



## Fidelity & Guaranty Life Insurance Company

### Company Profile

Group Affiliation: **FGL Holdings Group**

Website: <https://www.fglife.com/>

State of Domicile: **Iowa**

Address: **421 South 9th Street, Suite 222  
Lincoln, NE 68508**

NAIC Company Code: **63274**

Year Founded: **1959**

### Company Information

Originally incorporated in 1959, Fidelity & Guaranty Life Insurance Company has a solid commitment to serving consumers seeking the safety, protection, accumulation and income features of secure life insurance and annuity products. The company is a leading provider of fixed indexed annuity and fixed indexed universal life products. They work hand-in-hand with their distribution partners to devise the most suitable product solutions for the ever-changing market. The company's belief is that, on a practical basis, no one has a better understanding of the safety, accumulation, protection, and income needs of the U.S. market than these trained, licensed, experienced professionals. This collaborative approach leads to highly customizable solutions that tackle the major concerns confronting consumers.

### Assets and Liabilities

Assets: **\$24,714,470,071**

Capital and Surplus: **\$1,545,178,338**

Liabilities: **\$23,169,291,733**

Assets to Liability Ratio: **106.67%**

## Ratings

### A.M. Best



(4th of 15 ratings)

### Standard & Poor's



(8th of 20 ratings)

### Moody's



(9th of 21 ratings)

### Fitch



(9th of 21 ratings)

### Comdex



(percentile of rated companies)

## Annuity Products Offered by Fidelity & Guaranty Life Insurance Co

Explore reviewed annuity products [here](#)

*Financial Data for the year ending December 31, 2018. All ratings shown are current as of May 15, 2019*

*Insurance Company information is subject to change at any time. Every effort is made to provide accurate contact details, ratings and financial data. However, because changes can occur quickly, we cannot guarantee the accuracy of the information provided herein.*

## Insurance Company Ratings Explained

	A.M. Best	Standard & Poor's	Moody's	Fitch Ratings
1.	<b>A++</b> Superior	<b>AAA</b> Extremely Strong	<b>Aaa</b> Exceptional	<b>AAA</b> Exceptionally Strong
2.	<b>A+</b> Superior	<b>AA+</b> Very Strong	<b>Aa1</b> Excellent	<b>AA+</b> Very Strong
3.	<b>A</b> Excellent	<b>AA</b> Very Strong	<b>Aa2</b> Excellent	<b>AA</b> Very Strong
4.	<b>A-</b> Excellent	<b>AA-</b> Very Strong	<b>Aa3</b> Excellent	<b>AA-</b> Very Strong
5.	<b>B++</b> Good	<b>A+</b> Strong	<b>A1</b> Good	<b>A+</b> Strong
6.	<b>B+</b> Good	<b>A</b> Strong	<b>A2</b> Good	<b>A</b> Strong
7.	<b>B</b> Fair	<b>A-</b> Strong	<b>A3</b> Good	<b>A-</b> Strong
8.	<b>B-</b> Fair	<b>BBB+</b> Good	<b>Baa1</b> Adequate	<b>BBB+</b> Good
9.	<b>C++</b> Marginal	<b>BBB</b> Good	<b>Baa2</b> Adequate	<b>BBB</b> Good
10.	<b>C+</b> Marginal	<b>BBB-</b> Good	<b>Baa3</b> Adequate	<b>BBB-</b> Good
11.	<b>C</b> Weak	<b>BB+</b> Marginal	<b>Ba1</b> Questionable	<b>BB+</b> Moderately Weak
12.	<b>C-</b> Weak	<b>BB</b> Marginal	<b>Ba2</b> Questionable	<b>BB</b> Moderately Weak
13.	<b>D</b> Poor	<b>BB-</b> Marginal	<b>Ba3</b> Questionable	<b>BB-</b> Moderately Weak
14.	<b>E</b> Under Regulatory Supervision	<b>B+</b> Weak	<b>B1</b> Poor	<b>B+</b> Weak
15.	<b>F</b> In Liquidation	<b>B</b> Weak	<b>B2</b> Poor	<b>B</b> Weak
16.		<b>B-</b> Weak	<b>B3</b> Poor	<b>B-</b> Weak
17.		<b>CCC+</b> Very Weak	<b>Caa1</b> Very Poor	<b>CCC+</b> Very Weak
18.		<b>CCC</b> Very Weak	<b>Caa2</b> Very Poor	<b>CCC</b> Very Weak
19.		<b>CCC-</b> Very Weak	<b>Caa3</b> Very Poor	<b>CCC-</b> Very Weak
20.		<b>CC</b> Extremely Weak	<b>Ca</b> Extremely Poor	<b>CC</b> Extremely Weak
21.			<b>C</b> Lowest	<b>C</b> Distressed

**COMDEX** ranking is a composite of all the ratings that a company has received from A.M. Best, Standard & Poor's, Moody's and Fitch. It gives the company's standing, on a scale of 1-100, in relation to all other companies that have been rated by the rating services. A company needs to be rated by at least two rating services to receive a COMDEX.

*Ratings reflect the opinions of the rating agencies and are not implied warranties of an insurance company's ability to meet its financial obligations to policyholders.*