



## FG Guarantee Platinum<sup>®</sup> Interest rates

FG Guarantee Platinum is a single premium, fixed deferred annuity featuring a competitive interest rate guarantee for a fixed time frame.

Effective August 21, 2025

	3-Year	5-Year	7-Year
Fixed rate <sup>1</sup>	4.70%	5.00%	5.00%

### Additional benefits of FG Guarantee Platinum<sup>®</sup> multi-year guaranteed annuity (MYGA):

- Tax-deferred interest growth earned for the duration of the guarantee period<sup>2</sup>
- Penalty-free withdrawals of interest earned throughout the contract<sup>3</sup>
- MYGAs are free from market risk

## Contact us today for more information!

<sup>1</sup>Rates are not guaranteed and subject to change at any time at the sole discretion of F&G prior to new annuity issuance.

<sup>2</sup>When you take a payment and make a withdrawal, ordinary income tax will apply to the interest earned.

<sup>3</sup>Withdrawals in excess of the accumulated interest on the annuity will be subject to surrender charges and market value adjustment (MVA).

"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.

Policy form numbers: FGL SPDA-MY-F-C (6-04), FGL SPDA-MY-F (07-04), ICC14-1095 (06-14).

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

There is a 30-day window at the end of each 3-, 5- or 7-year guarantee period 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.

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.

Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.

Surrender charges and a market value adjustment (MVA) may apply to withdrawals. An MVA may increase or decrease the surrender value. Withdrawals may be taxable and may be subject to penalties prior to age 59 ½. Withdrawals will reduce the available death benefit.

No bank guarantee	Not FDIC/NCUA/NCUSIF insured	May lose value if surrendered early
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# Accelerator Plus<sup>®</sup> Fixed Index Annuity (FIA)

Effective 6/23/2025

		10-Year			14-Year		
Fixed Rate	No Charge	3.75%			3.75%		
		<b>10-Year</b>			<b>14-Year</b>		
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates
<b>Balanced Asset 10 Index<sup>™</sup></b>	<b>One-Year Point-to-Point</b>	No Charge	90%			95%	
	<b>One-Year Point-to-Point Spread and Par</b>	No Charge	165%	5.50% <sup>2</sup>		170%	5.50% <sup>2</sup>
	<b>Two-Year Point-to-Point Spread and Par<sup>7</sup></b>	No Charge	190%	5.00% <sup>2</sup>		200%	5.00% <sup>2</sup>
		Charge <sup>1</sup>	220%	5.00% <sup>2</sup>		230%	5.00% <sup>2</sup>
<b>Balanced Asset 5 Index<sup>™</sup></b>	<b>One-Year Point-to-Point</b>	Charge <sup>1</sup>	230% <sup>3</sup>			235% <sup>3</sup>	
	<b>One-Year Point-to-Point Spread and Par</b>	No Charge	175% <sup>3</sup>	0.00% <sup>4</sup>		180% <sup>3</sup>	0.00% <sup>4</sup>
	<b>Two-Year Point-to-Point<sup>7</sup></b>	Charge <sup>1</sup>	285% <sup>3</sup>			295% <sup>3</sup>	
	<b>Two-Year Point-to-Point Spread and Par<sup>7</sup></b>	No Charge	245% <sup>3</sup>	0.00% <sup>5</sup>		255% <sup>3</sup>	0.00% <sup>5</sup>
<b>Barclays Trailblazer Sectors 5 Index</b>	<b>Two-Year Point-to-Point<sup>7</sup></b>	No Charge	245% <sup>3</sup>	0.00% <sup>6</sup>		250% <sup>3</sup>	0.00% <sup>6</sup>
		Charge <sup>1</sup>	285% <sup>3</sup>	0.00% <sup>6</sup>		290% <sup>3</sup>	0.00% <sup>6</sup>
<b>BlackRock Market Advantage</b>	<b>One-Year Point-to-Point</b>	No Charge	140%			145%	
	<b>Two-Year Point-to-Point<sup>7</sup></b>	No Charge	195% <sup>3</sup>	0.00% <sup>5</sup>		200% <sup>3</sup>	0.00% <sup>5</sup>
<b>GS Global Factor Index</b>	<b>One-Year Point-to-Point</b>	No Charge	185%			190%	
		Charge <sup>1</sup>	245% <sup>3</sup>			250% <sup>3</sup>	
	<b>Two-Year Point-to-Point<sup>7</sup></b>	Charge <sup>1</sup>	305% <sup>3</sup>			315% <sup>3</sup>	
	<b>Two-Year Point-to-Point Spread and Par<sup>7</sup></b>	No Charge	265% <sup>3</sup>	0.00% <sup>4</sup>		270% <sup>3</sup>	0.00% <sup>4</sup>
<b>Morgan Stanley US Equity Allocator Index</b>	<b>One-Year Point-to-Point Spread and Par</b>	No Charge	75% <sup>9</sup>	0.00% <sup>4</sup>		80% <sup>9</sup>	0.00% <sup>4</sup>
		Charge <sup>1</sup>	100% <sup>10</sup>	0.00% <sup>4</sup>		105% <sup>10</sup>	0.00% <sup>4</sup>
	<b>Two-Year Point-to-Point Spread and Par<sup>7</sup></b>	No Charge	115% <sup>11</sup>	0.00% <sup>4</sup>		120% <sup>11</sup>	0.00% <sup>4</sup>
		Charge <sup>1</sup>	135% <sup>12</sup>	0.00% <sup>4</sup>		140% <sup>12</sup>	0.00% <sup>4</sup>
<b>S&amp;P 500<sup>®</sup></b>	<b>One-Year Monthly Point-to-Point</b>	No Charge	2.60%			2.65%	
		Charge <sup>1</sup>	3.50%			3.55%	
	<b>One-Year Performance Trigger<sup>8</sup></b>	No Charge	5.75%			6.00%	
		Charge <sup>1</sup>	7.50%			7.75%	
	<b>One-Year Point-to-Point</b>	No Charge	8.00%			8.25%	
		Charge <sup>1</sup>	10.75%			11.00%	
	<b>One-Year Point-to-Point Par</b>	Charge <sup>1</sup>		45%			45%

