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At-a-Glance FG Guarantee Platinum[®] 3

A Single Premium, Fixed Deferred Annuity
featuring a 3-year rate guarantee

Eligible ages

Non-qualified/Qualified: **0-90**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$20,000**

Maximum premium: **\$2.5 million**

(We reserve the right to review cases over \$1 million)

Guaranteed period

3 years

Minimum interest rate guarantee

1-3%

Initial minimum guaranteed interest rate during the initial guarantee period and the applicable MGSV rate in subsequent guarantee periods.

Death benefit

Prior withdrawals reduce
benefit amounts.

Paid as a lump sum

- ▶ Account value (Unless the spouse, as beneficiary, of the first owner to die continues or succeeds to ownership of the annuity.)

Penalty-free surrenders and withdrawals

Accumulated interest and any amount withdrawn during the first 30 days after any guarantee period

Surrender charge schedule

A competitive initial interest rate is guaranteed for the 3-year guarantee period. After the initial guarantee period, the annuity will immediately enter into a new guarantee period crediting a renewal fixed interest rate. At the end of any guarantee period, contract holders will have a 30-day window to withdraw some or all of their account value free of surrender charges and MVA. Beyond the 30-day window, a new set of surrender charges¹, identical to those in the initial guarantee period, will apply. Unless there is a full surrender, this renewal process will continue until annuitization or death.

Years into guarantee period	1	2	3
Surrender charge %	9%	8%	7%

The surrender charge will be 9% in the first year decreasing throughout each rate guarantee period by 1% each contract year. Upon renewal into a new rate guarantee period, surrender charges will reset to 9%, and will follow the identical decreasing pattern through each subsequent guarantee period.¹

Surrender charge schedule

(continued)

Any time a withdrawal incurs a surrender charge, an MVA will be made. The MVA is based on a formula that takes into account changes in U.S. Treasury yields since contract issuance. Generally, if treasury yields have risen, the market value adjustment will decrease surrender value; if treasury yields have fallen, it will increase surrender value. MVA does not apply in CA or NJ.¹

For NV and TX, there is an additional option at the end of any guaranteed period to renew the annuity into a one-year guarantee period with no surrenders or MVA.

¹ For the following states, surrender charges and MVA continue to decline over 10 years and do not restart at 9%: CA, CT, ID, NC, NJ, OK, VT

For unexpected health care costs — access to account value with no surrender charge or MVA

Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date²
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician³
- Life expectancy must be less than 1 year
- Not available in MA

² In AL, MN, MS, OR, PA and WA, confinement must begin after the contract effective date.

³ Limitations and considerations may vary from state to state.

Minimum surrender and withdrawal amount

\$500

Minimum account balance after surrenders and withdrawals

\$500

Systematic withdrawal provision

Two automatic payment options for payment of either a specific amount or interest only on a repetitive basis. Minimum payment per mode is \$100.

Frequency: monthly, quarterly, semiannually or annually. Withdrawals are free from surrender charges and MVA if limited to accumulated interest.

Annuitization

From day one of your client's annuity, he or she may elect to have the account value annuitized to him or her under an annuity option.

Qualified plans

Rollovers from IRAs, 401(k), 403(b), pension or profit sharing plans.

Free look

10 days or longer as required by state law.



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At-a-Glance FG Guarantee Platinum[®] 5

A Single Premium, Fixed Deferred Annuity
featuring a 5-year rate guarantee

Eligible ages

Non-qualified/Qualified: **0-90**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$20,000**

Maximum premium: **\$2.5 million**

(We reserve the right to review cases over \$1 million)

Guaranteed period

5 years

Minimum interest rate guarantee

1-3%

Initial minimum guaranteed interest rate during the initial guarantee period and the applicable MGSV rate in subsequent guarantee periods.

Death benefit

Prior withdrawals reduce
benefit amounts.

Paid as a lump sum

- ▶ Account value (Unless the spouse, as beneficiary, of the first owner to die continues or succeeds to ownership of the annuity.)

Penalty-free surrenders and withdrawals

Accumulated interest and any amount withdrawn during the first 30 days after any guarantee period

Surrender charge schedule

A competitive initial interest rate is guaranteed for the 5-year guarantee period. After the initial guarantee period, the annuity will immediately enter into a new guarantee period crediting a renewal fixed interest rate. At the end of any guarantee period, contract holders will have a 30-day window to withdraw some or all of their account value free of surrender charges and MVA. Beyond the 30-day window, a new set of surrender charges¹, identical to those in the initial guarantee period, will apply. Unless there is a full surrender, this renewal process will continue until annuitization or death.

Years into guarantee period	1	2	3	4	5
Surrender charge %	9%	8%	7%	6%	5%

The surrender charge will be 9% in the first year decreasing throughout each rate guarantee period by 1% each contract year. Upon renewal into a new rate guarantee period, surrender charges will reset to 9%, and will follow the identical decreasing pattern through each subsequent guarantee period.

Surrender charge schedule

(continued)

Any time a withdrawal incurs a surrender charge, an MVA will be made.

The MVA is based on a formula that takes into account changes in U.S. Treasury yields since contract issuance. Generally, if treasury yields have risen, the market value adjustment will decrease surrender value; if treasury yields have fallen, it will increase surrender value. MVA does not apply in CA or NJ.¹

For NV and TX, there is an additional option at the end of any guaranteed period to renew the annuity into a one-year guarantee period with no surrenders or MVA.

¹ For the following states, surrender charges and MVA continue to decline over 10 years and do not restart at 9%: CA, CT, ID, NC, NJ, OK, VT

For unexpected health care costs — access to account value with no surrender charge or MVA

Nursing Home Care

(in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date²
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician³
- Life expectancy must be less than 1 year
- Not available in MA

² In AL, MN, MS, OR, PA and WA, confinement must begin after the contract effective date.

³ Limitations and considerations may vary from state to state.

Minimum surrender and withdrawal amount

\$500

Minimum account balance after surrenders and withdrawals

\$500

Systematic withdrawal provision

Two automatic payment options for payment of either a specific amount or interest only on a repetitive basis. Minimum payment per mode is \$100.

Frequency: monthly, quarterly, semiannually or annually. Withdrawals are free from surrender charges and MVA if limited to accumulated interest.

Annuitization

From day one of your client's annuity, he or she may elect to have the account value annuitized to him or her under an annuity option.

Qualified plans

Rollovers from IRAs, 401(k), 403(b), pension or profit sharing plans.

Free look

10 days or longer as required by state law.



