

LEGACY
American National Insurance Company
State Approval Matrix—November 1, 2011

State	BenchMark 500 SM Ten SE (Ten SE 5 and Ten SE 8 temporarily unavailable)	BenchMark Reliance SM Extra 0, Extra 2, Extra 4 (Extra 6 and Extra 8 temporarily unavailable)
AK		
AL		
AR	Yes	Yes
AZ	Yes	Yes
CA	Yes	Yes
CO	Yes	Yes
CT		
DC	Yes	Yes
DE		Yes
FL	Yes†	Yes**†
GA	Yes	Yes
HI	Yes	Yes
IA	Yes*	Yes
ID	Yes	Yes
IL		Yes
IN		Yes
KS	Yes	Yes
KY		Yes
LA	Yes	Yes
MA		Yes
MD	Yes	Yes
ME	Yes	Yes
MI	Yes	Yes
MN		
MO		Yes
MS	Yes	Yes**
MT	Yes	Yes
NC	Yes	
ND	Yes	Yes
NE	Yes	Yes
NH		Yes
NJ		Yes
NM	Yes	Yes
NV		Yes
NY		
OH	Yes	Yes
OK	Yes	Yes
OR		
PA		Yes
RI	Yes	Yes
SC	Yes	Yes
SD	Yes	Yes
TN	Yes	Yes
TX		Yes
UT		Yes
VA		Yes
VT		Yes
WA		Yes
WI	Yes	Yes
WV	Yes	Yes
WY		Yes

Products are offered on a group or individual basis as determined by state availability.

Minimum guaranteed interest rate is based on an average of the 5-year Constant Maturity Treasury rate less 1.25%. The rate may vary from a minimum of 1% to a maximum of 3% and is set at the time the application is received.

Current minimum guaranteed interest rates:

BenchMark RelianceSM = 1.00%.

BenchMark 500SM Series = 1.75% Guaranteed One-Year Strategy, 1.00% index strategies.

BenchMark 500SM SE Series = 1.75% Guaranteed One-Year Strategy, 1.00% index strategies.

* One-Year Point-to-Point Strategy With Participation Rate not available in this state.

** Minimum guaranteed interest rate is 1.75% in this state.

† Available only to ages 64 and younger in this state.

LEGACY
State Approval Matrix—As of November 1, 2011
Fidelity & Guaranty Life Insurance Company

State	AdvanceMark SM	AdvanceMark SM LT	New States! AdvanceMark SM Declared Rate on Gain Option [†]	AdvanceMark SM 3-Yr. Mo. Av. w/ Spread Option [†]	AmeriMark SM Freedom, AmeriMark SM Freedom SE	AmeriMark SM Freedom 7, AmeriMark SM Freedom 7 SE	New State! AmeriMark SM Freedom 3-Yr. Mo. Av. w/ Spread Strategy [†]	AmeriMark SM Freedom 2-Yr. Mo. Av. Strategy ^{††}	New States! AmeriMark SM Freedom Declared Rate on Gain Strategy [‡]
AK		Yes		Yes		Yes		Yes	
AL									
AR	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
AZ	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
CA	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
CO	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
CT						Yes			
DC	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
DE	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
FL	Yes [§]	Yes [§]	Yes	Yes	Yes ^{§§}	Yes	Yes	Yes	Yes
GA	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
HI	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
IA	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
ID	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
IL	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
IN	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
KS	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
KY	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
LA	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
MA		Yes ^{***}	Yes	Yes					
MD	Yes			Yes	Yes	Yes		Yes	Yes
ME	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
MI	Yes		Yes	Yes	Yes	Yes		Yes	Yes
MN						Yes ^{**}	Yes	Yes	Yes
MO	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
MS	Yes			Yes	Yes	Yes	Yes	Yes	Yes
MT	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
NC	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
ND	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
NE	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
NH	Yes			Yes	Yes	Yes	Yes	Yes	Yes
NJ	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
NM	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
NV	Yes		Yes	Yes	Yes ^{**}	Yes ^{**}		Yes	Yes
NY									
OH	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
OK	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
OR									
PA	Yes			Yes	Yes	Yes		Yes	
RI	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
SC	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
SD	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
TN	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
TX		Yes	Yes	Yes		Yes	Yes	Yes	Yes
UT						Yes ^{**}	Yes	Yes	Yes
VA	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
VT	Yes		Yes	Yes					
WA		Yes ^{**†}		Yes		Yes ^{**††}		Yes	Yes
WI	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
WV	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes
WY	Yes		Yes	Yes	Yes	Yes	Yes	Yes	Yes