<sup>1</sup>The current rider charge is 1.25%

<sup>2</sup>Guaranteed to always be 10% or less

<sup>3</sup>Guaranteed to always be 100% or greater

<sup>4</sup>Guaranteed to always be 4% or less

<sup>5</sup>Guaranteed to always be 3.5% or less

<sup>6</sup>Guaranteed to always be 5% or less

<sup>7</sup>Not available in New Hampshire

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## Accelerator Plus<sup>®</sup> continued

Effective 6/23/2025

			10-Year		14-Year	
			Rider Fee	Roll-Up Rate	Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit <sup>1</sup>	Standard	Age 0-75	0.95%	5.00%	0.95%	5.00%
		Age 76+	0.95%	5.00%	0.95%	5.00%
	Lite	Age 0-75	0.95%	5.00%		
		Age 76+	0.95%	5.00%		
				10-Year	14-Year	
Premium Bonus	Standard	Age 0-75		11.00%	12.00%	
		Age 76+		8.00%	9.00%	
	Lite	Age 0-75		10.00%		
		Age 76+		7.00%		

<sup>1</sup>Income 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.

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# F&G 1-2-3<sup>®</sup> Anytime Income Fixed Index Annuity (FIA)

Effective 6/23/2025

Fixed Rate      No Charge      2.80%

			10-Year	
			Cap Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	No Charge	60%	
	One-Year Point-to-Point Spread and Par	No Charge	105%	5.50%
	Two-Year Point-to-Point Spread and Par	No Charge	80%	0.00%
Balanced Asset 5 Index™	One-Year Point-to-Point Spread and Par	No Charge	110%	0.00%
	Two-Year Point-to-Point Spread and Par	No Charge	160%	0.00%
BlackRock Market Advantage	One-Year Point-to-Point	No Charge	85%	
	Two-Year Point-to-Point Spread and Par	No Charge	125%	0.00%
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	No Charge	50%	0.00%
	Two-Year Point-to-Point Spread and Par	No Charge	75%	0.00%
S&P 500 <sup>®</sup>	One-Year Monthly Point-to-Point	No Charge	2.20%	
	One-Year Point-to-Point	No Charge	5.25%	
	One-Year Point-to-Point Performance Trigger	No Charge	3.75%	
			Interest Credit Participation Factor (for Account Value)	Earning Indexed Growth (for Increasing Income)
Extra	Growth Period		50.00%	250%
	Income Period		100%	150%
			Asset Charge	
Fees			0.00%	

<sup>1</sup>Guaranteed to always be 5% or greater

<sup>2</sup>Guaranteed to always be 10% or lower

<sup>3</sup>Not available in New Hampshire

<sup>4</sup>Guaranteed to always be 0.25% or greater

<sup>5</sup>This charge is set at issue and applies for the life of the contract.

