



Experience
the Power of
Collaborative
Thinking

Fixed Indexed Annuity Portfolio Matrix

Our products protect your client's savings from market downside, while giving them market upside potential with tax deferral.

What is a Fixed Indexed Annuity?

A fixed indexed annuity (FIA) is a long-term savings tool that provides the potential to earn interest linked to the return of an index with no risk of loss due to market downturns.

If your clients are interested in **growing their savings** based on a market index – **without the risk** of actually participating in the market – an FIA may be a good choice. An FIA uses a formula, subject to a cap, spread, and/or participation rate, to **credit interest** based on changes in a market index. A fixed indexed annuity also provides a minimum guarantee, so your clients can't lose money due to market downturns.



Experience
the Power of
Collaborative
Thinking

Accumulation Products

F&G Dynamic Accumulator[®] 10

F&G Flex Accumulator[®]

F&G Power Accumulator[®] 7 & 10

FG AccumulatorPlus[®] 7 & 10

FG Index-Choice[®] 10



Annuity Portfolio Matrix

Product information is effective as of February 7, 2022

Product	F&G Dynamic Accumulator 10 (SPDA)																																
Issue Ages	Non-qualified: 0 - 75 / Qualified: 18 - 75																																
Minimum Premiums	Non-qualified / Qualified: \$10,000 (\$2,000 per interest crediting option)																																
Premium Bonus	N/A																																
Surrender Charge Schedule By year (%)	10 Years: 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 1.00																																
Vesting Schedule	<table border="1"> <thead> <tr> <th rowspan="2">Issue date</th> <th colspan="10">End of contract year</th> </tr> <tr> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10+</th> </tr> </thead> <tbody> <tr> <td>90%</td> <td>92%</td> <td>94%</td> <td>96%</td> <td>97%</td> <td>98%</td> <td>99%</td> <td>100%</td> <td>100%</td> <td>100%</td> <td>100%</td> </tr> </tbody> </table>	Issue date	End of contract year										1	2	3	4	5	6	7	8	9	10+	90%	92%	94%	96%	97%	98%	99%	100%	100%	100%	100%
Issue date	End of contract year																																
	1	2	3	4	5	6	7	8	9	10+																							
90%	92%	94%	96%	97%	98%	99%	100%	100%	100%	100%																							
Market Value Adjustment¹	Applies during the Surrender Charge Period																																
Interest Crediting Options	Structured FIA account 10-year crediting period with One-year Annual Point-to-Point Tracking Periods: <ul style="list-style-type: none"> • S&P 500[®] <ul style="list-style-type: none"> • One-year Tracking Period Point-to-Point with Cap • One-year Tracking Period Point-to-Point with Participation Rate 																																
Available Floors	0%, -2.5%, -5%, 10% floor tracks																																
Free Withdrawals	10% Beginning of Year Strategy Vesting Value on Value of Vesting Point-to-Point Strategies + 10% Beginning of Year Strategy Account Value on Fixed Strategy																																
Death Benefit	Paid as a lump sum, greatest of: <ul style="list-style-type: none"> • Strategy Account Value of Fixed Account + Strategy Tracking Value of Vesting Point-to-Point + Mid-Year Strategy Death Credit • Minimum guaranteed surrender value 																																
Surrender Charge Waivers Available	Nursing Home Care, Terminal Illness																																

¹ Not available in CA and MO.



Annuity Portfolio Matrix

Product information is effective as of February 7, 2022

Product	F&G Flex Accumulator (FPDA)
Issue Ages	Non-qualified: 0 - 85 / Qualified: 18 - 85
Minimum Premiums	Non-qualified / Qualified: \$10,000
Premium Bonus	N/A
Surrender Charge Schedule By year (%)	10 Years: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00 ¹
Market Value Adjustment²	Applies during the Surrender Charge Period
Interest Crediting Options	<ul style="list-style-type: none"> • Barclays Trailblazer Sectors 5 Index <ul style="list-style-type: none"> • Two-year Point-to-Point with Spread and Participation Rate (with and without 1.25% charge)³ • Morgan Stanley Dynamic Rotator <ul style="list-style-type: none"> • One-year Annual Point-to-Point with Spread and Participation Rate • Two-year Point-to-Point with Spread and Participation Rate (with and without 1.25% charge)³ • S&P 500[®] <ul style="list-style-type: none"> • One-year Annual Point-to-Point with Cap • One-year Annual Point-to-Point with Spread and Participation Rate (with and without 1.25% charge) • One-year Monthly Point-to-Point with Cap (with and without 1.25% charge) • Fixed
Free Withdrawals	10% of initial premium starting at issue
Death Benefit	<p>Paid as a lump sum, greatest of:</p> <ul style="list-style-type: none"> • Account value • Minimum guaranteed surrender value OR: <p>Enhanced death benefit rider at no charge</p> <ul style="list-style-type: none"> • Interest multiplier <ul style="list-style-type: none"> • Issue ages 0-69, two times the interest crediting rate for the death benefit base of the account value • Issue ages 70+, 1.5 times the interest crediting rate for the death benefit base of the account value • Tailor payments over five years or longer
Surrender Charge Waivers Available	Home Health Care ⁴ , Nursing Home ⁴ , Terminal Illness

¹ The following states follow an alternate surrender charge schedule: AK, AL, CA, CT, DE, FL (for ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

² Not applicable in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA and WA.

³ Not available in NH.

⁴ Not available in MA.



