

# Medicaid Single Premium Immediate Annuity Waiver Endorsement



This endorsement is effective on the same date as the contract and is part of the contract to which it is attached. It describes your coverage under the contract and is subject to the terms, conditions, and provisions contained therein. The terms of this endorsement will apply instead of any contract provisions to the contrary. We reserve the right to amend this endorsement. Any such amendment will be promptly mailed to you at your last known address.

## MEDICAID SINGLE PREMIUM IMMEDIATE ANNUITY WAIVER ENDORSEMENT

IN COMPLIANCE WITH APPLICABLE LAWS AND REGULATIONS GOVERNING MEDICAID ELIGIBILITY, THE ANNUITY APPLIED FOR IS NON-TRANSFERRABLE, NON-ASSIGNABLE, NON-COMMUTABLE, NON-SURRENDERABLE, TOTALLY AND PERMANENTLY IRREVOCABLE, AND HAS NO CASH VALUE.

Signed for by the Company.

### **FIDELITY AND GUARANTY LIFE INSURANCE COMPANY**

Handwritten signature of Bruce H. Saul in cursive.

Secretary

Handwritten signature of Harry N. Stout in cursive.

President