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At-a-Glance FG Guarantee Platinum[®] 7

A Single Premium, Fixed Deferred Annuity
featuring a 7-year rate guarantee

Eligible ages

Non-qualified/Qualified: **0-90**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$20,000**

Maximum premium: **\$2.5 million**

(We reserve the right to review cases over \$1 million)

Guaranteed period

7 years

Minimum interest rate guarantee

1-3%

Initial minimum guaranteed interest rate during the initial guarantee period and the applicable MGSV rate in subsequent guarantee periods.

Death benefit

Prior withdrawals reduce
benefit amounts.

Paid as a lump sum

- ▶ Account value (Unless the spouse, as beneficiary, of the first owner to die continues or succeeds to ownership of the annuity.)

Penalty-free surrenders and withdrawals

Accumulated interest and any amount withdrawn during the first 30 days after any guarantee period

Surrender charge schedule

A competitive initial interest rate is guaranteed for the 7-year guarantee period. After the initial guarantee period, the annuity will immediately enter into a new guarantee period crediting a renewal fixed interest rate. At the end of any guarantee period, contract holders will have a 30-day window to withdraw some or all of their account value free of surrender charges and MVA. Beyond the 30-day window, a new set of surrender charges,¹ identical to those in the initial guarantee period, will apply. Unless there is a full surrender, this renewal process will continue until annuitization or death.

Years into guarantee period	1	2	3	4	5	6	7
Surrender charge %	9%	8%	7%	6%	5%	4%	3%

The surrender charge will be 9% in the first year decreasing throughout each rate guarantee period by 1% each contract year. Upon renewal into a new rate guarantee period, surrender charges will reset to 9%, and will follow the identical decreasing pattern through each subsequent guarantee period.¹

Surrender charge schedule

(continued)

Any time a withdrawal incurs a surrender charge, an MVA will be made.

The MVA is based on a formula that takes into account changes in U.S. Treasury yields since contract issuance. Generally, if treasury yields have risen, the market value adjustment will decrease surrender value; if treasury yields have fallen, it will increase surrender value. MVA does not apply in CA or NJ.¹

For NV and TX, there is an additional option at the end of any guaranteed period to renew the annuity into a one-year guarantee period with no surrenders or MVA.

¹ For the following states, surrender charges and MVA continue to decline over 10 years and do not restart at 9%: CA, CT, ID, NC, NJ, OK, VT

For unexpected health care costs — access to account value with no surrender charge or MVA

Nursing Home Care

(in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date²
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician³
- Life expectancy must be less than 1 year
- Not available in MA

² In AL, MN, MS, OR, PA and WA, confinement must begin after the contract effective date.

³ Limitations and considerations may vary from state to state.

Minimum surrender and withdrawal amount

\$500

Minimum account balance after surrenders and withdrawals

\$500

Systematic withdrawal provision

Two automatic payment options for payment of either a specific amount or interest only on a repetitive basis. Minimum payment per mode is \$100.

Frequency: monthly, quarterly, semiannually or annually. Withdrawals are free from surrender charges and MVA if limited to accumulated interest.

Annuitization

From day one of your client's annuity, he or she may elect to have the account value annuitized to him or her under an annuity option.

Qualified plans

Rollovers from IRAs, 401(k), 403(b), pension or profit sharing plans.

Free look

10 days or longer as required by state law.



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At-a-Glance FG AccumulatorPlus[®] 7

Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-85**

Qualified: **18-85**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option
- Cases over \$1 million, we reserve the right to review. For current premium limits, please refer to the Annuity Portfolio Matrix, ADV1596.

Interest crediting options

May change allocation among the interest options at the end of index crediting periods.

Index-based interest guaranteed never to go below 0%, even if the index does

Barclays Trailblazer Sectors 5 Index

- Two-year Point-to-Point (spread & par rate)¹
- Two-year Point-to-Point (spread, par rate & rider charge)¹

GS Global Factor Index

- One-year Annual Point-to-Point (spread & par rate)
- Two-year Point-to-Point¹ (spread & par rate)
- One-year Annual Point-to-Point (par rate & rider charge)
- Two-year Point-to-Point¹ (par rate & rider charge)

Morgan Stanley US Equity Allocator Index

- One-year Annual Point-to-Point (spread & par rate)
- One-year Annual Point-to-Point (spread, par rate & rider charge)
- Two-year Point-to-Point (spread & par rate)¹
- Two-year Point-to-Point (spread, par rate & rider charge)¹

S&P 500[®]

- One-year Monthly Point-to-Point (cap & par rate)
- One-year Monthly Point-to-Point (cap, par rate & rider charge)
- One-year Annual Point-to-Point (cap & par rate)
- One-year Annual Point-to-Point (cap, par rate & rider charge)
- One-year Monthly Average (cap & par rate)
- One-year Monthly Average (cap, par rate & rider charge)²
- One-year Annual Point-to-Point (par rate & rider charge)
- One-year Point-to-Point Performance Trigger³
- One-year Point-to-Point Performance Trigger (rider charge)³

Fixed crediting set once per year, guaranteed $\geq 1\%$

¹ Not available in NH.

² Not available in AK, AL, CT, ID, MN, MS, MT, OR, PA, PR, WA.

³ Also referred to as One-year Point-to-Point Declared Rate on Index Gain.

Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Paid as a lump sum, greatest of:

- Account value
- Minimum guaranteed surrender value

Penalty-free partial withdrawals

Each contract year after year 1 may withdraw $\leq 10\%$ with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.

Surrender charge percentages

For withdrawals in year 1, or withdrawals $> 10\%$ in years 2-7

Contract Year	1	2	3	4	5	6	7	8+
All states	9%	9%	8%	7%	6%	5%	4%	0%

Any time a withdrawal incurs a surrender charge, an MVA will be made. For withdrawals above the annual penalty free withdrawal amount for the purpose of a required minimum distribution, F&G will waive any surrender charges and market value adjustments.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA, PR, or WA.

For unexpected health care costs

Access to account value with no surrender charge or MVA

Home Health Care (provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date¹
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date¹
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician²
- Life expectancy must be less than 1 year

¹ In AK, AL, CT, ID, MN, MS, MT, OR, PA, PR and WA, care or confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.

Fees

For the indexed interest options with rider charges, a **1.25% annual charge** is subtracted from the crediting option's account value at the beginning of the interest crediting period.



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At-a-Glance FG AccumulatorPlus[®] 10

Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-85**

Qualified: **18-85**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option
- Cases over \$1 million, we reserve the right to review. For current premium limits, please refer to the Annuity Portfolio Matrix, ADV1596.

Interest crediting options

May change allocation among the interest options at the end of index crediting periods.

