

AcceleratorPlus®

Effective 9/23/2022

			10-Year	14-Year				
Fixed Rate	No Charge		3.50%	3.50%				
			10-Year		14-Year			
			Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	No Charge		85%			90%	
	One-Year Point-to-Point Spread and Par	No Charge		170%	5.90%		175%	5.90%
	Two-Year Point-to-Point Spread and Par	No Charge		180%	5.00%		185%	5.00%
Balanced Asset 5 Index™		Charge ¹		210%	5.00%		215%	5.00%
	One-Year Point-to-Point	Charge ¹		230% ²			235% ²	
	One-Year Point-to-Point Spread and Par	No Charge		170% ²	0.00%		245% ²	1.50%
	Two-Year Point-to-Point	Charge ¹		290% ²			295% ²	
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point Spread and Par	No Charge		245% ²	0.00%		260% ²	0.00%
		Charge ¹		220% ²	0.00%		230% ²	0.00%
GS Global Factor Index		Charge ¹		260% ²	0.00%		265% ²	0.00%
	One-Year Point-to-Point	No Charge		165%			170%	
	Two-Year Point-to-Point	Charge ¹		220% ²			225% ²	
S&P 500®	Two-Year Point-to-Point Spread and Par	No Charge		280% ²			285% ²	
		Charge ¹		240% ²	0.00%		250% ²	0.00%
	One-Year Declared Rate on Gain	No Charge	5.50%			5.75%		
	One-Year Monthly Point-to-Point	Charge ¹	7.50%			7.75%		
	One-Year Point-to-Point	No Charge	2.25%			2.40%		
		Charge ¹	3.00%			3.10%		
	One-Year Point-to-Point	No Charge	7.50%			7.75%		
		Charge ¹	10.25%			10.50%		
	One-Year Point-to-Point Par	Charge ¹		40%			40%	

¹The current rider charge is 1.25%

²Guaranteed to always be 100% or greater

The Performance Multiplier is equal to 105% at issue and increases by the Performance Factor of 5% annually. Ending at the earlier of 10 years or age 85, the Income Base can grow to a maximum of 150% above premiums paid in the first contract year.

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AcceleratorPlus® continued

Effective 9/23/2022

			10-Year		14-Year	
			Rider Fee	Roll-Up Rate	Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit¹	Standard	Age 0-75	1.15%	5.00%	1.15%	5.00%
		Age 76+	1.15%	5.00%	1.15%	5.00%
	Lite	Age 0-75	1.15%	5.00%		
		Age 76+	1.15%	5.00%		
			10-Year	14-Year		
Premium Bonus	Standard	Age 0-75		7.00%		8.00%
		Age 76+		4.00%		5.00%
	Lite	Age 0-75		5.00%		
		Age 76+		3.00%		

¹Income Base, subject to state variations, is equal to the greater of:

- Premiums paid in the first contract year growing at 5% annual compound rollup; or
- Lessor of premiums paid in first year minus withdrawals multiplied by the Premium Factor OR Total Account Value less premiums after the first contract year multiplied by the Performance Multiplier.

The Performance Multiplier is equal to 105% at issue and increases by the Performance Factor of 5% annually. Ending at the earlier of 10 years or age 85, the Income Base can grow to a maximum of 150% above premiums paid in the first contract year.

F&G Dynamic Accumulator®

Effective 7/21/2022

Fixed Rate *No Charge* 2.50%

			10-Year		
			Cap Rates	Floor Rates	Par Rates
S&P 500®	Ten-Year Vesting Point-to-Point with a -10.00% Floor	<i>No Charge</i>	14.50%	-10.00%	60%
	Ten-Year Vesting Point-to-Point with a -5.00% Floor	<i>No Charge</i>	11.00%	-5.00%	47%
	Ten-Year Vesting Point-to-Point with a -2.50% Floor	<i>No Charge</i>	9.50%	-2.50%	38%
	Ten-Year Vesting Point-to-Point with a 0.00% Floor	<i>No Charge</i>	8.25%	0.00%	30%

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F&G Safe Income Advantage®

Effective 4/1/2022

Fixed Rate *No Charge* 1.00%

			10-Year		
			Cap Rates	Par Rates	Spread Rates
Balanced Asset 5 Index™	One-Year Point-to-Point	<i>Charge</i>		110%	
	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		75%	2.00%
	Two-Year Point-to-Point	<i>Charge</i>		115%	
	Two-Year Point-to-Point Spread and Par	<i>No Charge</i>		100%	2.00%
S&P 500®	One-Year Declared Rate on Gain	<i>No Charge</i>	1.75%		
	One-Year Monthly Index Average	<i>No Charge</i>	2.00%	100%	
	One-Year Monthly Point-to-Point	<i>No Charge</i>	1.00%	100%	
	One-Year Point-to-Point	<i>No Charge</i>	2.00%	100%	
			Rider Fee		Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit				1.15%	7.20%

