



AcceleratorPlus®

Effective 1/8/2022

Fixed Rate		10-Year		14-Year	
No Charge		1.00%		1.00%	
		10-Year		14-Year	
		Cap Rates	Spread Rates	Cap Rates	Spread Rates
Balanced Asset 5 Index™	One-Year Point-to-Point	Charge¹	155%²		150%²
	One-Year Point-to-Point Spread and Par	No Charge	1.00%		1.50%
	Two-Year Point-to-Point	Charge¹	175%²		170%²
	Two-Year Point-to-Point Spread and Par	No Charge	0.00%		0.00%
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point	No Charge	0.00%		0.00%
		Charge¹	0.00%		0.00%
S&P 500®	One-Year Declared Rate on Gain	No Charge			
		Charge¹	3.50%		3.25%
	One-Year Monthly Point-to-Point	No Charge	5.50%		5.25%
		Charge¹	1.50%		1.50%
		Charge¹	2.75%		2.75%
	One-Year Point-to-Point	No Charge	4.00%		3.75%
		Charge¹	7.00%		6.75%
One-Year Point-to-Point Par		Charge¹	40%		35%
		10-Year		14-Year	
		Income Base Bonus³	Roll-Up Rate	Income Base Bonus³	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit	Standard	Age 0-75	5.00%	6.00%	5.00%
		Age 76+	3.25%	3.75%	5.00%
	Lite	Age 0-75	3.00%		
		Age 76+	2.25%		
			5.00%		
			10-Year	14-Year	
Premium Bonus	Standard	Age 0-75	5.00%	6.00%	
		Age 76+	3.25%	3.75%	
	Lite	Age 0-75	3.00%		
		Age 76+	2.25%		

¹The current rider charge is 1.25%
²Guaranteed to always be 100% or greater
³Income Base is equal to the greater of:
• 5% annual compound rollup; or
• Account Value multiplied by the Performance Multiplier.



F&G Dynamic Accumulator®

Fixed Rate

No Charge

Effective 12/8/2021

1.00%

10-Year Floor Rates				Par Rates
S&P 500®	Ten-Year Vesting Point-to-Point with a -10.00% Floor	No Charge	11.00%	65%
	Ten-Year Vesting Point-to-Point with a -5.00% Floor	No Charge	7.25%	47%
	Ten-Year Vesting Point-to-Point with a -2.50% Floor	No Charge	5.50%	38%
	Ten-Year Vesting Point-to-Point with a 0.00% Floor	No Charge	4.25%	30%

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Rates above reflects Rates as of: 2/28/2022, 9:18:08 AM Page 2 of 17



FG AccumulatorPlus®

Effective 2/8/2022

Fixed Rate		7-Year		10-Year	
No Charge		1.00%		1.00%	
		7-Year		10-Year	
		Cap Rates	Par Rates	Spread Rates	Cap Rates
Barclays Trailblazer Sectors 5 Index		7-Year		10-Year	
	Two-Year Point-to-Point	No Charge	120%	0.00%	135%
		Charge¹	160%	0.00%	165%
GS Global Factor Index	One-Year Point-to-Point	Charge¹	140%		145%
	One-Year Point-to-Point Spread and Par	No Charge	100%	0.50%	100%
	Two-Year Point-to-Point	Charge¹	165%		170%
	Two-Year Point-to-Point Spread and Par	No Charge	130%	0.00%	145%
S&P 500®	One-Year Declared Rate on Gain	No Charge			
		Charge¹	3.00%		3.00%
	One-Year Monthly Index Average	No Charge	5.00%		5.25%
		Charge¹	3.25%		3.75%
	One-Year Monthly Point-to-Point	No Charge	6.50%		7.00%
		Charge¹	1.25%		1.50%
	One-Year Point-to-Point	No Charge	2.35%		2.35%
		Charge¹	3.25%		3.75%
One-Year Point-to-Point Par	Charge¹	5.75%		6.00%	
			40%		40%

¹ The current rider charge is 1.25%.

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FG Flex Accumulator®

Effective 1/8/2022

Fixed Rate	No Charge	1.00%		
10-Year				
		Cap Rates	Par Rates	Spread Rates
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point	No Charge	110%	0.00%
		Charge¹	125%	0.00%
Morgan Stanley Dynamic Rotator Index	One-Year Point-to-Point	No Charge	40%	0.00%
	Two-Year Point-to-Point	No Charge	70%	0.00%
S&P 500®		Charge¹	80%	0.00%
	One-Year Monthly Point-to-Point	No Charge	1.25%	
		Charge¹	2.10%	
	One-Year Point-to-Point	No Charge	3.25%	
	One-Year Point-to-Point Spread and Par	No Charge	30%	3.00%
		Charge¹	45%	3.00%

¹ The current rider charge is 1.25%.

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FG Guarantee Platinum®

Effective 3/1/2022

	3-Year	5-Year	7-Year
Fixed Rate	2.65% ¹	3.10% ¹	3.25% ¹

¹ For FG Guarantee Platinum® 3, 5, and 7, the interest rate is guaranteed for the first 3, 5, or 7 years respectively.