Index-based interest guaranteed never to go below 0%, even if the index does

**Barclays
Trailblazer Sectors
5 Index**

- Two-year Point-to-Point (spread & par rate)¹
- Two-year Point-to-Point (spread, par rate & rider charge)¹

**GS Global Factor
Index**

- One-year Annual Point-to-Point (spread & par rate)
- Two-year Point-to-Point (spread & par rate)¹
- One-year Annual Point-to-Point (par rate & rider charge)
- Two-year Point-to-Point (par rate & rider charge)¹

**Morgan Stanley
US Equity
Allocator Index**

- One-year Annual Point-to-Point (spread & par rate)
- One-year Annual Point-to-Point (spread, par rate & rider charge)
- Two-year Point-to-Point (spread & par rate)¹
- Two-year Point-to-Point (spread, par rate & rider charge)¹

S&P 500[®]

- One-year Monthly Point-to-Point (cap & par rate)
- One-year Monthly Point-to-Point (cap, par rate & rider charge)
- One-year Annual Point-to-Point (cap & par rate)
- One-year Annual Point-to-Point (cap, par rate & rider charge)
- One-year Monthly Average (cap & par rate)
- One-year Monthly Average (cap, par rate & rider charge)²
- One-year Annual Point-to-Point (par rate & rider charge)
- One-year Point-to-Point Performance Trigger³
- One-year Point-to-Point Performance Trigger (rider charge)³

Fixed crediting set once per year, guaranteed $\geq 1\%$

¹ Not available in NH

² Not available in AL, AK, CT, ID, MN, MS, MT, OR, PA, PR, WA

³ Also referred to as One-year Point-to-Point Declared Rate on Index Gain

Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Paid as a lump sum, greatest of:

- Account value
- Minimum guaranteed surrender value

Penalty-free partial withdrawals

Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.

Surrender charge percentages

For withdrawals in year 1, or withdrawals > 10% in years 2-10

Contract year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below (see state approval chart)	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%
AK, AL, CA, CT, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Any time a withdrawal incurs a surrender charge, an MVA will be made. For withdrawals above the annual penalty free withdrawal amount for the purpose of a required minimum distribution, F&G will waive any surrender charges and market value adjustments.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA, PR, or WA.

For unexpected health care costs

Access to account value with no surrender charge or MVA

Home Health Care (provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date¹
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date¹
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician²
- Life expectancy must be less than 1 year

¹ In AK, AL, CT, ID, MN, MS, MT, OR, PA, PR and WA, care or confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.

Fees

For indexed interest options with rider charges, a 1.25% annual charge is subtracted from the crediting option's account value at the beginning of the interest crediting period.



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At-a-Glance F&G Power Accumulator[®] 7

Built in partnership with iShares[®] by BlackRock

Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-85**

Qualified: **18-85**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option

Cases over \$1 million, we reserve the right to review. For current premium limits, please refer to the Annuity Portfolio Matrix, ADV1596

Interest crediting options

May change allocation among the interest crediting options at the end of index crediting periods.

For the indexed interest crediting options with rider charges, a 1.25% charge is subtracted from the crediting option's account value at the beginning of the interest crediting period.

Market-based interest crediting guaranteed never to go below 0%, even if the index does	
Balanced Asset 5 Index™ (CIBQB05E)	• 1-year Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹ • 1-year Point-to-Point (par rate & rider charge) • 2-year Point-to-Point (par rate & rider charge)¹
Balanced Asset 10 Index™ (CIBQB10E)	• 1-year Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹
BlackRock Market Advantage Index (BMADVVCX)	• 1-year Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹ • 1-year Point-to-Point (par rate & rider charge) • 2-year Point-to-Point (par rate & rider charge)¹
Morgan Stanley US Equity Allocator Index (MSUSMSUA)	• 1-year Point-to-Point (spread & par rate) • 2-year Point-to-Point (spread & par rate)¹ • 1-year Point-to-Point (spread, par rate & rider charge) • 2-year Point-to-Point (spread, par rate & rider charge)¹
iShares Core S&P 500 ETF (IVV)	• 1-year Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹ • 1-year Point-to-Point (cap rate) • 2-year Point-to-Point (cap rate)¹
iShares Gold Trust (IAU)	• 1-year Point-to-Point (par rate)
iShares MSCI EAFE ETF (EFA)	• 1-year Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹
iShares U.S. Real Estate ETF (IYR)	• 1-year Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹
Fixed interest crediting set once per year, guaranteed ≥ 1%	

¹ Not available in NH.

Death benefit

Paid as a lump sum, greatest of:

- Account value
- Minimum guaranteed surrender value

Spousal continuation may be invoked.

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Penalty-free partial withdrawals

Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.

Surrender charge percentages— for withdrawals in year 1, or withdrawals > 10% in years 2-7

Contract year	1	2	3	4	5	6	7	8+
All states where approved except as noted below (see state approval chart)	9%	9%	8%	7%	6%	5%	4%	0%
IN	10%	9%	8%	7%	6%	5%	4%	0%

Any time a withdrawal incurs a surrender charge, an MVA will be made.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA or WA.

Access to account value, with no surrender charge or MVA, for specific health care conditions

Home Health Care

(provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date¹
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care

(in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date¹
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician²
- Life expectancy must be less than 1 year

¹ In AK, AL, CT, ID, MN, MS, MT, OR, PA and WA, care or confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.



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Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-85**

Qualified: **18-85**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option

Cases over \$1 million, we reserve the right to review. For current premium limits, please refer to the Annuity Portfolio Matrix, ADV1596

Interest crediting options

May change allocation among the interest crediting options at the end of index crediting periods.

For the indexed interest crediting options with rider charges, a 1.25% charge is subtracted from the crediting option's account value at the beginning of the interest crediting period.

Market-based interest crediting guaranteed never to go below 0%, even if the index does	
Balanced Asset 5 Index™ (CIBQB05E)	• 1-year Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹ • 1-year Point-to-Point (par rate & rider charge) • 2-year Point-to-Point (par rate & rider charge)¹
Balanced Asset 10 Index™ (CIBQB10E)	• 1-year Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹
BlackRock Market Advantage Index (BMADVVCX)	• 1-year Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹ • 1-year Point-to-Point (par rate & rider charge) • 2-year Point-to-Point (par rate & rider charge)¹
Morgan Stanley US Equity Allocator Index (MSUSMSUA)	• 1-year Point-to-Point (spread & par rate) • 2-year Point-to-Point (spread & par rate)¹ • 1-year Point-to-Point (spread, par rate & rider charge) • 2-year Point-to-Point (spread, par rate & rider charge)¹
iShares Core S&P 500 ETF (IVV)	• 1-year Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹ • 1-year Point-to-Point (cap rate) • 2-year Point-to-Point (cap rate)¹
iShares Gold Trust (IAU)	• 1-year Point-to-Point (par rate)
iShares MSCI EAFE ETF (EFA)	• 1-year Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹
iShares U.S. Real Estate ETF (IYR)	• 1-year Point-to-Point (par rate) • 2-year Point-to-Point (spread & par rate)¹
Fixed interest crediting set once per year, guaranteed ≥ 1%	

¹ Not available in NH.