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# F&G 1-2-3<sup>®</sup> Future Income Fixed Index Annuity (FIA)

Effective 6/23/2025

Fixed Rate      No Charge      3.10%

			10-Year		
			Cap Rates	Par Rates	Spread Rates
Balanced Asset 10 Index <sup>™</sup>	One-Year Point-to-Point	No Charge		60%	
	One-Year Point-to-Point Spread and Par	No Charge		110%	5.50%
	Two-Year Point-to-Point Spread and Par	No Charge		85%	0.00%
Balanced Asset 5 Index <sup>™</sup>	One-Year Point-to-Point Spread and Par	No Charge		115%	0.00%
	Two-Year Point-to-Point Spread and Par	No Charge		165%	0.00%
BlackRock Market Advantage	One-Year Point-to-Point	No Charge		90%	
	Two-Year Point-to-Point Spread and Par	No Charge		130%	0.00%
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	No Charge		50%	0.00%
	Two-Year Point-to-Point Spread and Par	No Charge		80%	0.00%
S&P 500 <sup>®</sup>	One-Year Monthly Point-to-Point	No Charge	2.25%		
	One-Year Point-to-Point	No Charge	5.75%		
	One-Year Point-to-Point Performance Trigger	No Charge	4.00%		
			Interest Credit Participation Factor (for Account Value)	Income Base Bonus Multiplier	Interest Credit Multiplier (for Income Base)
Extra	Growth Period		100%	50.00%	150%
	Income Period		100%		150%
					Asset Charge
Fees					0.00%

<sup>1</sup>Guaranteed to always be 5% or greater

<sup>2</sup>Guaranteed to always be 10% or lower

<sup>3</sup>Not available in New Hampshire

<sup>4</sup>Guaranteed to always be 0.25% or greater

<sup>5</sup>This charge is set at issue and applies for the life of the contract.

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# F&G Flex Accumulator<sup>®</sup> Fixed Index Annuity (FIA)

Effective 8/14/2025

Fixed Rate      No Charge      3.50%

			<b>10-Year</b>	
			Cap Rates	Spread Rates
Balanced Asset 10 Index <sup>™</sup>	One-Year Point-to-Point	No Charge	85% <sup>5</sup>	
	Two-Year Point-to-Point Spread and Par <sup>9</sup>	No Charge	170% <sup>6</sup>	4.00% <sup>4</sup>
		Charge <sup>1</sup>	200% <sup>8</sup>	4.00% <sup>4</sup>
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point Spread and Par <sup>9</sup>	No Charge	235% <sup>2</sup>	0.00% <sup>3</sup>
		Charge <sup>1</sup>	275% <sup>2</sup>	0.00% <sup>3</sup>
BlackRock Market Advantage	Two-Year Point-to-Point <sup>9</sup>	No Charge	185% <sup>2</sup>	0.00% <sup>7</sup>
		Charge <sup>1</sup>	215% <sup>2</sup>	
S&P 500 <sup>®</sup>	One-Year Monthly Point-to-Point	No Charge	2.75%	
		Charge <sup>1</sup>	3.75%	
	One-Year Point-to-Point	No Charge	7.75%	
	One-Year Point-to-Point Spread and Par	No Charge	40%	3.00% <sup>4</sup>
		Charge <sup>1</sup>	50%	3.00% <sup>4</sup>

<sup>1</sup> The current rider charge is 1.25%

<sup>2</sup> Guaranteed to always be 100% or greater

<sup>3</sup> Guaranteed to always be 5% or lower

<sup>4</sup> Guaranteed to always be 10% or lower

<sup>5</sup> Guaranteed to always be 20% or greater

<sup>6</sup> Guaranteed to always be 50% or greater

<sup>7</sup> Guaranteed to always be 3.5% or lower

<sup>8</sup> Guaranteed to always be 75% or greater

<sup>9</sup> Not available in New Hampshire

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# F&G Power Accumulator<sup>®</sup> Fixed Index Annuity (FIA)