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Rates above reflects Rates as of: 2/28/2022, 9:18:08 AM

Page 5 of 17



FG Power Accumulator®

Effective 2/8/2022

Fixed Rate		7-Year		10-Year	
No Charge		1.00%		1.00%	
		7-Year		10-Year	
		Par Rates		Spread Rates	
				10-Year	
Balanced Asset 10 Index™	One-Year Point-to-Point	No Charge			
	Two-Year Point-to-Point Spread and Par	No Charge		5.50%	
			39%		43%
Balanced Asset 5 Index™	One-Year Point-to-Point	No Charge			
	Two-Year Point-to-Point	Charge³			
	Two-Year Point-to-Point Spread and Par	No Charge		0.00%²	0.00%²
iShares Core S&P 500 ETF® (IVV)	One-Year Point-to-Point	No Charge			
	Two-Year Point-to-Point Spread and Par	No Charge		5.00%	5.00%
			28%		29%
iShares Gold Trust® (IAU)	One-Year Point-to-Point	No Charge			
	Two-Year Point-to-Point Spread and Par	No Charge		5.00%	5.00%
			25%		26%
iShares MSCI EAFE ETF® (EFA)	One-Year Point-to-Point	No Charge			
	Two-Year Point-to-Point Spread and Par	No Charge		5.00%	5.00%
			28%		29%
iShares US Real Estate ETF® (IYR)	One-Year Point-to-Point	No Charge			
	Two-Year Point-to-Point Spread and Par	No Charge		5.00%	5.00%
			24%		25%

1Guaranteed to always be 100% or greater.
2Guaranteed to always be 4% or lower.
3The current rider charge is 1.25%.

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Rates above reflects Rates as of: 2/28/2022, 9:18:08 AM Page 6 of 17



FG Retirement Pro®

Effective 12/8/2021

Fixed Rate
Fixed Interest Rate

1.00%
4.00%

S&P 500®	One-Year Monthly Index Average	Cap Rates	9.00%
	One-Year Monthly Point-to-Point		3.10%
	One-Year Point-to-Point		7.50%

Enhanced Guaranteed Minimum Withdrawal Benefit	Standard Lite	Income Base Bonus	Rider Fee
			0.00%
			0.00%

Minimum Benefit Value Interest Rate 3.50%

Premium Bonus ¹	Standard	4.00%
	Lite	3.00%

¹ Vesting bonus unless otherwise noted.

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FGNY Index-Choice®

Effective 1/8/2022

Fixed Rate

1.00%

10-Year
Cap Rates

S&P 500®

- One-Year Monthly Index Average
- One-Year Monthly Point-to-Point
- One-Year Point-to-Point

3.25%
1.25%
3.25%

Premium Bonus

2.00%

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Rates above reflects Rates as of: 2/28/2022, 9:18:08 AM

Page 8 of 17



Performance Pro®

Effective 2/8/2022

Fixed Rate

1.00%

10-Year
Par Rates

Cap Rates

Spread Rates

Balanced Asset 5 Index™

One-Year Point-to-Point

Charge¹

Two-Year Point-to-Point

Two-Year Point-to-Point Spread and Par

75%

140%

110%

0.00%

Barclays Trailblazer Sectors 5 Index

Two-Year Point-to-Point

100%

0.00%

GS Global Factor Index

One-Year Point-to-Point

Charge¹

Two-Year Point-to-Point

Two-Year Point-to-Point Spread and Par

70%

135%

105%

0.00%

Gold Commodity

One-Year Point-to-Point

4.00%

S&P 500®

One-Year Monthly Point-to-Point

1.25%

One-Year Point-to-Point

3.25%

Two-Year Point-to-Point

6.75%

Three-Year Point-to-Point

11.00%

Rider Fee

Roll-Up Rate

Guaranteed Minimum Withdrawal Benefit

1.30%

2.75%²

Premium Bonus

Standard

Age 0-75

Age 76+

Lite

Age 0-75

Age 76+

9.00%

5.00%

7.00%

4.00%

¹ The current rider charge is 1.25%.

² Plus the Add-On Rate

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Rates above reflects Rates as of: 2/28/2022, 9:18:08 AM