Death benefit

Paid as a lump sum, greatest of:

- Account value
- Minimum guaranteed surrender value

Spousal continuation may be invoked.

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Penalty-free partial withdrawals

Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.

Surrender charge percentages— for withdrawals in year 1, or withdrawals > 10% in years 2-10

Contract year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below (see state approval chart)	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%
AK, AL, CA, CT, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Any time a withdrawal incurs a surrender charge, an MVA will be made.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA or WA.

Access to account value, with no surrender charge or MVA, for specific health care conditions

Home Health Care

(provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date¹
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care

(in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date¹
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician²
- Life expectancy must be less than 1 year

¹ In AK, AL, CT, ID, MN, MS, MT, OR, PA and WA, care or confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.



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At-a-Glance Performance Pro[®]

Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-80**

Qualified: **18-80**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option
- Cases over \$1 million, we reserve the right to review. For current premium limits, please refer to ADV1596, the Annuity Portfolio Matrix.

Bonus

Vesting bonus on any premium paid in year 1

- Vests over 10 years, 10% end of each year, only on premium paid in year 1
- Chart reflects current percentages, subject to change

All states where approved except as noted below (see state approval chart for details)	All States		Other States*	
	75 or younger	76-80	75 or younger	76-80
	15%	9%	11%	6%

*Other states include: AK, AL, CA, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, WA

Interest crediting options

May change allocation among the interest options at the end of index crediting periods.

For the indexed interest crediting options with rider charges, a 1.25% charge is subtracted from the crediting option's account value at the beginning of the interest crediting period.

Index-based interest guaranteed never to go below 0%, even if the index does	
Balanced Asset 5 Index TM	• One-year Point-to-Point (par rate) • Two-year Point-to-Point¹ (spread & par rate) • Two-year Point-to-Point¹ (rider charge & par rate)
Barclays Trailblazer Sectors 5 Index (not available in IA, NH)	• Two-year Point-to-Point (spread & par rate)
BlackRock Market Advantage Index (not available in NH)	• Two-year Point-to-Point (spread & par rate)
Gold Commodity	• One-year Point-to-Point (cap & par rate)
GS Global Factor Index	• One-year Point-to-Point (par rate) • Two-year Point-to-Point¹ (spread & par rate) • Two-year Point-to-Point¹ (rider charge & par rate)
S&P 500 [®]	• One-year Monthly Point-to-Point (cap & par rate) • One-year Point-to-Point (cap & par rate) • Two-year Point-to-Point¹ (cap & par rate) • Three-year Point-to-Point¹ (cap & par rate)
Fixed crediting set once per year, guaranteed ≥ 1%	

¹ Not available in NH

Withdrawals

Guaranteed income

Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.

- **Option to receive scheduled income for life** as Guaranteed Withdrawal Payments (GMWB), assuming no excess withdrawals and a life-only annuity payout option is chosen at maturity.
- **Withdrawal payment amount determined by Income Base** at the time payments begin, calculated as the greatest of:

- ▶ **Premiums paid in the first year accruing for up to 10 years or age 85 or when withdrawals begin at the current 2.75% GMWB annual roll-up rate**
- ▶ **Premiums paid in the first year accruing for up to 10 years or age 85 or when withdrawals begin at the current 2.75% GMWB annual roll-up rate plus the add-on rate**

The add-on rate is the sum of the values (a x c)/b, for all interest crediting options to which account value is allocated at the end of a Contract year, where:

- a Is the interest crediting option account value at the end of the Contract year before interest is credited.
- b Is the account value at the end of the Contract year before interest is credited.
- c Is (i) the current fixed interest rate for that Contract year; (ii) the indexed crediting option's interest rate for the indexed crediting option on that Contract anniversary; or (iii) zero (0) for indexed crediting options where the index crediting period has not ended.

During the Accumulation Period the Income Base can grow as defined above, adjusted proportionately for any withdrawals you may take prior to beginning the Guaranteed Withdrawal Payments. If the Income Base grows, your Guaranteed Withdrawal Payment will also grow until the point income is elected.

During the Accumulation Period, you may elect to “restart” a new 10-year roll-up period. Restarting a new 10-year period extends the Accumulation Period and continues the growth of the Income Base at the annual roll-up rate.¹

¹ F&G reserves the right to change the GMWB roll-up rate upon restart.
The roll-up rate is not to be less than the guaranteed rate of 2%. Restart is not available in all states. Please refer to SalesLink for state availability.

Starting Percentage

- **When payments are turned on, the amount is a percentage of the total Income Base:**

	At Age 50	After Age 50
If single annuitant	3.35%	Increases by 0.5% every 5 years to age 85 (at age 85+the percentage stays at 6.85%)
If joint annuitant	2.85%	Increases by 1% every 10 years to age 80 (at age 80+ the percentage stays at 5.85%)

If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract):

- ▶ **The Enhanced Guaranteed Minimum Withdrawal Benefit Rider** has been in effect for three years. Not available in HI or IL.
- ▶ **The annuitant is unable to perform at least 2 of 6 activities of daily living²**, certified by a licensed physician, and requires the care of a licensed caregiver
- ▶ **The impairment began at least one year after contract issue**, and is expected to be permanent
- ▶ **The annuitant is 60 years or older and a U.S. resident**

Increased payments for annuitants who are impaired revert to their original level if the account value is depleted OR the impairment ends.

² Annuitant in AK, AL, ID, MN, MS, MT, OR, PA, PR or WA could also qualify by being in a Qualified Care Facility for 60 days.

Death benefit

The account value, including total vesting bonus, is paid as a lump sum benefit.

- ▶ No surrender charges or MVA applied

Free partial withdrawals

Each contract year after year 1 may withdraw ≤ 10% with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.

Surrender charge percentages— for withdrawals in year 1, or withdrawals > 10% in years 2-10

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below (see state approval chart)	14%	13%	12%	11%	10%	8%	6%	4%	2%	1%	0%
AK, AL, CA, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
IN follows this schedule	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%

Any time a withdrawal incurs a surrender charge, an MVA will be made. For withdrawals above the annual penalty free withdrawal amount for the purpose of a required minimum distribution, F&G will waive any surrender charges and market value adjustments.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA, PR or WA.

For unexpected health care costs— access to vested account value with no surrender charge or MVA

¹ In AK, AL, ID, MN, MS, MT, OR, PA, PR and WA, care or confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.