Effective 8/14/2025

		7-Year			10-Year		
Fixed Rate	No Charge		3.75%			3.75%	
		7-Year			10-Year		
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	No Charge	95%			100%	
	Two-Year Point-to-Point Spread and Par <sup>7</sup>	No Charge	175%	3.00% <sup>1</sup>		180%	3.00% <sup>1</sup>
Balanced Asset 5 Index™	One-Year Point-to-Point	No Charge	185%			190%	
		Charge <sup>2</sup>	245% <sup>3</sup>			250% <sup>3</sup>	
	Two-Year Point-to-Point <sup>7</sup>	Charge <sup>2</sup>	300% <sup>3</sup>			305% <sup>3</sup>	
	Two-Year Point-to-Point Spread and Par <sup>7</sup>	No Charge	265% <sup>3</sup>	0.00% <sup>4</sup>		270% <sup>3</sup>	0.00% <sup>4</sup>
BlackRock Market Advantage	One-Year Point-to-Point	No Charge	145%			150%	
		Charge <sup>2</sup>	190% <sup>3</sup>			195% <sup>3</sup>	
	Two-Year Point-to-Point <sup>7</sup>	No Charge	205% <sup>3</sup>	0.00% <sup>6</sup>		210% <sup>3</sup>	0.00% <sup>6</sup>
		Charge <sup>2</sup>	230% <sup>3</sup>			235% <sup>3</sup>	
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	No Charge	80%	0.00%		85%	0.00%
		Charge <sup>2</sup>	105%	0.00%		110%	0.00%
	Two-Year Point-to-Point Spread and Par <sup>7</sup>	No Charge	120%	0.00%		125%	0.00%
		Charge <sup>2</sup>	135%	0.00%		140%	0.00%
iShares Core S&P 500 ETF (IVV)	One-Year Point-to-Point	No Charge	40%			40%	
	One-Year Point-to-Point with Cap	No Charge	8.50%		8.75%		
	Two-Year Point-to-Point Spread and Par <sup>7</sup>	No Charge	60%	2.50% <sup>5</sup>		60%	2.50% <sup>5</sup>
	Two-Year Point-to-Point with Cap <sup>7</sup>	No Charge	15.25%		15.25%		
iShares Gold Trust (IAU)	One-Year Point-to-Point	No Charge	40%			40%	
iShares MSCI EAFE ETF (EFA)	One-Year Point-to-Point	No Charge	40%			40%	
	Two-Year Point-to-Point Spread and Par <sup>7</sup>	No Charge	85%	4.50% <sup>1</sup>		90%	4.50% <sup>1</sup>
iShares US Real Estate ETF (IYR)	One-Year Point-to-Point	No Charge	40%			40%	
	Two-Year Point-to-Point Spread and Par <sup>7</sup>	No Charge	70%	2.50% <sup>1</sup>		70%	2.50% <sup>1</sup>

<sup>1</sup>Guaranteed to always be 10% or lower

<sup>2</sup>The current rider charge is 1.25%

<sup>3</sup>Guaranteed to always be 100% or greater

<sup>4</sup>Guaranteed to always be 4% or lower

<sup>5</sup>Guaranteed to always be 15% or lower

<sup>6</sup>Guaranteed to always be 3.5% or lower

<sup>7</sup>Not available in New Hampshire

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# F&G Safe Income Advantage<sup>®</sup> Fixed Index Annuity (FIA)

