

Transfer of Ownership/Change Beneficiary/ Change Annuitant

INSURER: FIDELITY & GUARANTY LIFE INSURANCE COMPANY

Contract No.	Insured / Annuitant
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Part A: Transfer of Ownership

The undersigned hereby transfers ownership of said, together with all rights and privileges incident thereto, including the right to receive all amounts payable during the insured's lifetime to:

Name Relationship of new owner to insured

New owner's Social Security Number New owner's date of birth

Address City State Zip

Joint owner (if any) Relationship of joint owner to insured

Joint owner's Social Security Number Joint owner's date of birth

Address City State Zip

Part B: Change of Beneficiary

Effective immediately prior to the transfer of ownership provided in Part A above, the beneficiary designation under said policy is hereby changed as follows: (Please print name in full giving relationship to insured.)

Primary Beneficiary Relationship to Insured Social Security No. Date of Birth

Mailing Address City State Zip

Contingent Beneficiary Relationship to Insured Social Security No. Date of Birth

Mailing Address City State Zip

Part C: Change of Annuitant

Note: This change is subject to the annuity contract provisions and is not available on all annuity contracts. Please refer to your annuity contract or contact your insurance representative.

The Annuitant cannot be a non-natural person.

I hereby designate the Annuitant of the contract designated herein to:

Annuitant Social Security No. Date of Birth* Daytime Phone No.

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Mailing Address _____

City _____

State _____

Zip _____

Reason for change: _____

**Proof of age is required for annuity types 2 through 7.*

Important Notice

A separate form should be completed for each contract and forwarded to the Home Office. For transfer of ownership without change of beneficiary or change of annuitant, complete Part A only. Otherwise, complete applicable areas to be changed. See rules below regarding signature and other requirements if policy is owned by other than an individual, and for specimen beneficiary designations.

- To the executors, administrators, successors or assigns of the transferee, except that the naming of joint owners herein will create right of survivorship unless otherwise designated.
- If the subject contract is a juvenile contract (Issue age 0-14) the rights hereby transferred will be limited as provided by the contract provisions entitled ownership transfer of such contract.
- Subject to the terms and conditions of the contract, this transfer shall take effect as of the date hereon.
- The transfer shall revoke any previous designation of owner or contingent owner or any transfer ownership and effective date which has not been reached but
- Shall **not** revoke any designation of beneficiary
- If the new owner is a **TRUST**, a Non-Natural Owner Acknowledgement form must be completed an accompany this request.
- If the new owner is other than a natural person, a universal acknowledgement form must be completed and accompany this request.
- **Riders** - Certain riders may terminate if ownership is assigned or transferred. Be certain to read your policy carefully before changing ownership.
- A separate form should be completed for each contract and forwarded to the Home Office.
- For transfer of ownership without change of beneficiary or change of annuitant, **complete Part A only**.
- Otherwise, complete applicable areas to be changed. See rules below regarding signature and other requirements if policy is owned by other than an individual, and for specimen beneficiary designations.
- The change of ownership will not be binding until it is received in good order and acknowledged by Fidelity & Guaranty Life Insurance Company. At that time, the change will be effective as of date of the change.

TAX AND INFORMATION DISCLOSURE

- This transaction may be a taxable and reportable event to the present Owner(s)
- The Owner(s) is requesting this change pursuant to his/her own specific situation.
- I have consulted with a tax advisor and acknowledge that I am directing the Company effect the change.
- Ownership of a qualified plan-owned annuity may only be changed to the plan participant. The plan administrator/trustee is responsible for any tax reporting or withholding required as a result of this type of change of ownership.
- A change of ownership and/or the addition of a co-owner/co-participant may affect the interests of any beneficiaries designated prior to the effective date of the change. Be sure to review beneficiary designations once any ownership change is effected.
- In addition, the Current and New contract owner(s), participant(s) plan administrator, if applicable, each agree to hold harmless and indemnify Fidelity & Guaranty Life Insurance Company and its affiliates to any and all claims or demands which may be made by reason of the changes so made.
- In addition, the Company assumes no responsibility for the validity or sufficiency of this change, and makes no representations regarding the tax consequences of the ownership change.

OI am not a U.S. person (including resident alien). I am a citizen of _____ If not a U.S. person (including resident alien), submit the applicable Form W-8(BEN, ECI, EXP, IMY, or BENE). In most instances, Form W-8BEN will be the appropriate form.

Owner's Tax Certification

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Under penalty of perjury, I certify that the taxpayer identification number (TIN) I have listed on this form is my correct TIN. I further certify that:
I am a U.S. person (including resident alien)
I certify that I have not been notified by the Internal Revenue Service that I am subject to backup withholding due to failure to report interest and dividend income
I am exempt from Foreign Account Tax Compliance Act (FATCA) reporting.

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Dated at _____ this _____ day of _____.

Signature of Current Owner/Participant _____ Date _____ Signature of Current Joint Owner/Participant _____ Date _____
(If Corporation, signature and title of authorized officer.)

Signature of New Owner/Participant _____ Date _____ Signature of New Joint Owner/Participant _____ Date _____
(If corporation, signature and title of authorized officer.)

Witness to all signatures

Assignee or Irrevocable Beneficiary

Acknowledged and accepted by Fidelity & Guaranty Life Insurance Company:

Date

By

Signature Requirements

If the transfer or exchange is executed by a corporation, a signature from each of two individual officers, authorized by the corporation to effect the assignment on behalf of the corporation, is required. If the above is executed by a partnership, all partners must sign and be designated as a partner. If the policy is owned by a pension or profit-sharing trust, the above should be executed by the trustee(s) empowered under the trust to make such change.

Specimen Beneficiary Designations

Insured's Estate -- "Executors or Administrators of the Insured's Estate"

One Primary and One Contingent -- "Mary J. Doe, Insured's Wife, if living at Insured's death, otherwise equally to such lawful children of Insured (or substitute -- 'to such children of Insured by said wife'), as may then be living."

Delayed Payment (Common Disaster) Clause -- "Mary J. Doe, Insured's wife, if living on the 30th day after the death of the Insured; otherwise . . ."

Corporation -- "The Brown Paper Company, Inc., a Maryland Corporation, its successors or assigns."

Partnership -- "John Doe and Sons, a partnership consisting of John Doe, James Doe, and Robert Doe, its successors or assigns."

Corporate Trustee -- "First National Bank, Baltimore, Maryland, trustee, or its successors in trust, under trust agreement dated February 15, 1989."

Individual Trustee -- "John J. Jones Insurance Trust naming Mary Smith as trustee under trust agreement dated February 15, 1989."