Home Health Care¹ (provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care¹ (in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness²

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician
- Life expectancy must be less than 1 year

Spouse continuation

If the rider is in the Accumulation Period on the date of the first owner's death, this rider will continue if your client's spouse continues the contract. Should the policy later enter the Withdrawal Period, the Guaranteed Withdrawal Payments will be based on the life of the surviving spouse.

If the rider is in the Withdrawal Period on the date of the first owner's death, and the spouse was a joint annuitant under the contract, Guaranteed Withdrawal Payments will continue based on the same annuitant's age as it was at the time of owner's death.

Fees

0.10%
of the Income Base on each contract anniversary.
Upon restart, the fee is guaranteed not to exceed 1.50%



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At-a-Glance Accelerator Plus[®] 10

Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-85** (0-80 in IN)

Qualified: **18-85** (18-80 in IN)

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest crediting option
- \$2M and over requires home office approval

Bonus

Vesting bonus on any premium paid in year 1

- Vests over 10 years, 10% end of each year, only on premium paid in year 1
- Chart reflects current percentages, subject to change

All states where approved
except as noted below
(see state approval chart for details)

¹AK, AL, CA, DE, FL (65+), ID, MA,
MN, MS, MT, NJ, NV, OH, OK, OR,
PA, SC, TX, UT, WA

All States		Other States ¹	
75 or younger	76-85	75 or younger	76-85
10%	7%	8%	6%

Interest crediting options

May change allocation among the interest options at the end of index crediting periods.

Index-based interest guaranteed never to go below 0%, even if the index does

Balanced Asset 5 IndexTM	• One-year Point-to-Point (spread & par rate) • One-year Point-to-Point (par rate & rider charge) • Two-year Point-to-Point (spread & par rate)² • Two-year Point-to-Point (par rate & rider charge)²
Balanced Asset 10 IndexTM	• One-year Point-to-Point (par rate) • One-year Point-to-Point (spread & par rate) • Two-year Point-to-Point (spread & par rate)² • Two-year Point-to-Point (spread, par rate & rider charge)²
Barclays Trailblazer Sectors 5	• Two-year Point-to-Point (spread & par rate)² • Two-year Point-to-Point (spread, par rate & rider charge)²
BlackRock Market Advantage Index	• One-year Point-to-Point (par rate) • Two-year Point-to-Point (spread & par rate)²
GS Global Factor Index	• One-year Point-to-Point (par rate) • Two-year Point-to-Point (spread & par rate)² • One-year Point-to-Point (par rate & rider charge) • Two-year Point-to-Point (par rate & rider charge)²
S&P 500[®]	• One-year Monthly Point-to-Point (cap & par rate) • One-year Monthly Point-to-Point (cap, par rate & rider charge) • One-year Point-to-Point (cap & par rate) • One-year Point-to-Point (cap, par rate & rider charge) • One-year Point-to-Point (par rate & rider charge) • One-year Point-to-Point Performance Trigger³ • One-year Point-to-Point Performance Trigger (rider charge)³
Fixed crediting set once per year, guaranteed $\geq 1\%$	

² Not available in NH.

³ Also referred to as One-year Point-to-Point Declared Rate on Index Gain.

Withdrawals

Guaranteed income

The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.

- **Option to receive scheduled income for life** as Guaranteed Withdrawal Payments, assuming no excess withdrawals and a life-only annuity payout option is chosen at maturity.
- **Withdrawal payment amount determined by Income Base** at the time payments begin, calculated as the greatest of:
 - ▶ **Performance value** — equal to the lesser of:
 - ▶ **Premiums paid in policy year one** multiplied by the Premium Factor of 5 and
 - ▶ **Total account value** (less premiums received after the first policy year) multiplied by the Performance Multiplier.

The Performance Multiplier at issue is equal to one plus the Performance Factor. The Performance Multiplier increases by the Performance Factor each policy year until the earliest of 10 years, beginning of the withdrawal period, or age 85¹. The Performance Factor is 7.5% and the maximum Performance Multiplier is 175%.

 - ▶ **Roll-up Value** — equal to Premiums paid in year 1 growing at 5% annual compound interest until the earliest of 10 years, the beginning of the withdrawal period, or age 85¹. The roll-up value is reduced proportionately for any withdrawals.

Starting percentage

- When payments are turned on, the amount is a percentage of the total Income Base:

	At Age 50	After Age 50
If single annuitant	3.5%	Increases by 0.5% every 5 years to age 85 (at age 85+the percentage stays at 7%)
If joint annuitant	3%	Increases by 1% every 10 years to age 80 (at age 80+ the percentage stays at 6%)

Increased payments for annuitants who are impaired revert to their original level if the account value is depleted OR the impairment ends.

¹ The age 85 limit does not apply to HI or IL.

² Not available in AK, AL, HI, ID, IL, MN, MS, MT, OR, PA and WA

If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract):²

- ▶ **The Enhanced Guaranteed Minimum Withdrawal Benefit Rider** has been in effect for three years
- ▶ **The annuitant is unable to perform at least 2 of 6 activities of daily living**, certified by a licensed physician, and requires the care of a licensed caregiver
- ▶ **The impairment began at least one year after contract issue**, and is expected to be permanent
- ▶ **The annuitant is 60 years or older and a U.S. resident**

Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Paid as a lump sum, greatest of:

- ▶ Account value, including the total vesting bonus, even if not fully vested;
- ▶ Minimum guaranteed surrender value

Free partial withdrawals

Each contract year after year 1 may withdraw ≤ 10% of vested account value with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on a monthly, quarterly, semi-annual or annual basis; or
- Up to 4 non-systematic withdrawals per year.

Surrender charge percentages— for withdrawals in year 1, or withdrawals > 10% in years 2-10

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below (see state approval chart)	14%	13%	12%	11%	10%	8%	6%	4%	2%	1%	0%
AK, AL, CA, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
IN follows this schedule	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%

Any time a withdrawal incurs a surrender charge, an MVA will be made.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA or WA.

For unexpected health care costs— access to vested account value with no surrender charge or MVA

¹ In AK, AL, ID, MN, MS, MT, OR, PA or WA, care or confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.

Home Health Care (provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date¹
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date¹
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date² and certified by licensed physician
- Life expectancy must be less than 1 year

Fees

0.95%
of the Income Base on
each contract anniversary

For the indexed interest crediting options with rider charges, a **1.25% charge** is subtracted from the crediting option's account value at the beginning of the interest crediting period.

"F&G" is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges and may not be available in all states.

Interest rates subject to change at insurer's discretion and are effective annual or biennial rates.

