

Crediting Method Description		AdvanceMark SM Series FIAs	AdvanceMark SM Ultra Series FIAs			SpectraMark SM Series FIAs	AmeriMark SM Freedom (AMF) Series FIAs				SecureMaster SM SPIUL
			10	10 LT	14		AMF 7	AMF 7 SE	AMF	AMF SE	
Interest Rate*	Guaranteed 1-year fixed interest	2.00%	2.00%	2.00%	2.00%	2.10%	2.00%	2.00%	2.00%	2.00%	3.00%
Monthly Cap**	S&P 500 [®] 1-year monthly point-to-point 100% Par.†	4.00%	4.00%	4.00%	4.00%	1.85%	2.25%	2.25%	3.75%	3.75%	2.75%
Annual Cap**	S&P 500 [®] 1-year annual point-to-point 100% Par.†	5.75%	5.75%	5.75%	5.75%	3.50%	4.00%	4.00%	5.50%	5.50%	6.00%
	S&P 500 [®] 1-year annual point-to-point 140% Par.†										5.50%
	Step Forward Strategy ^{®††} 100% Par.†	5.00%				5.75%	5.00%	5.00%	7.00%	7.00%	
	S&P 500 [®] 1-year monthly average 100% Par.†	7.00%	7.00%	7.00%	7.00%	3.75%					
Period Cap**	S&P 500 [®] 2-year monthly average 100% Par.†	12.00%					7.00%	7.00%	9.00%	9.00%	
Period Spread**	S&P 500 [®] 3-year monthly average with spread 100% Par.† No cap.	6.00%	6.00%	6.00%	6.00%	4.00%	5.00%	5.00%	5.00%	5.00%	
Declared Rate**	Declared Rate on Gain [§]	5.00%	5.00%	5.00%	5.00%	3.50%	3.25%	3.25%	4.75%	4.75%	
Rate	Min. Guaranteed Rates	HI, IL, IN: 1.10% FL: 1.00%	Fixed: 1.00% Indexed: 1.00%			Fixed: 1.00% Indexed: 1.00%	Fixed: 1.00% Indexed: 1.00%				0.25%

Allocation Date—SecureMaster indexed universal life is issued with an effective date of the 15th of the month. Fixed indexed annuity Allocation Dates are the 1st, 8th, 15th, and 22nd of each month. AmeriMark Freedom premium must be received by the Administrative Office four business days (not counting the date of receipt) prior to an Allocation Date. SecureMaster, AdvanceMark, AdvanceMark Ultra, and SpectraMark premium must be received by the Administrative Office two business days (not counting the date of receipt) prior to an Allocation Date. Otherwise, applications and premium are held without interest until the next Allocation Date.

Products are issued by Fidelity & Guaranty Life Insurance Company, Baltimore, MD, and distributed by Legacy Marketing Group[®]. Subject to state availability. Certain restrictions may apply. Refer to contracts, sales guides, and State Approval Matrix for details.

AdvanceMark Policy Form Nos: FGL FPDA-EIA (2005), FGL FPDA-EIA-C (3-08), et al. AmeriMark Freedom Policy Form Nos: OM-CEIAII-0708-0, OM-CEIAII-0708-B, OM-CEIAII-0708-0-1, OM-CEIAII-0708-B-1, et al. SecureMaster Policy Form Nos: ICC12-LPI3001(05-12) and LPI-3012(05-12), et al. AdvanceMark Ultra and SpectraMark Policy Form Nos: ACI-1018(06-11), API-1018(06-11), et al. Interest rates are effective annual interest rates. Indexed interest rates are subject to a cap, spread, or declared rate. Caps, spreads, and rates are subject to change at the discretion of Fidelity & Guaranty Life.

*S&P 500[®] is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Fidelity & Guaranty Life Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the Product.

* This rate reflects values held until the end of the 12-month period. Surrender charges may apply to withdrawals.

** This rate is guaranteed for the length of the current period. Surrender charges may apply to withdrawals.

† Participation in the indexing formula.

†† Also known as the Annual Point-to-Point 3-Year High-Water Mark Strategy or the 3-Year High Value Fixed Indexed Interest Crediting Option Rider, depending on the product.

§ Also known as the Point-to-Point Fixed Declared Rate on Index Gain Crediting Option Rider.

**PHL Variable Insurance Company
EARNINGS RATE UPDATE**

Fixed Indexed Annuities

Effective November 1, 2013

These rates apply to new premium only and not to transfers or renewals.

Strategy/Crediting Method		CommandMark SM						NEW CommandMark SM (For use in states where Income Command Rider SM 2.0 or 2.0 Enhanced is available. See State Approval Matrix.)					
		CMark	CMark 8	CMark Plus	CMark LT	CMark LT 5	CMark LT 8	CMark	CMark LT	CMark Plus	CMark Plus LT	CMark IR	CMark IR LT
Guaranteed Fixed Rate Strategy	Annual Interest Rate	2.00%	1.60%	1.40%	1.90%	1.60%	1.40%	2.35%	2.25%	1.70%	1.60%	1.90%	1.70%
Point-to-Point With Cap Strategy 100% Par.	Annual Cap	4.00%	3.25%	3.00%	3.75%	3.25%	3.00%	5.00%	4.75%	3.50%	3.25%	3.75%	3.50%
Rising Interest Strategy* 100% Par.	Annual Cap / Multiplier	3.20% / 4.25	2.60% / 3.50	2.30% / 3.10	3.00% / 4.00	2.60% / 3.50	2.30% / 3.10	2.80% / 3.75	2.60% / 3.50	2.80% / 3.75	2.60% / 3.50	3.00% / 4.00	2.80% / 3.75
Gold Strategy 100% Par.	Annual Cap	3.25%	2.50%	2.00%	3.00%	2.50%	2.00%	4.00%	3.75%	2.75%	2.50%	3.00%	2.75%
Standard Nonforfeiture Min. Interest Rate**	Rate	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%

CommandMarkSM Series single premium deferred fixed indexed annuities are issued by PHL Variable Insurance Company (PHLVIC), Hartford, CT. Products are distributed by Legacy Marketing Group®. PHLVIC is not authorized to conduct business in New York and Maine. Member of The Phoenix Companies, Inc. PHL Variable Insurance Company is not affiliated with Legacy Marketing Group. Products, features, strategies, and riders may not be available in all jurisdictions. Refer to contract, sales guide, and State Approval Matrix for details. Policy Form No.: 11LIA, et al.

Allocation Dates are the 1st, 8th, 15th, and 22nd of each month. Premium must be received in good order by the Administrative Office two business days prior to an Allocation Date. Otherwise, applications and premium are held without interest until the next Allocation Date.

Guarantees are based on the claims-paying ability of the issuing company, PHL Variable Insurance Company. Annuities are long-term investment vehicles particularly suited to retirement assets. Annuities held within qualified plans do not provide any additional tax benefits. Early withdrawals may be subject to surrender charges. Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% IRS penalty may also apply.

* Also known as Point-to-Point With Multiplier Strategy.

** This rate is used only to compute the Minimum Guaranteed Surrender Value (MGSV) of the annuity and is not used to determine account values. The MGSV equals 87.5% (90% in CA, IA, and NC) of adjusted premium accumulated at the rate shown.



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