Annuity Portfolio Matrix

Product information is effective as of February 7, 2022

Product	FG Power Accumulator 7 (FPDA)	F&G Power Accumulator 10 (FPDA)
Issue Ages	Non-qualified: 0 - 85 / Qualified: 18 - 85	Same
Minimum Premiums	Non-qualified / Qualified: \$10,000	Same
Premium Bonus	N/A	N/A
Surrender Charge Schedule By year (%)	7 Years: 9.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00	10 Years: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00 ¹
Market Value Adjustment²	Applies during the Surrender Charge Period	Same
Interest Crediting Options	<ul style="list-style-type: none"> • Balanced Asset 5 Index™ (CIBQB05E) <ul style="list-style-type: none"> • One-year Annual Point-to-Point with Participation Rate • One-year Annual Point-to-Point with Participation Rate (with 1.25% charge) • Two-year Annual Point-to-Point with Spread and Participation Rate³ • Two-year Annual Point-to-Point with Participation Rate (with 1.25% charge)³ • Balanced Asset 10 Index™ (CIBQB10E) <ul style="list-style-type: none"> • One-year Annual Point-to-Point with Participation Rate • Two-year Annual Point-to-Point with Spread and Participation Rate³ • iShares Core S&P 500 ETF (IVV) <ul style="list-style-type: none"> • One-year Annual Point-to-Point with Participation Rate • Two-year Annual Point-to-Point with Spread and Participation Rate³ • iShares MSCI EAFE ETF (EFA) <ul style="list-style-type: none"> • One-year Annual Point-to-Point with Participation Rate • Two-year Annual Point-to-Point with Spread and Participation Rate³ • iShares U.S. Real Estate ETF (IYR) <ul style="list-style-type: none"> • One-year Annual Point-to-Point with Participation Rate • Two-year Annual Point-to-Point with Spread and Participation Rate³ • iShares Gold Trust (IAU) <ul style="list-style-type: none"> • One-year Annual Point-to-Point with Participation Rate • Fixed 	Same
Free Withdrawals	10% of account value after year one	Same
Death Benefit	Greater of: Account value or minimum guaranteed surrender value	Same
Surrender Charge Waivers Available	Home Health Care ⁴ , Nursing Home ⁴ , Terminal Illness	Same

¹ The following states follow an alternate surrender charge schedule: AK, AL, CA, CT, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

² The Market Value Adjustment is not applicable in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA and WA.

³ Not available in NH.

⁴ Not available in MA.



Annuity Portfolio Matrix

Product information is effective as of February 7, 2022

Product	FG AccumulatorPlus 7 (FPDA)	FG AccumulatorPlus 10 (FPDA)
Issue Ages	Non-qualified: 0 - 85 / Qualified: 18 - 85	Same
Minimum Premiums	Non-qualified / Qualified: \$10,000	Same
Premium Bonus	N/A	N/A
Surrender Charge Schedule By year (%)	7 Years: 9.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00	10 Years: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00 ¹
Market Value Adjustment²	Applies during the Surrender Charge Period	Same
Interest Crediting Options	<ul style="list-style-type: none"> • Balanced Asset 5 Index™ (CIBQB05E) <ul style="list-style-type: none"> • One-year Annual Point-to-Point with Spread and Participation Rate • One-year Annual Point-to-Point with Participation Rate (with 1.25% charge) • Two-year Annual Point-to-Point with Spread and Participation Rate³ • Two-year Annual Point-to-Point with Participation Rate (with 1.25% charge)³ • Barclays Trailblazer Sectors 5 Index <ul style="list-style-type: none"> • Two-year Annual Point-to-Point with Spread and Participation Rate (with and without 1.25% charge)³ • GS Global Factor Index <ul style="list-style-type: none"> • One-year Annual Point-to-Point with Participation Rate (with 1.25% charge) • One-year Annual Point-to-Point with Spread and Participation Rate • Two-year Annual Point-to-Point with Participation Rate (with 1.25% charge)³ • Two-year Annual Point-to-Point with Spread and Participation Rate³ • S&P 500® <ul style="list-style-type: none"> • One-year Monthly Average with Cap (with and without 1.25% charge)⁴ • One-year Monthly Point-to-Point with Cap (with and without 1.25% charge) • One-year Annual Point-to-Point with Cap (with and without 1.25% charge) • One-year Annual Point-to-Point with Participation Rate (with 1.25% charge) • One-year Declared Rate on Gain (with and without 1.25% charge) • Fixed 	
Free Withdrawals	10% of account value after year one	Same
Death Benefit	Greater of: Account value or minimum guaranteed surrender value	Same
Surrender Charge Waivers Available	Home Health Care ⁵ , Nursing Home ⁵ , Terminal Illness	Same

¹ The following states follow an alternate surrender charge schedule: AK, AL, CA, CT, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT & WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

² The Market Value Adjustment is not applicable in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA, PR and WA.

³ Not available in NH.

⁴ One-year S&P 500® Monthly Average with Cap with charge not available in AK, AL, CT, ID, MN, MS, MT, OR, PA, PR and WA.

⁵ Not available in MA.



Annuity Portfolio Matrix

Product information is effective as of February 7, 2022

Product	FG Index-Choice 10¹ (FPDA) - NY Only
Issue Ages	Non-qualified: 0 - 85 / Qualified: 18 - 85
Minimum Premiums	Non-qualified / Qualified: \$10,000
Premium Bonus	N/A Up front bonus applies to account value ²
Surrender Charge Schedule By year (%)	10 Years: 10.00, 10.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 2.00, 0.00
Market Value Adjustment	N/A
Interest Crediting Options	<ul style="list-style-type: none"> • S&P 500[®] <ul style="list-style-type: none"> • One-year Monthly Average with Cap • One-year Monthly Point-to-Point with Cap • One-year Annual Point-to-Point with Cap • Fixed
Free Withdrawals	10% of account value after year one
Death Benefit	Greater of: Account value or minimum guaranteed surrender value
Surrender Charge Waivers Available	Nursing Home, Terminal Illness

¹ FG Index-Choice 10 product is only available in NY.

² Up front premium bonus of 2.00%. First-year premium bonuses are N/A for this product.