Products are offered on a group or individual basis as determined by state availability.

AdvanceMarkSM and AdvanceMarkSM LT Current Minimum Guaranteed Interest Rates: 1.10% Fixed Interest Option, 1.10% index options; Split Minimum Interest Guarantee in AR, FL, ID, KS, MD, ME, MI, NC, OK, SD, TX, VT, WI = 1.00% Fixed Interest Option, 1.00% index strategies. **AmeriMarkSM Freedom Series** Current Minimum Guaranteed Interest Rates: 1.00%; Split Minimum Interest Guarantee in CA, IL, MN, UT, and WA = 1.00% Guaranteed One-Year Strategy, 1.00% index strategies. Minimum Guaranteed Interest Rate is based on an average of the 5-Year Constant Maturity Treasury rate. The rate may vary from a minimum of 1% to a maximum of 3% and is set at the time the application is received.

* Step Forward Strategy[®] (also known as 3-Year High Value Fixed Indexed Interest Crediting Option Rider) not available.

** Income Freedom Rider not available.

† Unemployment waiver not available.

†† Single premium only.

§ AdvanceMarkSM is available ages 64 and younger, and AdvanceMarkSM LT is available ages 65 and older in this state.

§§ Available only to ages 64 and younger.

‡ Available for new sales only, starting May 16, 2011.

‡‡ Available for new sales only, starting January 5, 2009.

± Available for new sales only, starting October 3, 2011.

LEGACY
 State Approval Matrix—As of November 1, 2011
PHL Variable Insurance Company

State	CommandMark SM , CommandMark SM 8, CommandMark SM 12	CommandMark SM LT, CommandMark SM LT 5, CommandMark SM LT 8
AK		
AL		
AR	Yes	
AZ	Yes	
CA	Yes*	
CO	Yes	
CT		Yes [§]
DC	Yes	
DE		
FL		Yes**
GA	Yes	
HI	Yes	
IA	Yes*	
ID	Yes	
IL		
IN		Yes [§]
KS	Yes	
KY	Yes	
LA	Yes	
MA	Yes [†]	
MD	Yes [†]	
ME		
MI	Yes	
MN		
MO		
MS	Yes	
MT	Yes	
NC	Yes*	
ND	Yes	
NE	Yes	
NH	Yes ^{††}	
NJ		
NM	Yes	
NV		Yes
NY		
OH		
OK		Yes
OR		
PA		
RI	Yes	
SC		Yes
SD	Yes	
TN	Yes	
TX		Yes
UT		Yes
VA		
VT	Yes	
WA		
WI	Yes	
WV	Yes	
WY	Yes	

Minimum Guaranteed Interest Rate is based on the monthly average of the 5-Year Constant Maturity Treasury rate. The rate may vary from a minimum of 1% to a maximum of 3% and is set at the time the contract is issued. Current Minimum Guaranteed Interest Rate is 1.00%.

Monthly Averaging Blended Strategy temporarily unavailable as of October 1, 2011.

* In this state, maximum issue age is 79 and Minimum Guaranteed Surrender Value equals 90% of the Premium Payment received, minus Withdrawals and any Rider Charges as they occur, all accumulated at the Minimum Guaranteed Interest Rate for the life of the Contract.

** Waiver of Surrender Charges Provision not available in this state.

† Confinement Waiver not available in this state.

†† Monthly Averaging Blended Strategy not available in this state.

§ CommandMarkSM LT 5 and CommandMarkSM LT 8 are not available in this state.