Effective 6/6/2025

Fixed Rate      No Charge      2.50%

			10-Year	
			Cap Rates	Spread Rates
Balanced Asset 5 Index™	One-Year Point-to-Point	Charge <sup>1</sup>	120%	
	One-Year Point-to-Point Spread and Par	No Charge	75%	1.00% <sup>2</sup>
	Two-Year Point-to-Point <sup>4</sup>	Charge <sup>1</sup>	125%	
	Two-Year Point-to-Point Spread and Par <sup>4</sup>	No Charge	100%	1.00% <sup>2</sup>
BlackRock Market Advantage	One-Year Point-to-Point	No Charge	50%	0.00%
	Two-Year Point-to-Point <sup>4</sup>	No Charge	70%	0.00%
S&P 500 <sup>®</sup>	One-Year Monthly Index Average	No Charge	2.50%	100% <sup>3</sup>
	One-Year Monthly Point-to-Point	No Charge	1.20%	100% <sup>3</sup>
	One-Year Performance Trigger <sup>5</sup>	No Charge	2.25%	
	One-Year Point-to-Point	No Charge	3.00%	100% <sup>3</sup>
			Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit			1.15%	7.20%

<sup>1</sup>The current rider charge is 1.25%

<sup>2</sup>Guaranteed to always be 10% or lower

<sup>3</sup>Guaranteed to always be 100% or greater

<sup>4</sup>Not available in New Hampshire

<sup>5</sup>Also referred to as One-Year Point-to-Point Fixed Declared Rate on Index Gain.

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## FG AccumulatorPlus<sup>®</sup> Fixed Index Annuity (FIA)

Effective 8/14/2025

		7-Year			10-Year		
Fixed Rate	No Charge	3.75%			3.75%		
		7-Year			10-Year		
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point <sup>6</sup>	No Charge	260% <sup>2</sup>	0.00% <sup>3</sup>		265% <sup>2</sup>	0.00% <sup>3</sup>
		Charge <sup>1</sup>	300% <sup>2</sup>	0.00% <sup>3</sup>		305% <sup>2</sup>	0.00% <sup>3</sup>
GS Global Factor Index	One-Year Point-to-Point	Charge <sup>1</sup>	250% <sup>2</sup>			255% <sup>2</sup>	
	One-Year Point-to-Point Spread and Par	No Charge	190% <sup>2</sup>	0.00% <sup>4</sup>		195% <sup>2</sup>	0.00% <sup>4</sup>
	Two-Year Point-to-Point <sup>6</sup>	Charge <sup>1</sup>	325% <sup>2</sup>			330% <sup>2</sup>	
	Two-Year Point-to-Point Spread and Par <sup>6</sup>	No Charge	280% <sup>2</sup>	0.00% <sup>5</sup>		285% <sup>2</sup>	0.00% <sup>5</sup>
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	No Charge	80%	0%		85%	0%
		Charge <sup>1</sup>	105%	0%		110%	0%
	Two-Year Point-to-Point Spread and Par <sup>6</sup>	No Charge	120%	0%		125%	0%
		Charge <sup>1</sup>	135%	0%		140%	0%
S&P 500 <sup>®</sup>	One-Year Monthly Index Average	No Charge	8.75%			9.00%	
		Charge <sup>1</sup>	16.50%			16.75%	
	One-Year Monthly Point-to-Point	No Charge	2.75%			2.80%	
		Charge <sup>1</sup>	3.75%			3.80%	
	One-Year Performance Trigger <sup>7</sup>	No Charge	6.00%			6.25%	
		Charge <sup>1</sup>	7.75%			8.00%	
	One-Year Point-to-Point	No Charge	8.50%			8.75%	
	Charge <sup>1</sup>	11.50%			11.75%		
	One-Year Point-to-Point Par	Charge <sup>1</sup>	50%			50%	

<sup>1</sup> The current rider charge is 1.25%.

<sup>2</sup>Guaranteed to always be 100% or greater

<sup>3</sup>Guaranteed to always be 5% or lower

<sup>4</sup>Guaranteed to always be 4.25% or lower

<sup>5</sup>Guaranteed to always be 4% or lower

<sup>6</sup>Not available in New Hampshire

<sup>7</sup>Also referred to as One-Year Point-to-Point Fixed Declared Rate on Index Gain.