Experience
the Power of
Collaborative
Thinking

Income Products

Accelerator Plus[®] 10 & 14

Prosperity Elite[®] 7, 10 & 14

FG Retirement Pro[®]

Performance Pro[®]

Safe Income AdvantageSM



Annuity Portfolio Matrix

Product information is effective as of February 7, 2022

Product	Accelerator Plus 10 (FPDA)	Accelerator Plus 14 (FPDA) ⁹																																																																								
Issue Ages	Non-qualified: 0 - 85 (80 in IN) / Qualified: 18 - 85 (80 in IN)	Same																																																																								
Minimum Premiums	Non-qualified / Qualified: \$10,000	Same																																																																								
Premium Bonus¹	All first-year premium	Same																																																																								
Ages 0 to 75	7.00%	8.00%																																																																								
Ages 76 to max issue	4.00%	5.00%																																																																								
	Bonus applies to account value and vests over time	Same																																																																								
Surrender Charge Schedule By year (%)	10 Years: 14.00, 13.00, 12.00, 11.00, 10.00, 8.00, 6.00, 4.00, 2.00, 1.00, 0.00 ²	14 Years: 14.75, 13.75, 12.75, 11.75, 10.75, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 0.00 ³																																																																								
Vesting Schedule	<table border="1"> <thead> <tr> <th colspan="10">End of contract year</th> </tr> <tr> <th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10+</th> </tr> </thead> <tbody> <tr> <td>10%</td><td>20%</td><td>30%</td><td>40%</td><td>50%</td><td>60%</td><td>70%</td><td>80%</td><td>80%</td><td>100%</td> </tr> </tbody> </table>	End of contract year										1	2	3	4	5	6	7	8	9	10+	10%	20%	30%	40%	50%	60%	70%	80%	80%	100%	<table border="1"> <thead> <tr> <th colspan="14">End of contract year</th> </tr> <tr> <th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th><th>11</th><th>12</th><th>13</th><th>14</th> </tr> </thead> <tbody> <tr> <td>7%</td><td>14%</td><td>21%</td><td>29%</td><td>36%</td><td>43%</td><td>50%</td><td>57%</td><td>64%</td><td>71%</td><td>79%</td><td>86%</td><td>93%</td><td>100%</td> </tr> </tbody> </table>	End of contract year														1	2	3	4	5	6	7	8	9	10	11	12	13	14	7%	14%	21%	29%	36%	43%	50%	57%	64%	71%	79%	86%	93%	100%
End of contract year																																																																										
1	2	3	4	5	6	7	8	9	10+																																																																	
10%	20%	30%	40%	50%	60%	70%	80%	80%	100%																																																																	
End of contract year																																																																										
1	2	3	4	5	6	7	8	9	10	11	12	13	14																																																													
7%	14%	21%	29%	36%	43%	50%	57%	64%	71%	79%	86%	93%	100%																																																													
Market Value Adjustment⁴	Applies during the Surrender Charge Period	Same																																																																								
Interest Crediting Options	<ul style="list-style-type: none"> Balanced Asset 5 Index™ (CIBQB05E) <ul style="list-style-type: none"> One-year Annual Point-to-Point with Spread and Participation Rate One-year Annual Point-to-Point with Participation Rate (with 1.25% charge) Two-year Annual Point-to-Point with Spread and Participation Rate⁵ Two-year Annual Point-to-Point with Participation Rate (with 1.25% charge)⁵ Balanced Asset 10 Index™ (CIBQB10E) <ul style="list-style-type: none"> One-year Annual Point-to-Point with Participation Rate One-year Annual Point-to-Point with Spread and Participation Rate Two-year Annual Point-to-Point with Spread and Participation Rate⁵ Two-year Annual Point-to-Point with Participation Rate (with 1.25% charge)⁵ Barclays Trailblazer Sectors 5 Index <ul style="list-style-type: none"> Two-year Point-to-Point with Spread and Participation Rate (with and without 1.25% charge)⁵ S&P 500® <ul style="list-style-type: none"> One-year Monthly Point-to-Point with Cap (with and without 1.25% charge) One-year Annual Point-to-Point with Cap (with and without 1.25% charge) One-year Annual Point-to-Point with Participation Rate (with 1.25% charge) One-year Declared Rate on Gain (with and without 1.25% charge) Fixed 																																																																									

¹ The following states work with alternate vesting Bonus rates for Accelerator Plus 10: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. The vesting bonus is 5% for issues ages 0-75 and 3% for issue ages 76+ (FL issues ages 65+). Subject to change.

² The following states follow an alternate surrender charge schedule: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%. For IN: 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%.

³ For IN: 12.5%, 12.5%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

⁴ For Accelerator Plus 10, the Market Value Adjustment is not applicable in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA and WA. For Accelerator Plus 14, it is not applicable in IL and MO.

⁵ Not available in NH.



Annuity Portfolio Matrix

Product information is effective as of February 7, 2022

Product	Accelerator Plus 10 (FPDA)	Accelerator Plus 14 (FPDA) ³
Free Withdrawals	10.00% of account value after year one	Same
Death Benefit	Greater of: Account value including any unvested bonus if applicable or minimum guaranteed surrender value	Same
Surrender Charge Waivers Available	Nursing Home ¹ , Terminal Illness, Home Health Care ¹	Same
Income Benefit (EGMWB²)	<p>Income Base reflects the greater of the Guaranteed Minimum Withdrawal Performance Value or a 5.00% guaranteed roll-up. The Income Base increases until the earliest of 10 years, age 85³ or the date the withdrawal period begins. The Guaranteed Minimum Withdrawal Performance Value equals the account value less premiums received after the first policy year multiplied by the Performance Multiplier, subject to a cap of 5 times first-year premiums, less withdrawals. The Performance Multiplier is equal to 105.00% at issue and increases by 5.00% each contract year, subject to a cap of 150.00%.</p> <p>Guaranteed Withdrawal % based on age at commencement (Single / Joint Annuitants) Age 60 = 4.50% / 4.00%; Age 65 = 5.00% / 4.00%; Age 70 = 5.50% / 5.00%; Age 75 = 6.00% / 5.00%; Age 80 = 6.50% / 6.00%; Ages 85+ = 7.00% / 6.00%</p>	
Enhanced Benefits⁴	If unable to perform 2/6 ADL; and all other conditions are met.	Same
Annual cost of Additional Benefits	EGMWB: 1.15%	Same

¹ Not available in MA.

