Fidelity & Guaranty Life Ins

Group Affiliation: Fidelity & Guaranty Life Group

Address: P.O. Box 1137

Baltimore MD 21203-1137

Phone: 410-895-0100

Ratings

A.M. Best Company(Best's Rating, 15 ratings)	B++ (5)
Standard & Poor's(Fin. Strength, 20 ratings)	BBB- (10)
Moody's(Fin. Strength, 21 ratings)	Baa3 (10)
Fitch Ratings(Fin. Strength, 21 ratings)	BBB (9)
Weiss(Safety Rating, 16 ratings)	C+ (7)
Comdex Ranking(Percentile in Rated Companies)) 53

Domicile:IANAIC Number:63274Year Established:1959Company Type:Stock

Assets & Liabilities

Total Admitted Assets	17,422,516
Total Liabilities	16,314,262
Separate Accounts	574,688
Total Surplus & AVR	1,190,676
As % of General Account Assets	7.1%

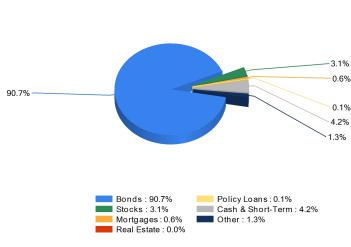
Invested Asset Distribution

Total Invested Assets 16,493,389

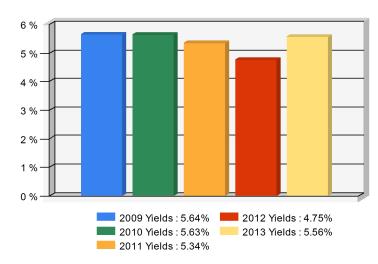
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5 Year Investment Yields

5 Year Average 5.38%



Distribution of the invested assets



Net yield on mean invested assets

Non-Performing Assets

Bonds In or Near Default	2.4%
Problem Mortgages	0.0%
Real Estate Acquired by Foreclosure	0.0%
Total Non-Performing Assets/Surplus & AVR	2.4%
As a Percent of Invested Assets	0.2%

Income & Earnings

Total Income	2,517,801
Net Premiums Written	1,363,813
Earnings Before Dividends and Taxes	79,112
Net Operating Earnings	124,362

Bond Quality



Distribution of bond classes

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. View our Important Notice: Best's Credit Ratings for a disclaimer notice and complete details at http://www.ambest.com/ratings/notice.

Data for Year-End 2013 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of October 15, 2014.