



FG Guarantee Platinum[®] Interest Rates

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

Effective April 1, 2026

	3-Year	5-Year	7-Year
Fixed rate ¹	4.50%	4.90%	4.95%

Additional benefits of FG Guarantee Platinum[®] multi-year guaranteed annuity (MYGA):

- Tax-deferred interest growth earned for the duration of the guarantee period²
- Penalty-free withdrawals of interest earned throughout the contract³
- MYGAs are free from market risk

Contact us today for more information!

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

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

³Withdrawals 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[®] continued

Effective 11/14/2025

			10-Year		14-Year	
			Rider Fee	Roll-Up Rate	Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit¹	Standard²	<i>Age 0-75</i>	0.95%	5.00%	0.95%	5.00%
		<i>Age 76+</i>	0.95%	5.00%	0.95%	5.00%
	Lite³	<i>Age 0-75</i>	0.95%	5.00%	0.95%	5.00%
		<i>Age 76+</i>	0.95%	5.00%		
			10-Year	14-Year		
Premium Bonus	Standard²	<i>Age 0-75</i>		11.00%	12.00%	
		<i>Age 76+</i>		8.00%	9.00%	
	Lite³	<i>Age 0-75</i>		10.00%		
		<i>Age 76+</i>		7.00%		

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.

²Standard rates apply to AR, AZ, CO, DC, FL(0-64), GA, HI, IA, IL, KS, KY, LA, MD, ME, MI, MO, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY

³Lite rates apply to CA, DE, FL(65+), MA, NJ, NV, OH, OK, SC, TX, UT

This Rate Page must be accompanied by the current Accelerator Plus[®] Statement of Understanding and product brochure.



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F&G 1-2-3[®] Anytime Income Fixed Index Annuity (FIA)

Effective 2/27/2026

Fixed Rate		<i>No Charge</i>		2.80%		
				10-Year		
				Cap Rates	Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	<i>No Charge</i>		45% ¹		
	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		85% ¹		5.50% ²
	Two-Year Point-to-Point Spread and Par ³	<i>No Charge</i>		65% ¹		0.00% ²
Balanced Asset 5 Index™	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		90% ¹		0.00% ²
	Two-Year Point-to-Point Spread and Par ³	<i>No Charge</i>		125% ¹		0.00% ²
BlackRock Market Advantage	One-Year Point-to-Point	<i>No Charge</i>		65% ¹		
	Two-Year Point-to-Point Spread and Par ³	<i>No Charge</i>		95% ¹		0.00% ²
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		40% ¹		0.00% ²
	Two-Year Point-to-Point Spread and Par ³	<i>No Charge</i>		55% ¹		0.00% ²
S&P 500[®]	One-Year Monthly Point-to-Point	<i>No Charge</i>		1.40% ⁴		
	One-Year Point-to-Point	<i>No Charge</i>		4.25% ⁴		
	One-Year Point-to-Point Performance Trigger	<i>No Charge</i>		2.75% ⁴		
Extra	Growth Period	50.00%		35.00%		250%
	Income Period	100%				150%
				Asset Charge		
Fees						0.00%⁵

¹Guaranteed to always be 5% or greater

²Guaranteed to always be 10% or lower

³Not available in New Hampshire

⁴Guaranteed to always be 0.25% or greater

⁵This charge is set at issue and applies for the life of the contract.

This Rate Page must be accompanied by the current F&G 1-2-3[®] Anytime Income Statement of Understanding and product brochure.