² The listed charges for the EGMWB are based on the income base and is deducted from the contract's vested account value annually after the completion of each contract year. All rates are subject to change.

³ For Accelerator Plus 10, the age limit does not apply for AK, AL, HI, ID, IL, MN, MS, MT, OR, PA or WA. For Accelerator Plus 14, the age limit does not apply for HI or IL.

⁴ Not available in all states.



Annuity Portfolio Matrix

Product information is effective as of February 7, 2022

Product	Prosperity Elite 7 (FPDA)	Prosperity Elite 10 (FPDA)	Prosperity Elite 14 (FPDA)																																																																																													
Issue Ages	Non-qualified: 0 - 85 (80 in IN) Qualified: 18 - 85 (80 in IN)	Same	Same																																																																																													
Minimum Premiums	Non-qualified / Qualified: \$10,000	Same	Same																																																																																													
Premium Bonus	All first-year premium	Same ¹	Same																																																																																													
	Enhanced Package Protection Package	Enhanced Package Protection Package	Enhanced Package Protection Package																																																																																													
Ages 0 to 70	2.00% 4.00%	3.00% 6.00%	4.00% 7.00%																																																																																													
Ages 71 to max issue	1.25% 3.00%	1.50% 3.25%	2.25% 3.75%																																																																																													
	Bonus applies to account value and vests over time	Same	Same																																																																																													
Surrender Charge Schedule By year (%)	7 Years: 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00 ²	10 Years: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00 ³	14 Years: 14.75, 13.75, 12.75, 11.75, 10.75, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 0.00 ⁴																																																																																													
Vesting Schedule	<table border="1"> <thead> <tr> <th colspan="7">End of contract year</th> </tr> <tr> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> </tr> </thead> <tbody> <tr> <td>14%</td> <td>29%</td> <td>43%</td> <td>57%</td> <td>71%</td> <td>86%</td> <td>100%</td> </tr> </tbody> </table>	End of contract year							1	2	3	4	5	6	7	14%	29%	43%	57%	71%	86%	100%	<table border="1"> <thead> <tr> <th colspan="10">End of contract year</th> </tr> <tr> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10+</th> </tr> </thead> <tbody> <tr> <td>10%</td> <td>20%</td> <td>30%</td> <td>40%</td> <td>50%</td> <td>60%</td> <td>70%</td> <td>80%</td> <td>90%</td> <td>100%</td> </tr> </tbody> </table>	End of contract year										1	2	3	4	5	6	7	8	9	10+	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	<table border="1"> <thead> <tr> <th colspan="14">End of contract year</th> </tr> <tr> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11</th> <th>12</th> <th>13</th> <th>14</th> </tr> </thead> <tbody> <tr> <td>7%</td> <td>14%</td> <td>21%</td> <td>29%</td> <td>36%</td> <td>43%</td> <td>50%</td> <td>57%</td> <td>64%</td> <td>71%</td> <td>79%</td> <td>86%</td> <td>93%</td> <td>100%</td> </tr> </tbody> </table>	End of contract year														1	2	3	4	5	6	7	8	9	10	11	12	13	14	7%	14%	21%	29%	36%	43%	50%	57%	64%	71%	79%	86%	93%	100%
End of contract year																																																																																																
1	2	3	4	5	6	7																																																																																										
14%	29%	43%	57%	71%	86%	100%																																																																																										
End of contract year																																																																																																
1	2	3	4	5	6	7	8	9	10+																																																																																							
10%	20%	30%	40%	50%	60%	70%	80%	90%	100%																																																																																							
End of contract year																																																																																																
1	2	3	4	5	6	7	8	9	10	11	12	13	14																																																																																			
7%	14%	21%	29%	36%	43%	50%	57%	64%	71%	79%	86%	93%	100%																																																																																			
Market Value Adjustment ⁵	Applies during the Surrender Charge Period	Same	Same																																																																																													

¹ The following states work with alternate Vesting Bonus rates: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA. With the Enhancement Package for these states, the premium bonus is 2.00% (for issue ages 0-70) or 1.25% (for issue ages 71+). With the Protection Package for these states, the premium bonus is 5.00% (for issue ages 0-70) or 2.50% (for issue ages 71+).

² The following states follow an alternate surrender charge schedule: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA. For these states, the surrender charge schedule is: 9.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 0.00%

³ The following states follow an alternate surrender charge schedule: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA. For these states, the surrender charge schedule is: 9.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 2.00%, 1.00%, 0.00%.

⁴ Indiana follows an alternate surrender charge schedule. The schedule is: 12.50%, 12.50%, 12.00%, 11.00%, 10.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 2.00%, 1.00%, 0.00%.

⁵ For Prosperity Elite 7 and Prosperity Elite 10, the Market Value Adjustment is not applicable in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA, PR and WA. For Prosperity Elite 14, it is not applicable in IL and MO.



