is age 60 GMWB: Payout percentages are in 5 year age band increments GMWB: Restart feature not available	OR	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%
IA	Available - Variation	Barclays Trailblazer Sectors 5 Interest Crediting Option not available	PA	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%
ID	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%	PR	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%
IL	Available - Variation	GMWB: Can be terminated at any time GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 5 years and annuitant is age 60 GMWB: Payout percentages are in 5 year age band increments GMWB: Restart feature not available Gold APTP Index Interest Crediting Option not available MVA Rider not available	RI	Available - Standard	
IN	Available - Variation	Enhancement and Protection Packages = Maximum issue age is 80	SC	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0%
KS	Available - Standard		SD	Available - Standard	
KY	Available - Standard		TN	Available - Standard	
LA	Available - Standard		TX	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value) Surrender Charges: 9,9,8,7,6,5,4,0%
MA	Available - Variation	Home Health Care Rider not available Nursing Home Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%	UT	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,0%
MD	Available - Standard		VA	Available - Standard	
ME	Available - Standard		VT	Available - Variation	EGMDB: Payouts must be taken over at least 5 years GMWB: Can be terminated after 1st contract year GMWB: Enhanced Guaranteed Withdrawal payments feature eligibility is 3 years and an Gold APTP Index Interest Crediting Option not available MVA Rider not available
MI	Available - Standard		WA	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available
MN	Available - Variation	GMDB: Enhanced GMDB is not available Gold APTP Index Interest Crediting Option not available MVA Rider not available Surrender Charges: 9,9,8,7,6,5,4,0%			

MO	Available - Variation	MVA Rider not available				Surrender Charges: 9,9,8,7,6,5,4,0%
MS	Available - Variation	GMDB: Enhanced GMDB is not available		WI	Available - Standard	
		Gold APTP Index Interest Crediting Option not		WV	Available - Standard	
		MVA Rider not available		WY	Available - Standard	
		Surrender Charges: 9,9,8,7,6,5,4,0%				

Safe Income Plus						
AK	Available - Variation	MVA Rider not available		MT	Available - Variation	MVA Rider not available
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%				Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
AL	Available - Variation	MVA Rider not available		NC	Available - Standard	
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		ND	Available - Standard	
AR	Available - Standard			NE	Available - Standard	
AZ	Available - Standard			NH	Available - Standard	
CA	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		NJ	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
CO	Available - Standard			NM	Available - Standard	
CT	Not Available			NV	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
DC	Available - Standard			NY	Not Available	
DE	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		OH	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
FL	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value)		OK	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0% (Applies to issue ages 65+ only)		OR	Available - Variation	MVA Rider not available
GA	Available - Standard					Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
HI	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available		PA	Available - Variation	MVA Rider not available
						Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
IA	Available - Standard			PR	Not Available	
ID	Available - Variation	MVA Rider not available		RI	Available - Standard	
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		SC	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
IL	Available - Variation	GMWB: Enhanced Guaranteed Withdrawal payments not available				
		MVA Rider not available		SD	Available - Standard	
IN	Available - Standard			TN	Available - Standard	
KS	Available - Standard			TX	Available - Variation	Annuitization Value = Account Value (rather than Surrender Value)
KY	Available - Standard					GMWB: Can be terminated at any time
LA	Available - Standard					Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
MA	Available - Variation	Home Health Care Rider not available		UT	Available - Variation	Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
		Nursing Home Rider not available		VA	Available - Standard	
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		VT	Available - Standard	
MD	Available - Standard			WA	Available - Variation	MVA Rider not available
ME	Available - Standard					Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%
MI	Available - Standard			WI	Available - Standard	
MN	Available - Variation	MVA Rider not available		WV	Available - Standard	
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%		WY	Available - Standard	
MO	Available - Variation	MVA Rider not available				
MS	Available - Variation	MVA Rider not available				
		Surrender Charges: 9,9,8,7,6,5,4,3,2,1,0%				