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F&G 1-2-3[®] Future Income Fixed Index Annuity (FIA)

Effective 2/27/2026

Fixed Rate		<i>No Charge</i>		2.80%		
				10-Year		
				Cap Rates	Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	<i>No Charge</i>			45% ¹	
	One-Year Point-to-Point Spread and Par	<i>No Charge</i>			90% ¹	5.50% ²
	Two-Year Point-to-Point Spread and Par³	<i>No Charge</i>			70% ¹	0.00% ²
Balanced Asset 5 Index™	One-Year Point-to-Point Spread and Par	<i>No Charge</i>			95% ¹	0.00% ²
	Two-Year Point-to-Point Spread and Par³	<i>No Charge</i>			130% ¹	0.00% ²
BlackRock Market Advantage	One-Year Point-to-Point	<i>No Charge</i>			70% ¹	
	Two-Year Point-to-Point Spread and Par³	<i>No Charge</i>			100% ¹	0.00% ²
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	<i>No Charge</i>			40% ¹	0.00% ²
	Two-Year Point-to-Point Spread and Par³	<i>No Charge</i>			60% ¹	0.00% ²
S&P 500[®]	One-Year Monthly Point-to-Point	<i>No Charge</i>		1.45% ⁴		
	One-Year Point-to-Point	<i>No Charge</i>		4.75% ⁴		
	One-Year Point-to-Point Performance Trigger	<i>No Charge</i>		3.00% ⁴		
			Interest Credit Participation Factor (for Account Value)	Income Base Bonus Multiplier	Interest Credit Multiplier (for Income Base)	Earning Indexed Growth (for Increasing Income)
Extra	Growth Period		100%	50.00%	150%	
	Income Period		100%		150%	150%
					Asset Charge	
Fees						0.00% ⁵

¹Guaranteed to always be 5% or greater

²Guaranteed to always be 10% or lower

³Not available in New Hampshire

⁴Guaranteed to always be 0.25% or greater

⁵This charge is set at issue and applies for the life of the contract.

This Rate Page must be accompanied by the current F&G 1-2-3[®] Future Income Statement of Understanding and product brochure.



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F&G Flex Accumulator[®] Fixed Index Annuity (FIA)

Effective 11/14/2025

Fixed Rate		<i>No Charge</i>		3.50%		
				10-Year		
				Cap Rates	Par Rates	Spread Rates
Balanced Asset 10 Index[™]	One-Year Point-to-Point	<i>No Charge</i>			75%⁵	
	Two-Year Point-to-Point Spread and Par⁹	<i>No Charge</i>			145%⁶	4.00%⁴
		<i>Charge¹</i>			170%⁸	4.00%⁴
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point Spread and Par⁹	<i>No Charge</i>			205%²	0.00%³
		<i>Charge¹</i>			245%²	0.00%³
BlackRock Market Advantage	Two-Year Point-to-Point⁹	<i>No Charge</i>			160%²	0.00%⁷
		<i>Charge¹</i>			190%²	
S&P 500[®]	One-Year Monthly Point-to-Point	<i>No Charge</i>		2.40%		
		<i>Charge¹</i>		3.25%		
	One-Year Point-to-Point	<i>No Charge</i>		6.75%		
	One-Year Point-to-Point Spread and Par	<i>No Charge</i>			40%	3.00%⁴
<i>Charge¹</i>				50%	3.00%⁴	

¹ The current rider charge is 1.25%

² Guaranteed to always be 100% or greater

³ Guaranteed to always be 5% or lower

⁴ Guaranteed to always be 10% or lower

⁵ Guaranteed to always be 20% or greater

⁶ Guaranteed to always be 50% or greater

⁷ Guaranteed to always be 3.5% or lower

⁸ Guaranteed to always be 75% or greater

⁹ Not available in New Hampshire

This Rate Page must be accompanied by the current F&G Flex Accumulator[®] Statement of Understanding and product brochure.