Annuity Portfolio Matrix

Product information is effective as of February 7, 2022

Product	Prosperity Elite 7 (FPDA)	Prosperity Elite 10 (FPDA)	Prosperity Elite 14 (FPDA)
Interest Crediting Options	<ul style="list-style-type: none"> • Barclays Trailblazer Sectors 5 Index <ul style="list-style-type: none"> • Two-year Point-to-Point with Spread and Participation Rate¹ • Balanced Asset 5 Index™ (CIBQB05E) <ul style="list-style-type: none"> • One-year Annual Point-to-Point with Participation Rate • Two-year Annual Point-to-Point with Spread and Participation Rate³ • Two-year Annual Point-to-Point with Participation Rate (with a 1.25% charge)³ • Gold Commodity <ul style="list-style-type: none"> • One-year Annual Point-to-Point² • GS Global Factor Index <ul style="list-style-type: none"> • One-year Annual Point-to-Point with Participation Rate • Two-year Annual Point-to-Point with Spread and Participation Rate³ • Two-year Annual Point-to-Point with Participation Rate (with 1.25% charge)³ • S&P 500® <ul style="list-style-type: none"> • One-year Monthly Average with Cap • One-year Monthly Point-to-Point with Cap • One-year Annual Point-to-Point with Cap • One-year Declared Rate on Gain Point-to-Point with Cap • Fixed 		
Free Withdrawals	10% of vested account value after year one	Same	Same

¹ Not available in IA or NH.

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

³ Not available in NH.



Annuity Portfolio Matrix

Product information is effective as of February 7, 2022

Product	Prosperity Elite 7 (FPDA)	Prosperity Elite 10 (FPDA)	Prosperity Elite 14 (FPDA)
Death Benefit	<p>ENHANCEMENT PACKAGE¹: Receive the greatest of:</p> <ul style="list-style-type: none"> • 4.00% simple interest on initial premium only plus premium bonus thereon up to 10 years or until age 85 (whichever is first); or • Total Account Value; or • MGSV <p>PROTECTION PACKAGE:</p> <p>Multi-year Death Benefit Payout² - receive greater of: Payouts taken over at least five years (10 years if the contract was issued at age 71 or older)</p> <ul style="list-style-type: none"> • Initial premium with 5.00% compound interest for up to 10 years, age 85, or until the withdrawal period begins; or • Initial premium, plus 18.00% bonus; or • Total Account Value; or • MGSV <p>Lump Sum Death Benefit Payout – receive greatest of</p> <ul style="list-style-type: none"> • Total Account Value; or • Initial premium plus the premium bonus growing at 4.00% simple interest up to 10 years, age 85 or death, whichever comes first; or • MGSV 		
Surrender Charge Waivers Available	Nursing Home ³ , Terminal Illness, Home Health Care ³	Same	Same
Income Benefit (GMWB⁴)	<p>Income benefit is optional and available by rider. Available on the Protection Package only, rider income base equals the greater of initial premium plus 18.00% Income Base bonus or initial premium paid accumulated at 5.00% interest for up to ten years or the withdrawal period begins. Client eligible to restart 10-year accumulation period one time between the 6th and 10th contract years only. State availability and variations apply.</p> <p>Guaranteed Withdrawal % Based on Age at Commencement (Single / Joint Annuitants)</p> <ul style="list-style-type: none"> Age 60 = 4.00% / 3.50% Age 65 = 4.30% / 3.80% Age 70 = 4.80% / 4.30% Age 75 = 5.80% / 5.30% Age 80 = 6.45% / 5.95% Age 85+= 7.00% single annuitant <p>Please refer to the SOU for age specific Guaranteed Withdrawal percentages.</p>		
Enhanced Benefits	If unable to perform two of six activities of daily living; and all other conditions are met. Only available with the Protection Package.		
Annual cost of Additional Benefits	<p>PROTECTION PACKAGE: 1.50%⁵ (0.90% for EGMWB, 0.60% for EGMDB)</p> <p>ENHANCEMENT PACKAGE: 0.60%⁵ (0.60% for GMDB)</p>	Same	Same

¹ For AK, AL, ID, MN, MS, MT, OR, PA, PR, WA: simple interest is based on initial premium plus initial premium bonus plus additional premium, reduced by all prior withdrawals.

² Not available in all states. In all states except NC and VT, the death benefit payout option cannot be invoked prior to the end of the fifth contract year. For NC and VT, this option is available at issue.

³ Not available in MA.

⁴ Guaranteed Minimum Withdrawal Benefit (GMWB).

⁵ The listed charges for the GMWB/EGMWB are based on the income base and is deducted from the contract's account value annually after the completion of the first contract year. The listed charges for the GMDB/EGMDB are based on the highest rider death benefit amount and is deducted from the contract's account value annually after the completion of the first contract year.



