

FSL offers three types of annuities: fixed, fixed and fixed.

Guaranteed growth is what we're about.



**Fidelity Security Life
Insurance Company**



Take a look inside.

Simple and easy... Guaranteed interest and guaranteed growth!



Traditional IRA and Roth IRA Annuity

The TaxVantage Consolidator® (TVC) has been designed for consolidating all of your qualified plans into one annuity contract and allows you to make ongoing contributions. Your money will never earn less than the guaranteed minimum fixed interest rate set at the time your annuity is issued. Once your annuity contract is open, the clock is winding down — no matter how many deposits you make — after 5 years there are no surrender charges. This product is available as a Traditional or Roth IRA.

How the Annuity Contract Works

The effective date, interest rate and surrender period are based on the receipt date of the initial deposit. The guaranteed minimum interest rate will remain constant and applies to any additional rollovers or contributions. Further, your contract may be credited at a rate higher than your guaranteed rate. Please ask your agent what the current crediting rate and guaranteed rates are.

Surrender Schedule

Plan Years	Surrender Charge
0-1	9%
2	7%
3	5%
4	3%
5	2%
After 5th year	0

Product Features

- Traditional IRA plans enjoy an annual tax deduction;
- Roth IRA plans enjoy tax free withdrawals;
- 30 day free look period;
- Allows the flexibility of multiple rollovers and on-going contributions;
- Fixed Minimum Guaranteed Interest Rate for the life of the contract on all deposits and contributions;
- Account grows tax deferred;

FSL reserves the right to change the Guaranteed Interest Rate for new business at a future date; however, the guaranteed interest rate for contracts issued prior to such change will not be affected.

Some provisions, benefits, exclusions or limitations listed herein may vary depending on your state of residence. Not available in all states.

Iowa maximum issue age is 74.

- Account balances are liquid after 5 years, subject to rules governing IRAs and Roth IRAs;
- No loads, administration fees, expense charges or commission charges. No hidden fees;
- No surrender charges for amounts withdrawn to satisfy IRA minimum distribution regulations (set by the IRS);
- No surrender charge if there is a distribution due to the death of the account owner;
- No maximum lump sum deposit; and
- Multiple payout options, including: lump sum, lifetime, years certain (e.g., 5, 10, 15 or 20) and for the life of another person (e.g., spouse).

Required Minimum Initial Deposits

- \$10,000

Once the contract is issued, the guaranteed minimum interest rate remains constant for all contributions and rollover amounts.

The TVC is available to persons ages 18 through 75 and backed by the full-strength of Fidelity Security Life Insurance Company. Fidelity Security Life Insurance Company has been rated A- (Excellent), based on an analysis of financial position and operating performance by A.M. Best Company, an independent analyst of the insurance industry. For the latest rating, access www.ambest.com.

Distribution

If you take a distribution prior to age 59 1/2, you may incur a 10% tax penalty. In addition, IRS regulations also state you must start taking distributions by age 70 1/2. All distributions are subject to ordinary income taxes.

Already an FSL TaxVantage® customer?

If you have an existing FSL annuity in a qualified plan, issued in 2003 or later, eligible for rollover, you can roll it into the TVC and receive a surrender credit for the years you owned your qualified annuity. (Minimum rollover amount from an FSL annuity is \$2,500).

Neither Fidelity Security Life Insurance Company, nor its representatives give tax advice. Please consult your tax advisor.

Form No. M-2020

Policy No. FA573, FA574

A-01142, A-01134

Compounding interest rate guaranteed... fixed means fixed!

Fixed Annuity Plan

Available as an IRA, Roth IRA, 403(b), 457, Roth 403(b), Roth (457) or a non-qualified Annuity.

Crediting Interest Rates

- Flexible Premium Deferred Annuity (FPDA) –
The Guaranteed Interest Rate is for the life of the policy.*
- Single Premium Deferred Annuity (SPDA) –
The Guaranteed Interest Rate is for the life of the policy.*

Please consult with your FSL agent to determine what the guaranteed interest rate is.