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FG AccumulatorPlus®

Effective 9/23/2022

		7-Year			10-Year	
Fixed Rate	No Charge	4.00%			4.00%	
		7-Year			10-Year	
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Spread Rates
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point	No Charge	250% ²	0.00%	255% ²	0.00%
		Charge ¹	280% ²	0.00%	285% ²	0.00%
GS Global Factor Index	One-Year Point-to-Point	Charge ¹	235% ²		240% ²	
	One-Year Point-to-Point Spread and Par	No Charge	185% ²	0.00%	190% ²	0.00%
	Two-Year Point-to-Point	Charge ¹	300% ²		305% ²	
	Two-Year Point-to-Point Spread and Par	No Charge	270% ²	0.00%	275% ²	0.00%
S&P 500®	One-Year Declared Rate on Gain	No Charge	6.25%		6.50%	
		Charge ¹	8.25%		8.50%	
	One-Year Monthly Index Average	No Charge	8.50%		8.75%	
		Charge ¹	13.00%		13.25%	
	One-Year Monthly Point-to-Point	No Charge	2.60%		2.75%	
		Charge ¹	3.50%		3.50%	
	One-Year Point-to-Point	No Charge	8.50%		8.75%	
		Charge ¹	11.25%		11.50%	
	One-Year Point-to-Point Par	Charge ¹		47%		47%

¹ The current rider charge is 1.25%.

² Guaranteed to always be 100% or greater

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FG Flex Accumulator®

Effective 9/23/2022

Fixed Rate *No Charge* **3.00%**

		10-Year		
		Cap Rates	Par Rates	Spread Rates
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point	<i>No Charge</i>	215%²	0.00%
		<i>Charge¹</i>	245%²	0.00%
Morgan Stanley Dynamic Rotator Index	One-Year Point-to-Point	<i>No Charge</i>	85%	0.00%
	Two-Year Point-to-Point	<i>No Charge</i>	140%	0.00%
		<i>Charge¹</i>	165%	0.00%
S&P 500®	One-Year Monthly Point-to-Point	<i>No Charge</i>	2.35%	
		<i>Charge¹</i>	3.00%	
	One-Year Point-to-Point	<i>No Charge</i>	7.50%	
	One-Year Point-to-Point Spread and Par	<i>No Charge</i>	30%	3.00%
		<i>Charge¹</i>	40%	3.00%

¹ The current rider charge is 1.25%.

² Guaranteed to always be 100% or greater

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FG Guarantee Platinum®

Effective 7/21/2022

	3-Year	5-Year	7-Year
Fixed Rate	3.90% ¹	4.15% ¹	4.25% 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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FG Power Accumulator®

Effective 9/23/2022

			7-Year	10-Year		
Fixed Rate	No Charge		3.50%	3.50%		
			7-Year		10-Year	
			Par Rates	Spread Rates	Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	No Charge	85%		90%	
	Two-Year Point-to-Point Spread and Par	No Charge	180%	5.00%	185%	5.00%
Balanced Asset 5 Index™	One-Year Point-to-Point	No Charge	170%		175%	
		Charge ³	235%¹		240%¹	
	Two-Year Point-to-Point	Charge ³	295%¹		305%¹	
	Two-Year Point-to-Point Spread and Par	No Charge	250%¹	0.00% ²	255%¹	0.00% ²
iShares Core S&P 500 ETF® (IVV)	One-Year Point-to-Point	No Charge	40%		40%	
	Two-Year Point-to-Point Spread and Par	No Charge	65%	5.00%	65%	5.00%
iShares Gold Trust® (IAU)	One-Year Point-to-Point	No Charge	45%		45%	
iShares MSCI EAFE ETF® (EFA)	One-Year Point-to-Point	No Charge	50%		50%	
	Two-Year Point-to-Point Spread and Par	No Charge	85%	5.00%	90%	5.00%
iShares US Real Estate ETF® (IYR)	One-Year Point-to-Point	No Charge	45%		45%	
	Two-Year Point-to-Point Spread and Par	No Charge	70%	5.00%	75%	5.00%

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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FGNY Index-Choice®