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Experience  
the Power of  
Collaborative  
Thinking

FGNY Index-Choice<sup>®</sup> Fixed Index Annuity (FIA)

Effective 8/7/2024

Fixed Rate		3.00%
		<b>10-Year</b> Cap Rates
S&P 500 <sup>®</sup>	One-Year Monthly Index Average	6.25%
	One-Year Monthly Point-to-Point	2.00%
	One-Year Point-to-Point	6.00%
Premium Bonus		2.00%

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# Performance Pro<sup>®</sup> Fixed Index Annuity (FIA)

Effective 8/14/2025

Fixed Rate

2.75%

		10-Year	
		Cap Rates	Spread Rates
		Par Rates	
Balanced Asset 5 Index <sup>™</sup>	One-Year Point-to-Point	135%	
	Two-Year Point-to-Point <sup>7</sup> Charge <sup>1</sup>	230% <sup>2</sup>	
	Two-Year Point-to-Point Spread and Par <sup>7</sup>	190% <sup>2</sup>	0.00% <sup>3</sup>
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point Spread and Par <sup>8</sup>	190% <sup>2</sup>	0.00% <sup>4</sup>
BlackRock Market Advantage	Two-Year Point-to-Point Spread and Par <sup>7</sup>	150% <sup>2</sup>	0.00% <sup>3</sup>
GS Global Factor Index	One-Year Point-to-Point	140%	
	Two-Year Point-to-Point <sup>7</sup> Charge <sup>1</sup>	245% <sup>2</sup>	
	Two-Year Point-to-Point Spread and Par <sup>7</sup>	205% <sup>2</sup>	0.00% <sup>5</sup>
Gold Commodity	One-Year Point-to-Point	6.75%	
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	60% <sup>9</sup>	0.00% <sup>5</sup>
	Two-Year Point-to-Point Spread and Par <sup>7</sup> No Charge	90% <sup>10</sup>	0.00% <sup>5</sup>
	Two-Year Point-to-Point Spread and Par <sup>7</sup> Charge <sup>1</sup>	105% <sup>11</sup>	0.00% <sup>5</sup>
S&P 500 <sup>®</sup>	One-Year Monthly Point-to-Point	2.00%	
	One-Year Point-to-Point	6.25%	
	Two-Year Point-to-Point <sup>7</sup>	10.50%	
	Three-Year Point-to-Point <sup>7</sup>	16.50%	
		Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit		0.10%	2.75% <sup>6</sup>
Premium Bonus	Standard	Age 0-75	17.00%
		Age 76+	11.00%
	Lite	Age 0-75	13.00%
		Age 76+	8.00%
	Compact	Age 0-75	11.00%
		Age 76+	6.00%

<sup>1</sup> The current rider charge is 1.25%.

<sup>5</sup> Guaranteed to always be 4% or lower

<sup>9</sup> Guaranteed to always be 15% or greater

<sup>2</sup> Guaranteed to always be 100% or greater <sup>6</sup> There is an add-on rate that is on top of the roll-up rate. <sup>10</sup> Guaranteed to always be 20% or greater

<sup>3</sup> Guaranteed to always be 3.5% or lower

<sup>7</sup> Not available in New Hampshire

<sup>11</sup> Guaranteed to always be 45% or greater

<sup>4</sup> Guaranteed to always be 5% or lower

<sup>8</sup> Not available in Iowa or New Hampshire

## Prosperity Elite<sup>®</sup> Fixed Index Annuity (FIA)

Effective 5/7/2025

		7-Year			10-Year			14-Year		
Fixed Rate	No Charge	3.75%			3.75%			3.75%		
		<b>7-Year</b>			<b>10-Year</b>			<b>14-Year</b>		
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates
Balanced Asset 5 Index <sup>™</sup>	One-Year Point-to-Point	No Charge	165%		170%			175%		
	Two-Year Point-to-Point <sup>6</sup>	No Charge	235% <sup>1</sup>	0.00% <sup>2</sup>	240% <sup>1</sup>	0.00% <sup>2</sup>		250% <sup>1</sup>	0.00% <sup>2</sup>	
		Charge <sup>3</sup>	275% <sup>1</sup>		280% <sup>1</sup>			290% <sup>1</sup>		
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point <sup>7</sup>	No Charge	230% <sup>1</sup>	0.00% <sup>4</sup>	235% <sup>1</sup>	0.00% <sup>4</sup>		245% <sup>1</sup>	0.00% <sup>4</sup>	
GS Global Factor Index	One-Year Point-to-Point	No Charge	170%		175%			180%		
	Two-Year Point-to-Point <sup>6</sup>	No Charge	250% <sup>1</sup>	0.00% <sup>5</sup>	260% <sup>1</sup>	0.00% <sup>5</sup>		265% <sup>1</sup>	0.00% <sup>5</sup>	
		Charge <sup>3</sup>	290% <sup>1</sup>		300% <sup>1</sup>			305% <sup>1</sup>		
Gold Commodity	One-Year Point-to-Point <sup>8</sup>	No Charge	9.50%		9.75%			10.00%		
S&P 500 <sup>®</sup>	One-Year Monthly Index Average	No Charge	7.75%		8.00%			8.25%		
	One-Year Monthly Point-to-Point	No Charge	3.00%		3.05%			3.10%		
	One-Year Performance Trigger <sup>9</sup>	No Charge	5.75%		6.00%			6.25%		
	One-Year Point-to-Point	No Charge	7.50%		7.75%			8.00%		