Annuity Portfolio Matrix

Product information is effective as of February 7, 2022

Product	FG Retirement Pro (Modified SPDA ¹)	Performance Pro (FPDA)	Safe Income Advantage (FPDA)																																																																		
Issue Ages	Non-qualified: 0 - 80 / Qualified: 18 - 80	Same	Same																																																																		
Minimum Premiums	Non-qualified / Qualified: \$10,000	Same	Same																																																																		
Premium Bonus	All first-year premium ²	All first-year premium — with EGMWB ³	N/A																																																																		
Ages 0 to 75	4.00%	12.00%	N/A																																																																		
Ages 76 to max issue	4.00%	7.00%	N/A																																																																		
	Bonus applies immediately to Benefit Base and vests over time to account value.	Bonus applies to account value and vests over time.																																																																			
Surrender Charge Schedule⁵ By Year (%)	12 Years: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 1.00, 0.00	10 Years: 14.00, 13.00, 12.00, 11.00, 10.00, 8.00, 6.00, 4.00, 2.00, 1.00, 0.00	10 Years: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00																																																																		
Vesting Schedule	<table border="1"> <thead> <tr> <th colspan="12">End of contract year⁶</th> </tr> <tr> <th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th><th>11</th><th>12</th> </tr> </thead> <tbody> <tr> <td>1%</td><td>2%</td><td>3%</td><td>4%</td><td>5%</td><td>10%</td><td>15%</td><td>20%</td><td>25%</td><td>50%</td><td>75%</td><td>100%</td> </tr> </tbody> </table>	End of contract year ⁶												1	2	3	4	5	6	7	8	9	10	11	12	1%	2%	3%	4%	5%	10%	15%	20%	25%	50%	75%	100%	<table border="1"> <thead> <tr> <th colspan="10">End of contract year</th> </tr> <tr> <th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th> </tr> </thead> <tbody> <tr> <td>10%</td><td>20%</td><td>30%</td><td>40%</td><td>50%</td><td>60%</td><td>70%</td><td>80%</td><td>90%</td><td>100%</td> </tr> </tbody> </table>	End of contract year										1	2	3	4	5	6	7	8	9	10	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	
End of contract year ⁶																																																																					
1	2	3	4	5	6	7	8	9	10	11	12																																																										
1%	2%	3%	4%	5%	10%	15%	20%	25%	50%	75%	100%																																																										
End of contract year																																																																					
1	2	3	4	5	6	7	8	9	10																																																												
10%	20%	30%	40%	50%	60%	70%	80%	90%	100%																																																												
Market Value Adjustment	Applies during the Surrender Charge Period ⁷	Same	Same																																																																		
	<p>¹ Single Premium Deferred Annuity (SPDA)</p> <p>² For the following states, the vesting bonus rate is 3% for all issue ages: CA, FL (ages 65 and above), NJ, NV, OH, OK, SC, TX and UT. Subject to Change.</p> <p>³ For the following states, the vesting bonus rate is 10.00% for issue ages 0-75 and 5.00% for issue ages 76+: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA. Subject to Change.</p> <p>⁴ For the following states, the vesting bonus rate is 6.00%: AK, AL, CA, DE, ID, FL (ages 65 and above), MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. Subject to Change.</p>	<p>⁵ For Safe Income Advantage and Performance Pro, lower surrender charges apply in AK, AL, CA, CT, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. Additionally, for Performance Pro only, lower surrender charges apply in PR (Safe Income Advantage not available in NY and PR). For FG Retirement Pro, lower surrender charges apply in, CA, FL (ages 65 and above), NJ, NV, OH, OK, SC, TX, and UT. The schedule is: 9.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 2.00%, 1.00%, 0.00%. For Performance Pro the schedule for IN is 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%.</p> <p>⁶ For Retirement Pro, vesting schedule in lite and ICC states is: 10%, 20%, 30%, 40%, 50%, 60%, 70%, 80%, 90%, 100%, 100%, 100%.</p>	<p>⁷ For Performance Pro, the Market Value Adjustment is not applicable in AK, AL, ID, IL, MN, MS, MO, MT, OR, PA, PR and WA. For Safe Income Plus, the Market Value Adjustment is not applicable in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA and WA. For FG Retirement Pro, it is not applicable in CA, IL, MO, NJ or VA.</p>																																																																		



Annuity Portfolio Matrix

Product information is effective as of February 7, 2022

Product	FG Retirement Pro (Modified SPDA ¹)	Performance Pro (FPDA)	Safe Income Advantage (FPDA)
Account Value Interest Crediting Options	<ul style="list-style-type: none"> Fixed - Your account value grows through the fixed interest method. Your account value has additional interest potential through the breakthrough feature.¹ S&P 500[®] <ul style="list-style-type: none"> One-year Monthly Average with Cap and Participation Rate One-year Monthly Point-to-Point with Cap and Participation Rate One-year Point-to-Point with Cap and Participation Rate 	<ul style="list-style-type: none"> Barclays Trailblazer Sectors 5 Index <ul style="list-style-type: none"> Two-year Point-to-Point with Spread and Participation Rate (without charge)² Balanced Asset 5 Index™ (CIBQB05E) <ul style="list-style-type: none"> One-year Annual Point-to-Point with Participation Rate Two-year Annual Point-to-Point with Spread and Participation Rate³ Two-year Annual Point-to-Point with Participation Rate (with 1.25% fee)³ GS Global Factor Index <ul style="list-style-type: none"> One-year Annual Point-to-Point with Participation Rate Two-year Annual Point-to-Point with Spread and Participation Rate³ Two-year Point-to-Point with Participation Rate (with 1.25% fee)³ S&P 500[®] <ul style="list-style-type: none"> One-year Monthly Point-to-Point with Cap One-year Annual Point-to-Point with Cap Two-year Point-to-Point with Cap³ Three-year Point-to-Point with Cap³ Gold Commodity <ul style="list-style-type: none"> One-year Annual Point-to-Point with Cap Fixed 	<ul style="list-style-type: none"> Balanced Asset 5 Index™ (CIBQB05E) <ul style="list-style-type: none"> One-year Annual Point-to-Point with Participation Rate One-year Annual Point-to-Point with Participation Rate (with 1.25% fee) Two-year Annual Point-to-Point with Spread and Participation Rate³ Two-year Annual Point-to-Point with Participation Rate (with 1.25% fee)³ S&P 500[®] <ul style="list-style-type: none"> One-year Monthly Average with Cap and Participation Rate One-year Monthly Point-to-Point with Cap and Participation Rate One-year Annual Point-to-Point with Cap and Participation Rate One-year Fixed Declared Rate on Index Gain (without charge) Fixed
Free Withdrawals	10% of vested account value after year one.	Same	Same
Death Benefit	Base contract death benefit is greater of full account value or minimum guaranteed surrender value; beneficiaries may elect alternative death benefit available via rider.	Greater of: account value, including any unvested bonus if applicable or minimum guaranteed surrender value	Greater of: account value, including any unvested bonus if applicable or minimum guaranteed surrender value

¹ Please refer to the Statement of Understanding (SOU) for an explanation of the breakthrough feature.
² Not available in IA or NH.
³ Not available in NH.