Page 9 of 17



Prosperity Elite®

Effective 1/8/2022

Fixed Rate		7-Year		10-Year		14-Year	
No Charge		1.00%		1.00%		1.00%	
		7-Year		10-Year		14-Year	
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates
Barclays Trailblazer Sectors 5 Index		No Charge	125%	0.00%	120%	0.00%	120% 0.00%
Gold Commodity		No Charge	5.25%		5.25%		
S&P 500®		No Charge	3.50%		3.50%		
One-Year Declared Rate on Gain		No Charge	4.25%		4.25%		
One-Year Monthly Index Average		No Charge	1.50%		1.50%		
One-Year Monthly Point-to-Point		No Charge	4.00%		4.00%		
One-Year Point-to-Point		No Charge					
		7-Year		10-Year		14-Year	
		Income Base Bonus	Rider Fee	Roll-Up Rate	Income Base Bonus	Rider Fee	Roll-Up Rate
Guaranteed Minimum Death Benefit		Simple Interest	0.60%	4.00% ³	0.60%	4.00% ³	4.00% ³
Protection Package	Simple Interest	18.00% ⁵	0.60%	4.00% ³	18.00% ⁵	0.60%	4.00% ³
	Compound Interest	18.00% ⁵	0.60%	5.00% ⁴	18.00% ⁵	0.60%	5.00% ⁴
		7-Year		10-Year		14-Year	
		Income Base Bonus	Rider Fee	Roll-Up Rate	Income Base Bonus	Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit		18.00% ⁵	0.90% ²	5.00%	18.00% ⁵	0.90% ²	5.00%
		7-Year		10-Year		14-Year	
Premium Bonus ¹		Age 0-70	4.00%	6.00%	7.00%		
Standard Enhancement	Age 71+	3.00%	3.25%	3.75%			
	Age 0-70	2.00%	3.00%	4.00%			
	Age 71+	1.25%	1.50%	2.25%			
Lite Protection	Age 0-70	4.00%	5.00%				
	Age 71+	3.00%	2.50%				
	Age 0-70	2.00%	2.00%				
Lite Enhancement	Age 71+	1.25%		1.25%			

¹ Vesting bonus unless otherwise noted.
² Rider charge for Protection Package. The optional Protection Package includes two riders, each with their own separate charge. Both riders are required when purchasing the Protection Package.
³ Simple interest lump sum payment.
⁴ Simple interest lump sum payment.



Safe Income Plus®

Effective 1/8/2022

Fixed Rate

No Charge

1.00%

10-Year
Cap Rates

S&P 500®

One-Year Declared Rate on Gain

No Charge

1.75%

One-Year Monthly Index Average

No Charge

2.00%

One-Year Monthly Point-to-Point

No Charge

1.00%

One-Year Point-to-Point

No Charge

2.00%

Guaranteed Minimum
Withdrawal Benefit

Standard
Lite

Income Base
Bonus

7.00%
6.00%

Rider Fee

1.15%
1.15%

Roll-Up
Rate

6.00%
6.00%

Premium Bonus¹

Standard
Lite

7.00%
6.00%

¹ Vesting bonus unless otherwise noted.

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Rates above reflects Rates as of: 2/28/2022, 9:18:08 AM

Page 11 of 17

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Product availability and features may vary by state. Please refer to Saleslink for the most up-to-date rates.

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FGNY Index-Choice 10 only available in NY. Please refer to Saleslink for the most up-to-date rates.

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There is a 30-day window at the end of each 3-, 5- or 7-year guarantee period for multi-year guaranteed annuities (MYGAs) where your client may withdraw all or part of the annuity value without application of surrender charges or market value adjustment. A new guarantee period and surrender charge period will begin after the end of the previous ones.

Annuities that offer bonus interest features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap rates than annuities that do not provide the bonus feature.

This is a deferred, fixed indexed annuity providing minimum guaranteed surrender values. You should understand how the minimum guaranteed surrender values are determined and the product features used to determine the values. Even though contract values may be affected by external indexes, the contract annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. This information reflects current caps, fixed declared rates, and index gain interest rate and spreads, which are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company. See the policy or contract for contractual guaranteed elements.

It is important to note that when the declared participation rate is greater than 100% and the index change percentage at the end of the index term period is 0 or negative, no index interest credits will be applied to the account value. Please see the product's Statement of Understanding (SOU) for a detailed explanation.

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Rates above reflects Rates as of: 2/28/2022, 9:18:08 AM Page 12 of 17

Disclosure for Protection Package

The optional Protection Package includes two riders, each with their own separate charge. Both riders are required when purchasing the Protection Package.

The Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) Rider charge is 0.90% multiplied by the income base at each contract anniversary. The Enhanced Guaranteed Minimum Death Benefit (EGMDB) Rider charge is 0.60% multiplied by the highest rider guaranteed minimum death benefit amount on each contract anniversary.

These charges are deducted from the account value each contract anniversary until the earliest of:

- surrender
- annuitization or
- a death that triggers the benefits

If the policyholder terminates the EGMWB rider before the end of the policy, the charges for that rider will terminate. The EGMWB rider may be terminated after it has been in force 7 years, or if ownership is transferred during the withdrawal period.

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Rates above reflects Rates as of: 2/28/2022, 9:18:08 AM

Page 13 of 17

Annuity Disclosure for Barclays Trailblazer Sectors 5 Index

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Volatility control seeks to provide smoother returns and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it can also lessen the impact of market upturns, potentially limiting upside potential.

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Rates above reflects Rates as of: 2/28/2022, 9:18:08 AM

Page 14 of 17

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Rates above reflects Rates as of: 2/28/2022, 9:18:08 AM

Page 15 of 17

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Rates above reflects Rates as of: 2/28/2022, 9:18:08 AM

Page 17 of 17

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Page 18 of 17

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Page 19 of 17

