

Fidelity & Guaranty Life Ins

Group Affiliation: Fidelity & Guaranty Life Group
Address: 1001 Fleet Street
 Baltimore MD 21202
Phone: 410-895-0100

Domicile: IA
NAIC Number: 63274
Year Established: 1959
Company Type: Stock

Ratings

A.M. Best Company(Best's Rating, 15 ratings) B++
 Standard & Poor's(Fin. Strength, 20 ratings) BBB+
 Moody's(Fin. Strength, 21 ratings) Baa2
 Fitch Ratings(Fin. Strength, 21 ratings) BBB
 Comdex Ranking(Percentile in Rated Companies) 53

Assets & Liabilities

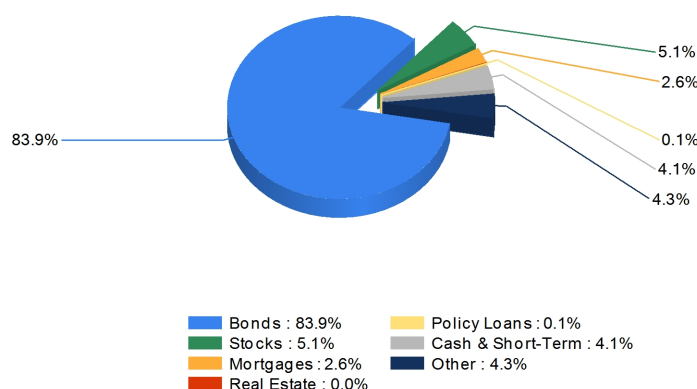
Total Admitted Assets 22,380,816
 Total Liabilities 21,461,817
 Separate Accounts 648,781
 Total Surplus & AVR 1,069,203
 As % of General Account Assets 4.9%

Invested Asset Distribution

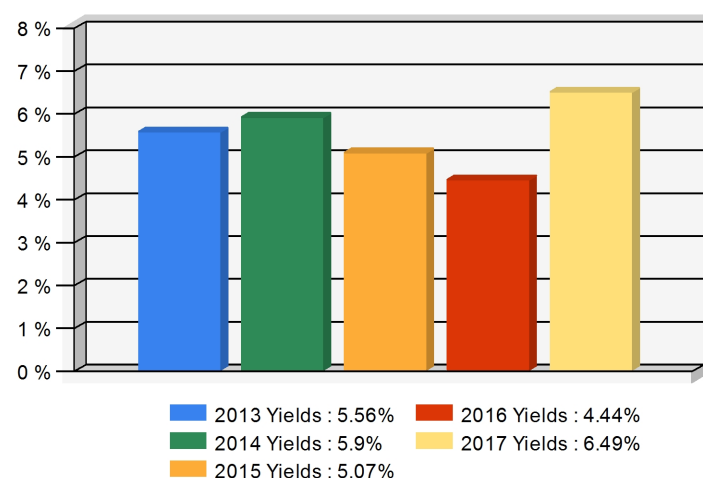
Total Invested Assets 21,359,201

5 Year Investment Yields

5 Year Average 5.49%



Distribution of the invested assets



Net yield on mean invested assets

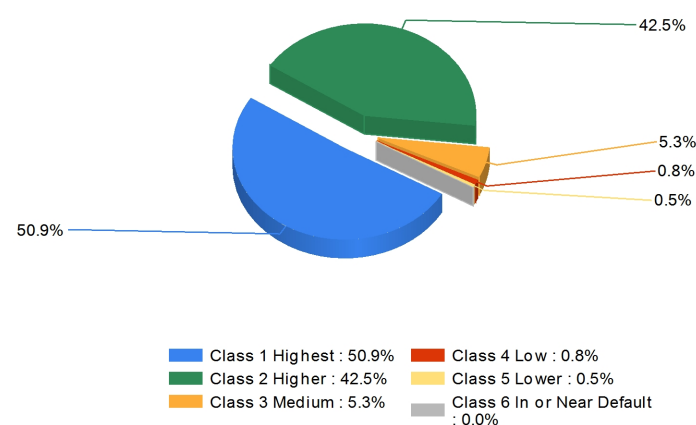
Non-Performing Assets

Bonds In or Near Default 0.1%
 Problem Mortgages 0.0%
 Real Estate Acquired by Foreclosure 0.0%
 Total Non-Performing Assets/Surplus & AVR 0.1%
 As a Percent of Invested Assets 0.0%

Income & Earnings

Total Income 3,764,656
 Net Premiums Written 2,392,428
 Earnings Before Dividends and Taxes 357,004
 Net Operating Earnings 281,799

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 2017 from the life insurance companies' statutory annual statements. All dollar amounts are in thousands. All ratings shown are current as of June 01, 2018.

Presented by: Sexias Milner, Milner Group, 833 Hurricane Shoals Road, Littleton, CO 80120 Phone: (800) 926-9206 Email: support@milnergroup.com

List of Company Ratings

Company: Fidelity & Guaranty Life Ins
Domicile: IA
Established: 1959

A.M. Best Company Rating

B++

Very Good. Assigned to companies that have, in our opinion, a good ability to meet their ongoing obligations to policyholders.

Standard & Poor's Financial Strength Rating

BBB+

An insurer rated 'BBB' has GOOD financial security characteristics, but is more likely to be affected by adverse business conditions than are higher rated insurers.

Moody's Financial Strength Rating

Baa2

Insurance companies rated Baa offer adequate financial security. However, certain protective elements may be lacking or may be characteristically unreliable over any great length of time.

Fitch Ratings' Insurer Financial Strength Rating

BBB

Good. 'BBB' IFS ratings indicate that there is currently a low expectation of ceased or interrupted payments. The capacity to meet policyholder and contract obligations on a timely basis is considered adequate, but adverse changes in circumstances and economic conditions are more likely to impact this capacity.