Annuity Portfolio Matrix

Product information is effective as of February 7, 2022

Product	FG Retirement Pro (Modified SPDA ¹)	Performance Pro (FPDA)	Safe Income Advantage (FPDA)
Surrender Charge Waivers Available	Nursing Home ² , Terminal Illness, Home Health Care ²	Nursing Home ² , Terminal Illness, Home Health Care ²	Nursing Home ² , Terminal Illness, Home Health Care ²
Income Benefit (GMWB³)	<p>Income benefit is built in. The Benefit Base has the potential to increase annually, based on the following Benefit Base crediting options.</p> <ul style="list-style-type: none"> • One-year S&P 500[®] Monthly Average with Cap • One-year S&P 500[®] Monthly Point-to-Point with Cap • One-year S&P 500[®] Annual Point-to-Point with Cap • Fixed (Initial rate guaranteed for 12 years) <p>Guaranteed Withdrawal % Based on Age at Commencement (Single / Joint Annuitants)</p> <p>Age 60 = 4.50% / 4.00% Age 65 = 5.00% / 4.50% Age 70 = 5.50% / 5.00% Age 75 = 6.00% / 5.50% Age 80 = 6.50% / 6.00% Age 85 = 7.00% / 6.50% Age 90+= 7.50% / 7.00%</p> <p>Please refer to your SOU for age specific Guaranteed Withdrawal Percentages.</p>	<p>Income Base reflects guaranteed 2.75% roll-up rate⁴ for up to 10 years or age 85 or until income begins. Client eligible to restart 10-year accumulation period one time between the 6th and 10th contract years only.</p> <p>Guaranteed Withdrawal % Based on Age at Commencement (Single / Joint Annuitants)</p> <p>Age 60 = 4.35% / 3.85% Age 65 = 4.85% / 3.85% Age 70 = 5.35% / 4.85% Age 75 = 5.85% / 4.85% Age 80 = 6.35% / 5.85% Age 85+= 6.85% / 5.85%</p> <p>Please refer to your SOU for age specific Guaranteed Withdrawal Percentages.</p>	<p>Income Base reflects guaranteed 7.20% roll-up rate⁴ for up to 10 years or until age 85 or income begins. Client eligible to restart 10-year accumulation period one time between the 6th and 10th contract years only.</p> <p>Please refer to your policy for specific Guaranteed Withdrawal Percentages.</p>
Enhanced Benefits⁵	If unable to perform two of six activities of daily living; and all other conditions are met.	Same	Same
Costs of Additional Benefits	There is no charge for additional benefits.	GMWB: 1.30% ⁶	GMWB: 1.15% ⁶

¹ Single Premium Deferred Annuity (SPDA)

² Not available in MA.

³ Guaranteed Minimum Withdrawal Benefit (GMWB)

⁴ F&G reserves the right to change the GMWB roll-up rate upon restart.

⁵ Not available in all states.

⁶ The listed charge is based on the Income Base and is deducted from the contract's account value annually after the completion of the first contract year. F&G reserves the right to change the charge upon restart.

"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. Not all products are available in all states. See State Availability on SalesLink.

Product features, including limitations and riders vary by state. Optional provisions and riders have additional limitations, restrictions and may have additional charges.

Guarantees are based upon the claims paying ability of the issuing insurer. Interest rates are subject to change. Indexed interest rates are subject to a cap and/or spread.

Withdrawals may be taxable and, when made prior to age 59 ½, may result in tax penalties.

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.

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. All rates subject to change at the sole discretion of Fidelity & Guaranty Life Insurance Company.

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.

iShares® and BlackRock® are registered trademarks of BlackRock, Inc. and its affiliates ("BlackRock") and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to Fidelity and Guaranty Life Insurance Company ("F&G"). F&G's products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and BlackRock makes no representations or warranties related to such products or services either to F&G or any other person or entity, including but not limited to the advisability of investing in the products of F&G. BlackRock has no obligation or liability in connection with the operation, marketing, trading or sale of the products or services from F&G. For more information on iShares, see ishares.com.

The Balanced Asset 10 Index™ and Balanced Asset 5 Index™ (the "Indexes") are the exclusive property of The Balanced Asset 10 Index™ and Balanced Asset 5 Index™ (the "Indexes") are the exclusive property of Canadian Imperial Bank of Commerce (Canadian Imperial Bank of Commerce, together with its affiliates, "CIBC"). CIBC has engaged Bloomberg Index Services Limited ("BISL") to maintain and to make certain calculations related to the Indexes. "Canadian Imperial Bank of Commerce", "CIBC" and "Index(es)" (collectively, the "CIBC Marks") are trademarks or service marks of CIBC. CIBC has licensed use of the Indexes and the CIBC Marks to Fidelity and Guaranty Life Insurance Company ("F&G") for use in one or more fixed indexed annuities offered by F&G (the "Product(s)"). CIBC is not the issuer of the Products and its sole contractual relationship with F&G is to license the Indexes and the CIBC Marks to F&G. CIBC developed the Indexes without considering the needs of F&G or any annuitant. CIBC makes no representation or warranty, express or implied, regarding the Indexes or their development and has no responsibilities, obligations or liabilities with respect to the inception, adjustment, maintenance, operation or calculation of the Indexes.

None of CIBC, BISL or any other third-party licensor (collectively, the "Index Parties") to CIBC is acting, or has been authorized to act, as an agent of F&G or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Products or provided investment advice to F&G. No Index Party is a fiduciary or agent of any purchaser, seller or holder of any Product, or has made any representation or warranty, express or implied, regarding the advisability of purchasing, selling or holding any Product or the ability of the Indexes to track corresponding or relative market performance. Purchasers of any Product neither acquire any interest in the Indexes nor enter into any relationship of any kind whatsoever with any of the Index Parties. No Index Party guarantees the timeliness, accurateness, or completeness of the Indexes or any data or information relating thereto and shall have no liability in connection with the Indexes or any data or information relating thereto. No Index Party shall have any liability with respect to any Product, nor any liability for any loss relating to any Product, whether arising directly or indirectly from the use of the Indexes, its methodologies or otherwise. The selection of an Index as a crediting option under any Product does not obligate F&G to invest annuity premiums in the components of such Index. Any obligation to invest annuity premiums received under the Products are determined solely by F&G.