This product is a deferred, fixed indexed annuity that provides a minimum guaranteed surrender value. You should understand how the minimum guaranteed surrender value is determined before purchasing an annuity contract. Even though contract values may be affected by external indexes, the annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

The level of Guaranteed Withdrawal Payment amount is guaranteed for life as long as no Excess Withdrawals are taken. Excess Withdrawals will reduce the Guaranteed Withdrawal Payment amount and in some cases reduce it to zero, terminating the contract.

F&G reserves the right to change the roll-up rate upon restart. The roll-up rate is not to be less than the guaranteed rate of 5%. Restart is not available in all states.

Surrender charges and market value adjustment may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

Indexed interest crediting options may be subject to a participation, cap, fixed, spread and/or performance trigger rate. These rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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At-a-Glance

F&G Safe Income Advantage[®]

Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-80**

Qualified: **18-80**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option

Interest crediting options

May change allocation among the interest options at the end of index crediting periods.

For the indexed interest crediting options with rider charges, a 1.25% charge is subtracted from the crediting option's account value at the beginning of the interest crediting period.

¹ Not available in NH.

² Also referred to as One-year Point-to-Point Declared Rate on Index Gain.

Index-based interest guaranteed never to go below 0%, even if the index does

**Balanced Asset
5 Index[™]
(CIBQB05E)**

- One-year Point-to-Point (spread & par rate)
- Two-year Point-to-Point (spread & par rate)¹
- One-year Point-to-Point (par rate & rider charge)
- Two-year Point-to-Point (par rate & rider charge)¹

**BlackRock Market
Advantage Index**

- One-year Point-to-Point (spread & par rate)
- Two-year Point-to-Point (spread & par rate)¹

S&P 500[®]

- One-year Monthly Point-to-Point (cap & par rate)
- One-year Monthly Average (cap & par rate)
- One-year Point-to-Point (cap & par rate)
- One-year Point-to-Point Performance Trigger²

Fixed crediting set once per year, guaranteed $\geq 1\%$

Surrender charge percentages— for withdrawals in year 1, or withdrawals > 10% in years 2-10

Contract year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below (see state approval chart)	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%
AK, AL, CA, CT, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Any time a withdrawal incurs a surrender charge, a market value adjustment (MVA) will be made.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA or WA.

Withdrawals

Guaranteed income

Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.

- **Option to receive scheduled income for life** as Guaranteed Withdrawal Payments, assuming no excess withdrawals and a life-only annuity payout option is chosen at maturity.
- **Withdrawal payment amount determined by Income Base** at the time payments begin, calculated as the greatest of:
 - ▶ **Initial premium**
(reduced proportionally for all withdrawals; rate subject to change)
 - ▶ **Premiums paid in the first policy year**, accruing for up to 10 years or age 90 or when withdrawals begin at the current 7.2% compounded Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) annual roll-up rate (reduced proportionally for all withdrawals; rate subject to change)
 - ▶ **Account value**; or
 - ▶ **Minimum guaranteed surrender value**
 - ▶ **During the accumulation period**, your client may elect to “restart” a new 10-year roll-up period. Restarting a new 10-year period extends the accumulation period and continues the growth of the Income Base at the annual roll-up rate, guaranteed not to be less than 2%. Restart may only occur after the 5th contract year and prior to the 10th year, provided the owner is not older than age 90
- **When payments are turned on, the amount is a percentage of the total Income Base.**¹ This amount will vary depending on the income option selected, the attained age of the client at the time income begins and how long they’ve held the policy.

If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract)

- ▶ **The Enhanced Guaranteed Minimum Withdrawal Benefit Rider** has been in effect for three years
- ▶ **The annuitant is unable to perform at least 2 of 6 activities of daily living**, certified by a licensed physician, and requires the care of a licensed caregiver²
- ▶ **The impairment began at least one year after contract issue**, and is expected to be permanent
- ▶ **The annuitant is 60 years or older and a U.S. resident**

Increased payments for annuitants who are impaired revert to their original level if the account value is depleted OR the impairment ends.

¹ Please refer to your policy for specific Guaranteed Withdrawal Percentages.

² Annuitant in AK, AL, ID, MN, MS, MT, OR, PA, or WA could also qualify by being in a Qualified Care Facility for 60 days.

Income options

Starting day 1, clients can choose to take their income **one of three ways**:

- **Level payments for life**
- **One of two increasing income options:**³
 - ▶ One guaranteed to increase a set amount each contract anniversary
 - ▶ One that increases each year (up to a cap) or stays level based on the inflation-linked CPI-U index

³ Increasing income payments will stop when the account value becomes \$0.

Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Paid as a lump sum, greatest of:

- ▶ Account value
- ▶ Minimum guaranteed surrender value

Free partial withdrawals

Each contract year after year 1 may withdraw $\leq 10\%$ with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.

For unexpected health care costs—access to account value with no surrender charge or MVA

¹ In AK, AL, CT, ID, MN, MS, MT, OR, PA or WA, care or confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.

Home Health Care (provided by licensed home health care provider)

- Care must begin at least 1 year after policy effective date¹
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least 1 year after policy effective date¹
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after policy effective date² and certified by licensed physician
- Life expectancy must be less than 1 year

Fees

1.15%
of the Income Base on
each contract anniversary.
Upon restart, the fee is
guaranteed not to exceed 1.5%.



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At-a-Glance F&G Flex Accumulator[®]

Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-85**

Qualified: **18-85**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option
- Cases over \$1 million, we reserve the right to review. For current premium limits, please refer to ADV1596, the Annuity Portfolio Matrix.

Interest options

May change allocation among the interest options at the end of index crediting periods.

Index-based interest guaranteed never to go below 0%, even if the index does	
Balanced Asset 10 Index™	• One-year Point-to-Point (par rate) • Two-year Point-to-Point² (spread & par rate¹)
Barclays Trailblazer Sectors 5 <i>(not available in NH)</i>	• Two-year Point-to-Point (spread & par rate¹)
BlackRock Market Advantage Index	• Two-year Point-to-Point² (spread & par rate) • Two-year Point-to-Point² (par rate & rider charge)
S&P 500®	• One-year Monthly Point-to-Point (cap¹) • One-year Point-to-Point (cap) • One-year Point-to-Point (spread & par rate¹)
Fixed crediting set once per year, guaranteed ≥ 1%	

¹ These index accounts are available with and without fees, based on your choice. Indexed interest crediting options listed with a rider charge offer more favorable interest opportunities for a 1.25% fee, applied to the account value allocated to those options at the beginning of the interest crediting period.

² Two-year not available in NH.

Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Paid as a lump sum, greatest of:

- ▶ Account value
- ▶ Minimum guaranteed surrender value

OR:

Enhanced death benefit rider at no charge

- ▶ Interest multiplier
 - ▶ Issue ages 0-69, two times the interest crediting rate for the death benefit base
 - ▶ Issue ages 70+, 1.5 times the interest crediting rate for the death benefit base
- ▶ Tailor payments over five years or longer

Penalty-free partial withdrawals

From the first policy year through the end of the tenth policy year, up to 10% of the initial premium may be withdrawn with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.

Surrender charge percentages—withdrawals > 10% in years 1-10

Contract year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below (see state approval chart)	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%
AK, AL, CA, CT, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Any time a withdrawal incurs a surrender charge, an MVA will be made. For withdrawals above the annual penalty free withdrawal amount for the purpose of a required minimum distribution, F&G will waive any surrender charges and market value adjustments.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA or WA.

For unexpected health care costs—access to account value with no surrender charge or MVA

¹ In AK, AL, CT, ID, MN, MS, MT, OR, PA and WA, confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.

Home Health Care (provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date¹
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date¹
- Must be confined to nursing home for at least 60 consecutive days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician²
- Life expectancy must be less than 1 year



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At-a-Glance Prosperity Elite[®] 7

Flexible Premium, Deferred, Fixed Indexed Annuity

Package options

Client chooses one. Once a package is selected, it cannot voluntarily be terminated until the end of the surrender charge period.

Enhancement Package

- Guaranteed Minimum Death Benefit Rider (GMDB)

Protection Package

- Enhanced Guaranteed Minimum Death Benefit Rider (EGMDB)
- Enhanced Guaranteed Minimum Withdrawal Benefit Rider (EGMWB)

Eligible ages

Non-qualified: **0-85** (0-80 in IN)

Qualified: **18-85** (18-80 in IN)

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option
- Cases over \$1 million, we reserve the right to review. For current premium limits, please refer to ADV1596, the Annuity Portfolio Matrix.

Bonus

Vesting bonus on any premium paid in year 1

- Vests over 7 years, only on premium paid in year 1
- Chart reflects current percentages, subject to change

Age at issue
(older owner's age if joint owners)

All states where approved
(see state approval chart availability)

Enhancement Package

70
or younger

71-85

4%

2.50%

OR

Protection Package

70
or younger

71-85

7%

5.25%

Fees

0.6%

of the highest
guaranteed death benefit on
each contract anniversary

OR

0.95%

0.60% of the highest guaranteed
death benefit on each contract
anniversary, and 0.35% of the Income
Base on each contract anniversary

Interest crediting options

May change allocation among the interest crediting options at the end of index crediting periods.

For interest crediting options with rider charges, a 1.25% annual charge is subtracted from the crediting option's account value at the beginning of the interest crediting period.

¹ Not available in NH.

² Not available in IA and NH.

³ The gold price is the USD PM. closing price of gold as printed by the London Bullion Market Association.

⁴ Not available in AL, AK, ID, MN, MS, MT, OR, PA, PR or WA.

⁵ Also referred to as One-year Point-to-Point Declared Rate on Index Gain.

Index-based interest guaranteed never to go below 0%, even if the index does

Balanced Asset 5 Index

- One-year Annual Point-to-Point (par rate)
- Two-year Annual Point-to-Point (spread & par rate)¹
- Two-year Annual Point-to-Point (rider charge & par rate)¹

Barclays Trailblazer Sectors 5 Index²

- Two-year Point-to-Point (spread & par rate)

Gold Commodity^{3,4}

- One-year Annual Point-to-Point (cap & par rate)

GS Global Factor Index

- One-year Annual Point-to-Point (par rate)
- Two-year Annual Point-to-Point (spread & par rate)¹
- Two-year Annual Point-to-Point (rider charge & par rate)¹

S&P 500[®]

- One-year Monthly Point-to-Point (cap & par rate)
- One-year Monthly Average (cap & par rate)
- One-year Annual Point-to-Point (cap & par rate)
- One-year Point-to-Point Performance Trigger⁵

Fixed crediting set once per year, guaranteed $\geq 1\%$

Withdrawals

Guaranteed income (Protection Package only)

Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.

¹ In HI, IL and VT, initial plus additional premiums are included in this amount.

² For up to 10 years or age 85 in AK, AL, ID, MN, MS, MT, OR, PA, PR and WA.

- **Option to receive scheduled income for life** as Guaranteed Withdrawal Payments, assuming no excess withdrawals and a life-only annuity payout option is chosen at maturity.
- **Withdrawal payment amount determined by Income Base** at the time payments begin, calculated as the greatest of:
 - ▶ **Initial premium plus 18% bonus** on the initial premium only (reduced proportionally for all withdrawals; rate subject to change)
 - ▶ **Initial premium¹ increased** by the Enhanced Guaranteed Minimum Withdrawal Benefit Rider rate, compounded at 10% for up to 10 years² or start of withdrawal payments, whichever is first. (Reduced proportionally for all withdrawals, rate subject to change)
 - ▶ **Account value** (including vested premium bonus); or
 - ▶ **Minimum guaranteed surrender value.**

Starting percentage

- When payments are turned on, the amount is a percentage of the total Income Base:

	At age 50	After age 50
If single annuitant	3.3%	Increases each year from age 51 until age 85 ³ (at age 85+ the percentage stays at 7%)
If joint annuitant	3.0%	Increases each year from age 53 until age 90 ³ (at age 90+ the percentage stays at 7%)

If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract):

- ▶ **The Enhanced Guaranteed Minimum Withdrawal Benefit Rider** has been in effect for three years; five years in HI and IL
- ▶ **The annuitant is unable to perform at least 2 of 6 activities of daily living⁴,** certified by a licensed physician, and requires the care of a licensed caregiver
- ▶ **The impairment began at least one year after contract issue,** and is expected to be permanent
- ▶ **The annuitant is 60 years or older and a U.S. resident**

Increased payments for annuitants who are impaired revert to their original level if the account value is depleted OR the impairment ends.

³ See SOU for a full payout percentage schedule. Payout percentages in HI and IL vary.

⁴ Annuitant in AK, AL, ID, MN, MS, MT, OR, PA, PR or WA could also qualify by being in a Qualified Care Facility for 60 days.

Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

¹ In AK, AL, ID, MN, MS, MT, OR, PA, PR and WA payable over time death benefit is not available.

² In NC and VT, initial plus additional premiums are included in the calculation, and age is not a factor.

