

Agent Transfer Request

INSURER:

FIDELITY & GUARANTY LIFE INSURANCE COMPANY

FIDELITY & GUARANTY LIFE INSURANCE COMPANY OF NEW YORK

I hereby authorize the Company (Fidelity & Guaranty Life Insurance Company or Fidelity & Guaranty Life Insurance Company of New York) to make the following changes to my existing agent or producer agreement. Please Note: A release is not required for agents who request reappointment under a new hierarchy following all guidelines noted below are met. Application sign dates will determine eligibility for release.

LIFE or ANNUITY Agents

- Appointment date is greater than six (6) months and
- No submitted business within the past six (6) months

Provision of Notice

Annuity and Life Agents wishing a release sometimes direct business to another carrier in an attempt to allow their association with a current MGA time to expire, this does not help the Company, the current MGA, or the prospective MGA.

- Effective immediately, we will recognize written notice from an agent informing us that he wishes to change his reporting relationship or gain release from his current MGA.
- Annuity Agents providing notice are still subject to a six (6) month waiting period, if the MGA refuses the release and they have written business in the last six (6) months.
- Life Agents providing notice are still subject to a six (6) month waiting period, if the MGA refuses the release and they have written business in the last six (6) months.
- Provision of notice allows the writing agent to continue writing business without extending the release horizon. In other words, if an agent provides notice on 01/14/2015 that he/she wants to change hierarchies, and the up-line – MGA refuses the release, the agent may continue writing business and transfer without consent from his up-line effective 07/01/2015. The agent will be required to submit the completed transfer form after the wait period expires to actually trigger the transfer request.

Agent Name: _____

Agent Number: _____

Agent Address: _____

Agent Email Address: _____

Tax ID Number: _____

Agent Phone: _____

Agent Fax: _____

Agent Signature: _____

Agency Authorized Signature and Title: _____

Fidelity & Guaranty Life Compensation Schedule: _____

Fidelity & Guaranty Life Producer Code of New Appointing General Producer _____

Signature Authorized Producer _____ Date _____
(Upline Signature/Authorization)

A Vector check will be completed on all hierarchy change requests to ensure agent is in good standing within the industry. If we determine there is an outstanding Vector we will require proof the agent has worked out a payment plan with the carrier noted. If Vector is not resolved, we reserve the right to terminate the agent's Company appointment providing 30-day notice. If there is an outstanding Company agent debit balance outstanding, the debt must be paid in full prior to any transfer/hierarchy change. Agents/Agencies with an outstanding debit balances are required to pay the balance in full prior to any consideration of a hierarchy release. We may permit the reduction of agent debt to be offset by submission of new business within the initial thirty days.

The agent needs to obtain an unconditional release from their current MGA; if an agent has never produced business they will be able to receive up to street level compensation. Any request for an above street level contract will require Home Office Approval. Agents requesting to be terminated are eligible for rehire with the previous MGA providing they disclose an adequate production commitment.

The Appointing General Producer's signature indicates acceptance of responsibility for this agent/agency to the extent outlined in your General Agent Agreement with Fidelity & Guaranty Life Insurance Company. This change will be effective when completed paperwork and all supporting documentation if necessary, (i.e. release etc.) is received and accepted by Fidelity & Guaranty Life Insurance Company.