Comdex Ranking - VitalSigns Composite Index

53

The Comdex gives the average percentile ranking of this company in relation to all other companies that have been rated by the rating services. The Comdex Ranking is the percentage of companies that are rated lower than this company.

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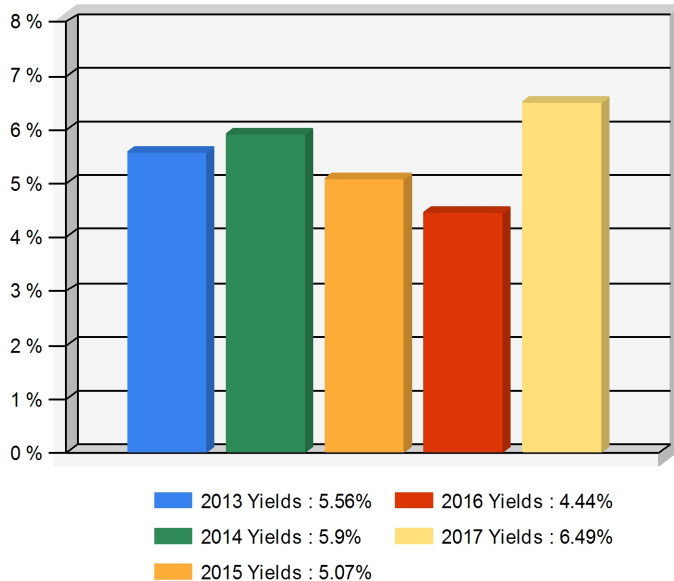
Watch list identifiers follow the ratings if the company is on the rating service's watch list. The identifier indicates a possible upgrade (w+), downgrade (w-), or unknown change (w).

The ratings on this report are current as of June 01, 2018. These ratings have been selected by your life insurance advisor from among the ratings assigned to this insurer.

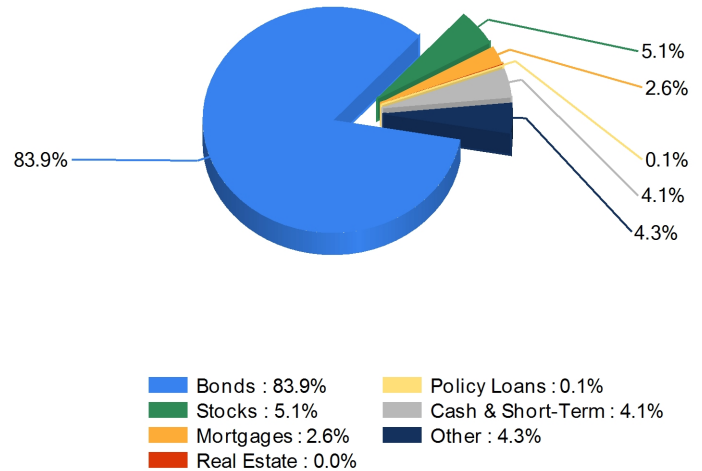
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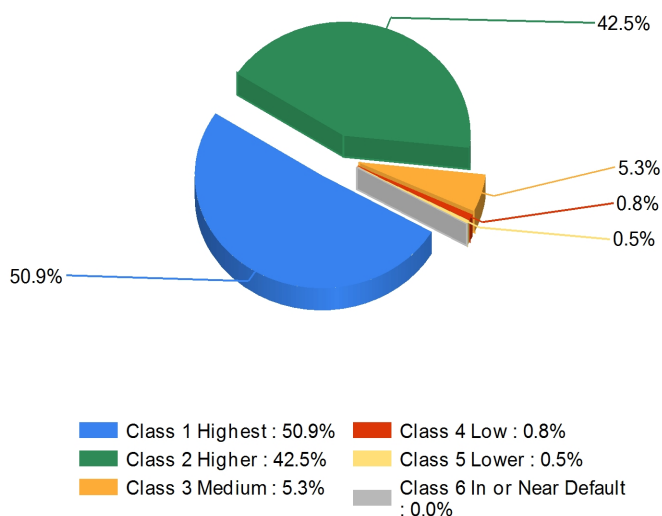
5 Year Investment Yields



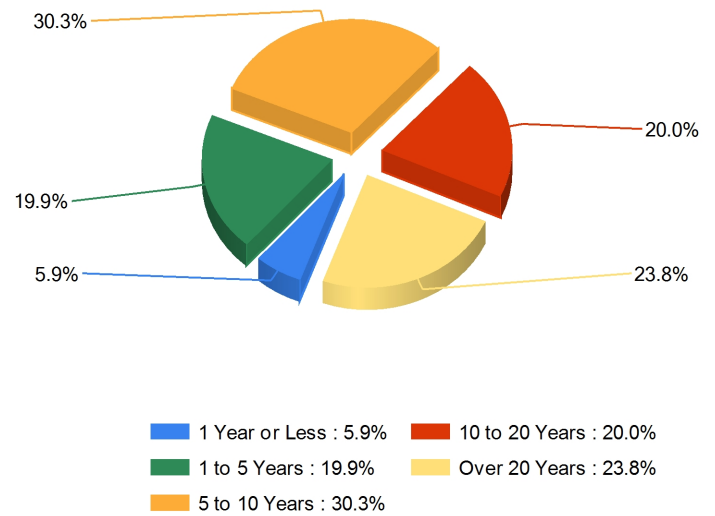
Invested Asset Distribution



Bond Quality



Bond Maturity



Data for Year-End 2017 from the life insurance companies' statutory annual statements. This information represents only one aspect of a company's performance. All dollar amounts are in thousands.

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