BLOOMBERG is a trademark and service mark of Bloomberg Finance L.P. (collectively with BISL and their other affiliates, "Bloomberg"). Bloomberg is not affiliated with F&G or CIBC. Bloomberg's association with CIBC is limited to BISL's role to act as the administrator and calculation agent of each Index, which are the property of CIBC. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the Indexes or any data or information relating thereto and shall have no liability in connection with the Indexes or any data or information relating thereto.

In calculating the level of the Balanced Asset 10 index and level of the Balanced Asset 5 index, the index methodology deducts a maintenance fee of 0.85% per year, calculated daily. This fee will reduce the level of each Index and thus the amount of interest, if any, that will be credited to any Product. Furthermore, while the volatility control applied by CIBC as part of the index methodology may result in less fluctuation in rates of return as compared to indexes without volatility controls, it may also reduce the overall rate of return for products referencing one of the Indexes as compared to other indexes not subject to volatility controls.

For more information on the Balanced Asset 10 index, see indices.cibccm.com/CIBQB10E. For more information on the Balanced Asset 5 index, see indices.cibccm.com/CIBQB05E.

Fidelity & Guaranty Life Insurance Company fixed indexed annuities are not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. or any of its affiliates (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs") or its third party data providers. Goldman Sachs and its third party data providers

make no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in fixed indexed annuities or the investment strategy underlying such Fidelity & Guaranty Life Insurance Company fixed indexed annuity, particularly, the ability of the GS Global Factor Index to perform as intended, the merit (if any) of obtaining exposure to the GS Global Factor Index or the suitability of purchasing or holding interests in Fidelity & Guaranty Life Insurance Company fixed indexed annuities. Goldman Sachs and its third party data providers do not have any obligation to take the needs of the holders of Fidelity & Guaranty Life Insurance Company fixed indexed annuities into consideration in determining, composing or calculating the GS Global Factor Index. GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF GS GLOBAL FACTOR INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH FIDELITY & GUARANTY LIFE INSURANCE COMPANY FIXED INDEXED ANNUITIES. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

THIRD PARTY DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR GS GLOBAL FACTOR INDEX. THIRD PARTY PROVIDER HAS NO OTHER CONNECTION TO GOLDMAN SACHS INDEXES AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE ANY GOLDMAN SACHS INDEX OR SERVICES. THIRD PARTY PROVIDER HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE GOLDMAN SACHS INDEX AND SERVICES. THIRD PARTY PROVIDER DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO GOLDMAN SACHS AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN THIRD PARTY PROVIDER AND GOLDMAN SACHS. For more information, visit goldmansachsindices.com/products/GSGF15E.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI") and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Fidelity & Guaranty Life Insurance Company. These Life Insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Barclays Bank PLC and its affiliates ("Barclays") is not the issuer or producer of Fixed Indexed Annuities and Barclays has no responsibilities, obligations or duties to contract owners of Fixed Indexed Annuities. The Index is a trademark owned by Barclays Bank PLC and licensed for use by Fidelity & Guaranty Life Insurance Company as the Issuer of Fixed Indexed Annuities. While Fidelity & Guaranty Life Insurance Company as Issuer of Fixed Indexed Annuities may for itself execute transaction(s) with Barclays in or relating to the Index in connection with Fixed Indexed Annuities. Contract owners acquire Fixed Indexed Annuities from Fidelity & Guaranty Life Insurance Company and contract owners neither acquire any interest in Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in Fixed Indexed Annuities. The Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Fixed Indexed Annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, contract owners or to other third parties in respect of the use or accuracy of the Index or any data included therein. For more information about Barclays Trailblazer Sectors 5 index, see <http://trailblazer.barclays.com>.

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.

ICE BENCHMARK ADMINISTRATION LIMITED MAKES NO WARRANTY, EXPRESS OR IMPLIED, EITHER AS TO THE RESULTS TO BE OBTAINED FROM THE USE OF THE LBMA GOLD PRICE AND/OR THE FIGURE AT WHICH THE LBMA GOLD PRICE STANDS AT ANY PARTICULAR TIME ON ANY PARTICULAR DAY OR OTHERWISE. ICE BENCHMARK ADMINISTRATION MAKES NO EXPRESS OR IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE FOR USE WITH RESPECT TO THIS ANNUITY PRODUCT. PRECIOUS METALS LIMITED OWNS THE "LBMA GOLD PRICE" TRADE MARK.

Any annuity product that is linked to the performance of the Index is not sponsored, endorsed, sold or promoted by Morgan Stanley & Co. LLC, or any of its affiliates (collectively, "Morgan Stanley"). Neither Morgan Stanley nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. In no event shall Morgan Stanley have any liability for any special, punitive, indirect or consequential damages including lost profits, even if notified of the possibility of such damages. The Index is the exclusive property of Morgan Stanley. Morgan Stanley and the Index are service marks of Morgan Stanley and have been licensed for use for certain purposes. Neither Morgan Stanley nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

In calculating the performance of the Index, Morgan Stanley deducts, on a daily basis, a servicing cost of 0.50% per annum. This cost will reduce the Index level and thus decreases the return of any product linked directly to the Index. The excess return calculation applied by Morgan Stanley as part of the Index's methodology will also decrease the Index's performance and thus reduce the return of any product linked directly to the Index. In addition, the mechanism that limits the potential increase in the Index level within any given month to +4% and the volatility control mechanism may decrease the Index's performance and thus reduced the return of any product linked directly to the Index. More information about the Index can be found by visiting <http://morganstanley.com> (Index: MSUSMSDR)

For financial professional use only. Not for use with the general public.

Questions? Contact us at SalesDesk@fglife.com, 800.445.6758 or fglife.com