<sup>1</sup>Guaranteed to always be 100% or greater

<sup>2</sup>Guaranteed to always be 3.5% or lower

<sup>3</sup>The current rider charge is 1.25%

<sup>4</sup>Guaranteed to always be 5% or lower

<sup>5</sup>Guaranteed to always be 4% or lower

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			7-Year			10-Year			14-Year		
			Death Benefit Bonus	Rider Fee	Roll-Up Rate	Death Benefit Bonus	Rider Fee	Roll-Up Rate	Death Benefit Bonus	Rider Fee	Roll-Up Rate
Guaranteed Minimum Death Benefit	Enhancement Package	Simple Interest		0.60%	5.00% <sup>3</sup>		0.60%	5.00% <sup>3</sup>		0.60%	5.00% <sup>3</sup>
	Protection Package	Simple Interest		0.60%	5.00% <sup>3</sup>		0.60%	5.00% <sup>3</sup>		0.60%	5.00% <sup>3</sup>
		Compound Interest	18.00% <sup>5</sup>	0.60%	10.00% <sup>4</sup>	18.00% <sup>5</sup>	0.60%	10.00% <sup>4</sup>	18.00% <sup>5</sup>	0.60%	10.00% <sup>4</sup>
			7-Year			10-Year			14-Year		
			Income Base Bonus	Rider Fee	Roll-Up Rate	Income Base Bonus	Rider Fee	Roll-Up Rate	Income Base Bonus	Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit			18.00% <sup>5</sup>	0.35% <sup>2</sup>	10.00%	18.00% <sup>5</sup>	0.35% <sup>2</sup>	10.00%	18.00% <sup>5</sup>	0.35% <sup>2</sup>	10.00%
			7-Year			10-Year			14-Year		
Premium Bonus <sup>1</sup>	Standard Protection	Age 0-70			7.00%			12.00%			14.00%
		Age 71+			5.25%			6.50%			7.50%
	Standard Enhancement	Age 0-70			4.00%			6.00%			7.00%
		Age 71+			2.50%			3.00%			4.00%
	Lite Protection	Age 0-70			7.00%			11.00%			
		Age 71+			5.25%			5.75%			
	Lite Enhancement	Age 0-70			4.00%			5.00%			
		Age 71+			2.50%			2.75%			

<sup>1</sup> Vesting bonus unless otherwise noted.

<sup>2</sup> The optional Protection Package includes two riders, each with their own separate charge. Both riders are required when purchasing the Protection Package.

<sup>3</sup> Simple interest lump sum payment

<sup>4</sup> Compound interest benefit paid out over 5 years, for issue ages 71+ benefit will be paid over 10 years.

<sup>5</sup> Bonus applies to one of two benefit base calculations and may not apply; please see brochure and/or Statement of Understanding for additional information.

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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.

#### Disclosure for Performance Pro

A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security. 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 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.

All interest crediting options may not be available in all states. Two-year indexed interest crediting options are not available in NH.

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn (including amounts paid as a death benefit) before the end of an indexed term will not receive indexed interest for that indexed term.

Surrender charges and a Market Value Adjustment may apply to withdrawals. An MVA may increase or decrease the surrender value. Withdrawals and distributions of taxable amounts are subject to ordinary income tax and, if made prior to age 59 ½, may be subject to an additional 10% federal income tax penalty. Withdrawals reduce the account value and death benefits.

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.

#### 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.

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