

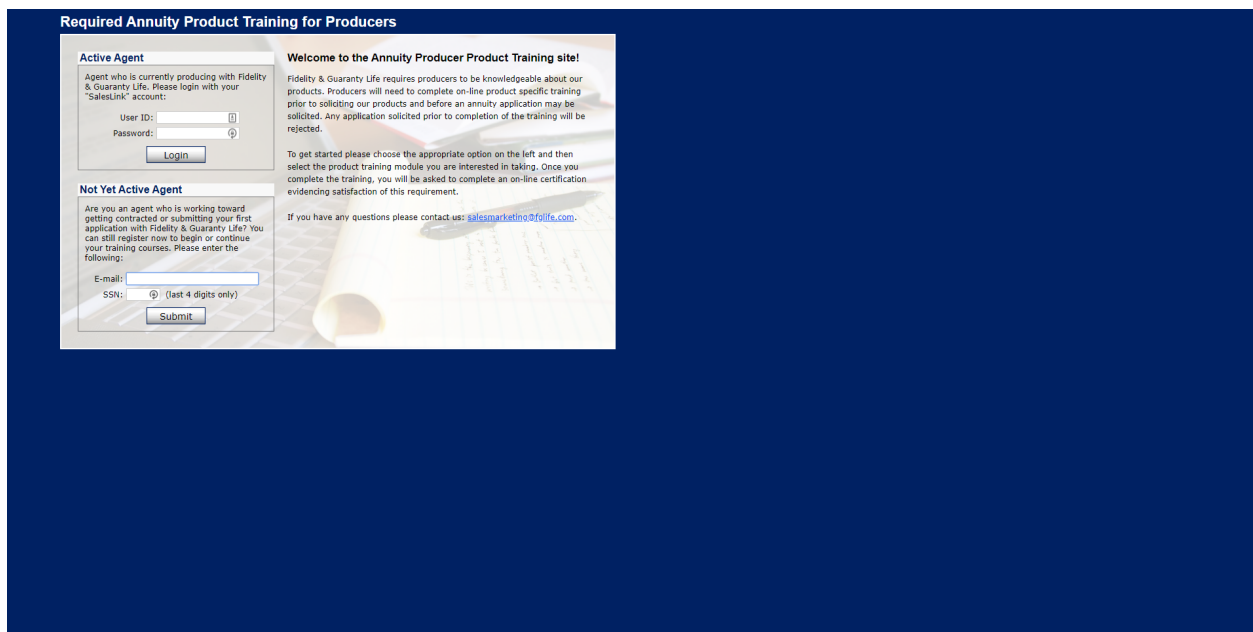
Fidelity and Guarantee Annuity Product Training

Link:

<https://training.fglife.com/>

If you are an active agent; please log in with your user ID and password.

If you are not yet active agent register with your email address and last four of SSN. Click Submit button; then complete register information.



The screenshot shows a web page titled "Required Annuity Product Training for Producers" with a dark blue background. On the left, there are two registration options: "Active Agent" and "Not Yet Active Agent". The "Active Agent" section includes a "Login" button and fields for "User ID" and "Password". The "Not Yet Active Agent" section includes a "Submit" button and fields for "E-mail" and "SSN (last 4 digits only)". On the right, there is a "Welcome to the Annuity Producer Product Training site!" message and a "salesmarketing@fglife.com" link. The background of the page features a stack of papers and a pen.












Once you have either logged in as active agent or registered as not yet active agent you will be directed to the product specific product training page.

Select the appropriate product training to begin the training module.

Required Annuity Product Training for Producers

My Courses

Please select from the following courses:

Product Training Module – Online Certification	Product Type	Date Taken	Download Product Training *
Accelerator Plus 10 & 14	Fixed Indexed Annuity	---	
F&G Power Accumulator 7 & 10	Fixed Indexed Annuity	---	
FG AccumulatorPlus 7 & 10	Fixed Indexed Annuity	---	
FG Index-Choice 10	Fixed Indexed Annuity	---	
FG Retirement Pro	Fixed Indexed Annuity	---	
FGNY Index-Choice 10	Fixed Indexed Annuity	---	
Performance Pro	Fixed Indexed Annuity	---	
Prosperity Elite 7, 10 & 14	Fixed Indexed Annuity	---	
Safe Income Plus	Fixed Indexed Annuity	---	
FG Guarantee-Platinum 3, 5 & 7	Fixed Traditional Annuity	---	
FG Immediate-Income	Immediate Annuity	---	

* Courses are also available for download but to complete the course requirement you must view it online via the link and complete an on-line certification.

SuccessCE Suitability Training

FG Life Insurance Company/FG Life Insurance Company of New York partnered with SuccessCE to support the Producer CE Suitability training. SuccessCE's on-line course is now available and you can register at folife.successce.com.

Login, follow the instructions and be sure to complete the training course. CE suitability certifications will be automatically linked to your FG agent record.

Note once the module is started you are required to review each page and once that allotted time has passed you will be able to advance next page.

Once you reach the end of the module you must click the “I agree” box and press finish on the last page of the document in order to receive credit for completing the training module.

FG Index-Choice 10

IMPORTANT NOTE: You must click the "I agree" box and press the Finish button on the last page of this document in order to receive credit for completing this training module

Page 20 of

1 / 1

Part 3

*FG Index-Choice 10
Annuities from Fidelity & Guaranty Life*

- 5. For 1035 Exchanges or Qualified Transfers that Involve Multiple Policies, When Is the Premium Allocated to FG Index-Choice 10?**
For exchanges and transfers, we will defer issuing the annuity until we have received all expected monies shown on the applicable exchange or transfer form. Once all expected monies shown on the form are received, we will issue the annuity on the next available issue date. All exchange and transfer monies received will be held, without interest, until the applicable issue date. Please note that failure of the transferring institution to respond promptly to an exchange or transfer request could result in extended periods during which proceeds from multiple exchange/transfer policies remain without interest pending receipt of all applicable funds.
- 6. Is There Rate Protection on 1035 Exchanges?**
Yes. There is a 60-day rate hold.
- 7. When Are Commissions Paid?**
Fidelity & Guaranty Life pays commissions when annuities are issued, not on submission.
- 8. Are Annual Consumer Statements Provided?**
Fidelity & Guaranty Life provides statements on an annual basis

Disclosures:

By checking the box below, I am electronically accepting and signing this certification and attest to the following:

- I have carefully reviewed all of the product training information and I understand the content of the training material presented in the "FG Index-Choice 10" training module.
- I will carefully review any future notices that I may receive from the Company concerning product changes in order to remain knowledgeable of all material features in this product series.
- I have reviewed, understand and agree to comply with the Company's suitability policies and procedures as outlined in this training module and will comply with all other sales compliance requirements including the Company's Code of Ethical Conduct and Market Conduct Guide.

Page 20 of 20

I agree