Effective 1/8/2022

Fixed Rate

1.00%

10-Year

Cap Rates

S&P 500®

One-Year Monthly Index Average

3.25%

One-Year Monthly Point-to-Point

1.25%

One-Year Point-to-Point

3.25%

Premium Bonus

2.00%

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Performance Pro®

Effective 9/23/2022

Fixed Rate

3.00%

		Cap Rates	10-Year Par Rates	Spread Rates
Balanced Asset 5 Index™	One-Year Point-to-Point		115%	
	Two-Year Point-to-Point <i>Charge¹</i>		195% ²	
	Two-Year Point-to-Point Spread and Par		155% ²	0.00%
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point		145% ²	0.00%
GS Global Factor Index	One-Year Point-to-Point		110%	
	Two-Year Point-to-Point <i>Charge¹</i>		190% ²	
	Two-Year Point-to-Point Spread and Par		150% ²	0.00%
Gold Commodity	One-Year Point-to-Point	4.75%		
S&P 500®	One-Year Monthly Point-to-Point	1.60%		
	One-Year Point-to-Point	5.00%		
	Two-Year Point-to-Point	10.00%		
	Three-Year Point-to-Point	15.00%		
			Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit			1.00%	2.75% ³
Premium Bonus	Standard	Age 0-75		15.00%
		Age 76+		9.00%
	Lite	Age 0-75		11.00%
		Age 76+		6.00%

¹ The current rider charge is 1.25%.

² Guaranteed to always be 100% or greater

³ There is an add-on rate that is on top of the roll-up rate.

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Prosperity Elite®

Effective 9/23/2022

		7-Year			10-Year			14-Year		
Fixed Rate	No Charge	4.00%			4.00%			4.00%		
		7-Year			10-Year			14-Year		
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates
Balanced Asset 5 Index™	One-Year Point-to-Point	No Charge	215%		220%			225%		
	Two-Year Point-to-Point	No Charge	300% ¹	0.00%	305% ¹	0.00%		310% ¹	0.00%	
		Charge ²	335% ¹		340% ¹			345% ¹		
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point	No Charge	270% ¹	0.00%	275% ¹	0.00%		280% ¹	0.00%	
GS Global Factor Index	One-Year Point-to-Point	No Charge	210%		215%			220%		
	Two-Year Point-to-Point	No Charge	290% ¹	0.00%	295% ¹	0.00%		300% ¹	0.00%	
		Charge ²	325% ¹		330% ¹			335% ¹		
Gold Commodity	One-Year Point-to-Point	No Charge	7.50%		7.75%			8.00%		
S&P 500®	One-Year Declared Rate on Gain	No Charge	7.00%		7.25%			7.50%		
	One-Year Monthly Index Average	No Charge	10.25%		10.50%			10.75%		
	One-Year Monthly Point-to-Point	No Charge	2.85%		2.90%			3.00%		
	One-Year Point-to-Point	No Charge	9.75%		10.00%			10.25%		

¹Guaranteed to always be 100% or greater

²The current rider charge is 1.25%



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Prosperity Elite® continued

Effective 9/23/2022

			Income Base Bonus	7-Year Rider Fee	Roll-Up Rate	Income Base Bonus	10-Year Rider Fee	Roll-Up Rate	Income Base Bonus	14-Year Rider Fee	Roll-Up Rate
Guaranteed Minimum Death Benefit	Enhancement Package	<i>Simple Interest</i>		0.60%	4.00% ³		0.60%	4.00% ³		0.60%	4.00% ³
	Protection Package	<i>Simple Interest</i>	18.00% ⁵	0.60%	4.00% ³	18.00% ⁵	0.60%	4.00% ³	18.00% ⁵	0.60%	4.00% ³
		<i>Compound Interest</i>	18.00% ⁵	0.60%	6.00% ⁴	18.00% ⁵	0.60%	6.00% ⁴	18.00% ⁵	0.60%	6.00% ⁴
			Income Base Bonus	7-Year Rider Fee	Roll-Up Rate	Income Base Bonus	10-Year Rider Fee	Roll-Up Rate	Income Base Bonus	14-Year Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit			18.00% ⁵	0.90% ²	6.00%	18.00% ⁵	0.90% ²	6.00%	18.00% ⁵	0.90% ²	6.00%
			7-Year			10-Year			14-Year		
Premium Bonus¹	Standard Protection	<i>Age 0-70</i>			4.00%			6.00%			7.00%
		<i>Age 71+</i>			3.00%			3.25%			3.75%
	Standard Enhancement	<i>Age 0-70</i>			2.00%			3.00%			4.00%
		<i>Age 71+</i>			1.25%			1.50%			2.25%
	Lite Protection	<i>Age 0-70</i>			4.00%			5.00%			
		<i>Age 71+</i>			3.00%			2.50%			
Lite Enhancement	<i>Age 0-70</i>			2.00%			2.00%				
	<i>Age 71+</i>			1.25%			1.25%				

¹ Vesting bonus unless otherwise noted.

² 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 Compound interest benefit paid out over 5 years, for issue ages 71+ benefit will be paid over 10 years.

⁵ Income Base Bonus applies to one of two benefit base calculations and may not apply; please see brochure and/or statement of understanding for additional information.

"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. Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

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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Disclosure for Prosperity Elite 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.

Annuity Disclosure for S&P 500[®] Index

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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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Annuity Disclosure for GS Global Factor Index (GSGFI5E)

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Disclosure for ETFs

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