Surrender Charge Schedule

Number of Complete Years from First Purchase Payment	SPDA	FPDA
0-1	7%	10%
2	6%	9%
3	5%	8%
4	4%	7%
5	3%	6%
6	2%	5%
7	1%	4%
8	0	3%
9	0	2%
10	0	1%
After 10th year	0	0

Policy Form M-2014FX, M-2015, C-3011, R-02981, R-02982, R-02983, R-02811, R-02973, R-02971, R-02695, R-02980, R-02881, R-02947, R-02975, R-02978

Policy Numbers FA-556, FA-557, FA-558, FA-559, FA-560, FA-561, FA-562, FA-563, FA-564, FA-565, FA-571, FA-572, FA-575, FA-576

Issue Ages

Minimum Issue Age: 18 years of age

Maximum Issue Age: 70 years of age

Deferred Taxation

With TaxVantage®, you pay no federal or state income taxes of any kind on earnings until you withdraw from your account. (Roth account withdrawals are exempt from income tax.)*

Minimum Guaranteed Interest Rate

Earn a guaranteed interest rate for the life of the policy.** Interest is credited daily to your account, from the day of contribution to the day of withdrawal. The value of your account is equal to all your contributions made plus interest, minus any surrender charges and/or outstanding loan balances if applicable.

A Conservative Investment Option

TaxVantage® Fixed Annuity is offered through Fidelity Security Life Insurance Company of Kansas City, MO. Established in 1969, FSL has more than \$971 million in assets. All guarantees are subject to the claim-paying ability of Fidelity Security Life Insurance Company. Fidelity Security Life Insurance Company has been rated A – (Excellent), based on an analysis of financial position and operating performance by A.M. Best Company, an independent analyst of the insurance industry.

For the latest rating, access www.ambest.com

Distribution

IRS regulations provide that if you take a distribution from a qualified annuity account (e.g. IRA, 403(b)) prior to age 59 ½, you may incur a 10% tax penalty. IRS regulations further mandate that you must begin taking required minimum distributions from qualified accounts by age 70 ½. All distributions (except Roth accounts) are subject

to ordinary income taxes. There are other restrictions and exemptions applicable to withdrawals depending on the type of account you own. Please consult with your tax advisor prior to making a withdrawal.

Accidental Death Benefit

The plan will pay an additional amount equal to your account value (up to \$500,000) if a covered accidental injury should result in the loss of your life within 365 days of the injury.

CashVantage® Liquidity Riders

Company Completion Benefit 403(b)/457 Plans Only*

Disability is a reality for many Americans. Fortunately, as one of the benefits of TaxVantage®, FSL will continue making contributions for you in the event that you become totally and permanently disabled due to a covered illness or injury.† So even if you can't work, you still can count on a monthly income at your normal retirement age. This benefit is not available for contract owners of the TaxVantage® Single Premium Deferred Annuity (SPDA).

(Exclusions apply. See policy contract for details.)

Nursing Home Benefit

People who reach age 65 have a 43 percent chance of entering a nursing home.‡ That's why TaxVantage® has a nursing home benefit. This benefit allows you to withdraw up to 100 percent of your TaxVantage® account without any withdrawal charges! Withdrawals are treated as ordinary income. This benefit is subject to a monthly maximum of \$2,000 after a period of 30 days of confinement.

Payment Upon Death

Should you die during the accumulation phase of your contract (i.e. before you annuitize), FSL will pay the value of your annuity contract (your contributions plus all interest

credited, less any withdrawals and/or loan balances if applicable), to your designated beneficiaries.

Terminal Illness Benefit

Should you be diagnosed with a terminal illness, you will undoubtedly have some additional expenses or personal goals you'll need to fund. That's why TaxVantage® annuities allow you to withdraw up to 100 percent of the TaxVantage® account value without withdrawal charges should a covered terminal illness occur. Withdrawals are treated as ordinary income.

Policy Loan 403(b) annuities only

Loans are permitted from your 403(b) account with no income tax or excise tax penalty. However, loans must be repaid in substantially equal payments, not less than quarterly, over five years (10 years for home loans). Details on limits, interest rates and restrictions are available upon request.

10% Free Partial Withdrawals

Surrender charges on FPDAs are waived up to 10% of your contract value each contract year. This right is non-cumulative. Surrender charges are waived on one partial surrender of up to 10% of your SPDA contract value during each contract year, after completion of the fifth contract year.

* FSL reserves the right to change the Guaranteed Interest Rate for new business at a future date; however, the guaranteed interest rate for contracts issued prior to such change will not be affected.

** Please consult with your agent to determine what the guaranteed rate will be at the time your annuity is issued.

† If eligibility requirements have been met.

‡ "Research on Long-Term Care" by the Agency for Healthcare Research and Quality, 2012. See archive.ahrq.gov/research/longtrml.htm.

Some provisions, benefits, exclusions or limitations listed herein may vary depending on your state of residence. Not available in all states.

This brochure contains only a brief description of some of the important features of the contracts and is not a contract. Complete terms and conditions are set forth in the Plan Contracts. Refer any questions to your Fidelity Security Life Insurance Company (FSL) agent or FSL directly.

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