Enhancement Package	Protection Package
Paid as a lump sum, greatest of: ▶ Account value, including the total vesting bonus, even if not fully vested; ▶ Minimum guaranteed surrender value; or ▶ Initial premium plus vesting bonus on the initial premium only, growing at 5% simple interest for 10 years, until age 85 (older owner if joint owners) or death, whichever is first.	Two options: 1. Paid as a lump sum, calculated in the same manner as the Enhancement Package. 2. Paid as payments over at least 5 years (10 if issue age ≥ 71), based on greater of:¹ ▶ Initial premium plus 18% bonus on the initial premium only; or ▶ Initial premium² plus 10% compound interest for up to 10 years, until age 85 (older owner if joint owners) or beginning of income withdrawals, whichever is first.

Penalty-free partial withdrawals

Each contract year after year 1 may withdraw $\leq 10\%$ vested account value with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on monthly, quarterly, or semi-annual basis; or
- Up to 4 non-systematic withdrawals per year.

Surrender charge percentages – for withdrawals in year 1, or withdrawals > 10% in years 2-7

Contract year	1	2	3	4	5	6	7	8+
All states where approved except as noted below (see state approval chart)	10%	9%	8%	7%	6%	5%	4%	0%
AK, AL, CA, DE, FL(65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	0%

Any time a withdrawal incurs a surrender charge, an MVA will be made. For withdrawals above the annual penalty free withdrawal amount for the purpose of a required minimum distribution, F&G will waive any surrender charges and market value adjustments.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA, PR or WA.

For unexpected health care costs – access to vested account value with no surrender charge or MVA

Home Health Care (provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date¹
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date¹
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician²
- Life expectancy must be less than 1 year

¹ In AK, AL, ID, MN, MS, MT, OR, PA, PR and WA, care or confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.



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At-a-Glance Prosperity Elite[®] 10

Flexible Premium, Deferred, Fixed Indexed Annuity

Package options

Client chooses one. Once a package is selected, it cannot voluntarily be terminated until the end of the surrender charge period.

Enhancement Package

- Guaranteed Minimum Death Benefit Rider (GMDB)

Protection Package

- Enhanced Guaranteed Minimum Death Benefit Rider (EGMDB)
- Enhanced Guaranteed Minimum Withdrawal Benefit Rider (EGMWB)

Eligible ages

Non-qualified: **0-85** (0-80 in IN)

Qualified: **18-85** (18-80 in IN)

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option
- Cases over \$1 million, we reserve the right to review. For current premium limits, please refer to ADV1596, the Annuity Portfolio Matrix.

Bonus

Vesting bonus on any premium paid in year 1

- Vests over 10 years, 10% at the end of each year, only on premium paid in year 1
- Chart reflects current percentages, subject to change

	Enhancement Package		OR	Protection Package	
Age at issue <i>(older owner's age if joint owners)</i>	70 or younger	71-85		70 or younger	71-85
All states where approved except as noted below <i>(see state approval chart for details)</i>	6%	3%		12%	6.50%
AK, AL, CA, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, WA	5%	2.75%		11%	5.75%

Fees

	OR	
0.6% of the highest guaranteed death benefit on each contract anniversary		0.95% 0.60% of the highest guaranteed death benefit on each contract anniversary, and 0.35% of the Income Base on each contract anniversary

Interest crediting options

May change allocation among the interest crediting options at the end of index crediting periods.

For interest crediting options with rider charges, a 1.25% annual charge is subtracted from the crediting option's account value at the beginning of the interest crediting period.

¹ Not available in NH.
² Not available in IA or NH.
³ The gold price is the USD. Closing price of gold as printed by the London Bullion Market Association.
⁴ Not available in AL, AK, ID, MN, MS, MT, OR, PA, PR or WA.
⁵ Also referred to as One-year Point-to-Point Declared Rate on Index Gain.

Index-based interest guaranteed never to go below 0%, even if the index does	
Balanced Asset 5 Index™	- One-year Annual Point-to-Point (par rate) - Two-year Annual Point-to-Point (spread & par rate)¹ - Two-year Annual Point-to-Point (rider charge & par rate)¹
Barclays Trailblazer Sectors 5 Index ²	Two-year Point-to-Point (spread & par rate)
Gold Commodity ^{3,4}	One-year Annual Point-to-Point (cap & par rate)
GS Global Factor Index	- One-year Annual Point-to-Point (par rate) - Two-year Annual Point-to-Point (spread & par rate)¹ - Two-year Annual Point-to-Point (rider charge & par rate)¹
S&P 500®	- One-year Monthly Point-to-Point (cap & par rate) - One-year Monthly Average (cap & par rate) - One-year Annual Point-to-Point (cap & par rate) - One-year Point-to-Point Performance Trigger⁵
Fixed crediting set once per year, guaranteed ≥ 1%	

Withdrawals

Guaranteed income (Protection Package only)

Income Base: The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.

⁵ In HI, IL and VT, initial plus additional premiums are included in this amount.
⁶ For up to 10 years or age 85 in AK, AL, ID, MN, MS, MT, OR, PA, PR and WA

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 - Initial premium⁵ increased by the Enhanced Guaranteed Minimum Withdrawal Benefit Rider rate, compounded at 10% for up to 10 years⁶ or start of withdrawal payments, whichever is first. (Reduced proportionally for all withdrawals, rate subject to change)
 - Account value (including vested premium bonus); or
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- When payments are turned on, the amount is a percentage of the total Income Base:

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- The Enhanced Guaranteed Minimum Withdrawal Benefit Rider has been in effect for three years; five years in HI and IL
- The annuitant is unable to perform at least 2 of 6 activities of daily living⁸, certified by a licensed physician, and requires the care of a licensed caregiver
- The impairment began at least one year after contract issue, and is expected to be permanent
- The annuitant is 60 years or older and a U.S. resident

Increased payments for annuitants who are impaired revert to their original level if the account value is depleted OR the impairment ends.

⁷ See SOU for a full payout percentage schedule. Payout percentages in HI and IL vary.
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Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

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Surrender charge percentages— for withdrawals in year 1, or withdrawals > 10% in years 2-10

Contract year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below (see state approval chart)	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%
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Any time a withdrawal incurs a surrender charge, an MVA will be made. For withdrawals above the annual penalty free withdrawal amount for the purpose of a required minimum distribution, F&G will waive any surrender charges and market value adjustments.

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For unexpected health care costs— access to vested account value with no surrender charge or MVA

¹ In AK, AL, ID, MN, MS, MT, OR, PA, PR and WA, care or confinement must begin after the contract effective date.
² Limitations and considerations may vary from state to state.

Home Health Care (provided by licensed home health care provider) • Care must begin at least 1 year after contract effective date¹ • Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal) • Not available in MA	Nursing Home Care (in a licensed nursing home) • Confinement must begin at least 1 year after contract effective date¹ • Must be confined to nursing home for at least 60 days • Not available in MA Terminal Illness • Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician² • Life expectancy must be less than 1 year
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