F&G Power Accumulator[®] Fixed Index Annuity (FIA)

Effective 11/14/2025

Fixed Rate	No Charge	7-Year			10-Year			
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates	
				3.75%			3.75%	
			7-Year			10-Year		
Balanced Asset 10 Index[™]	One-Year Point-to-Point	No Charge	90%			95%		
	Two-Year Point-to-Point Spread and Par⁷	No Charge	160%	3.00% ¹		165%	3.00% ¹	
Balanced Asset 5 Index[™]	One-Year Point-to-Point	No Charge	170%			175%		
		Charge ²	225% ³			230% ³		
	Two-Year Point-to-Point⁷	Charge ²	285% ³			290% ³		
	Two-Year Point-to-Point Spread and Par⁷	No Charge	245% ³	0.00% ⁴		250% ³	0.00% ⁴	
BlackRock Market Advantage	One-Year Point-to-Point	No Charge	135%			140%		
		Charge ²	180% ³			185% ³		
	Two-Year Point-to-Point⁷	No Charge	190% ³	0.00% ⁶		195% ³	0.00% ⁶	
		Charge ²	220% ³			225% ³		
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	No Charge	75%	0.00%		80%	0.00%	
		Charge ²	100%	0.00%		105%	0.00%	
	Two-Year Point-to-Point Spread and Par⁷	No Charge	115%	0.00%		120%	0.00%	
		Charge ²	130%	0.00%		135%	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	7.25%		7.50%			
	Two-Year Point-to-Point Spread and Par⁷	No Charge	55%	2.50% ⁵		55%	2.50% ⁵	
	Two-Year Point-to-Point with Cap⁷	No Charge	14.25%		14.25%			
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 Par⁷	No Charge	85%	4.50% ¹		90%	4.50% ¹	
iShares US Real Estate ETF (IYR)	One-Year Point-to-Point	No Charge	40%			40%		
	Two-Year Point-to-Point Spread and Par⁷	No Charge	65%	2.50% ¹		65%	2.50% ¹	

¹Guaranteed to always be 10% or lower

²The current rider charge is 1.25%

³Guaranteed to always be 100% or greater

⁴Guaranteed to always be 4% or lower

⁵Guaranteed to always be 15% or lower

⁶Guaranteed to always be 3.5% or lower

⁷Not available in New Hampshire

This Rate Page must be accompanied by the current F&G Power Accumulator[®] Statement of Understanding and product brochure.



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ANNUITIES & LIFE

F&G Safe Income Advantage[®] Fixed Index Annuity (FIA)

Effective 6/6/2025

Fixed Rate		<i>No Charge</i>		2.50%		
				10-Year		
				Cap Rates	Par Rates	Spread Rates
Balanced Asset 5 Index[™]	One-Year Point-to-Point	<i>Charge¹</i>		120%		
	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		75%		1.00% ²
	Two-Year Point-to-Point ⁴	<i>Charge¹</i>		125%		
	Two-Year Point-to-Point Spread and Par ⁴	<i>No Charge</i>		100%		1.00% ²
BlackRock Market Advantage	One-Year Point-to-Point	<i>No Charge</i>		50%		0.00%
	Two-Year Point-to-Point ⁴	<i>No Charge</i>		70%		0.00%
S&P 500[®]	One-Year Monthly Index Average	<i>No Charge</i>	2.50%	100% ³		
	One-Year Monthly Point-to-Point	<i>No Charge</i>	1.20%	100% ³		
	One-Year Performance Trigger ⁵	<i>No Charge</i>	2.25%			
	One-Year Point-to-Point	<i>No Charge</i>	3.00%	100% ³		
				Rider Fee	Roll-Up Rate	
Guaranteed Minimum Withdrawal Benefit				1.15%	7.20%	

¹The current rider charge is 1.25%

²Guaranteed to always be 10% or lower

³Guaranteed to always be 100% or greater

⁴Not available in New Hampshire

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

This Rate Page must be accompanied by the current F&G Safe Income Advantage[®] Statement of Understanding and product brochure.



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FG AccumulatorPlus[®] Fixed Index Annuity (FIA)

Effective 11/14/2025

Fixed Rate	No Charge	7-Year			10-Year			
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates	
				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 ⁶	No Charge		230% ²	0.00% ³		235% ²	0.00% ³
		Charge ¹		270% ²	0.00% ³		275% ²	0.00% ³
GS Global Factor Index	One-Year Point-to-Point	Charge ¹		225% ²			230% ²	
	One-Year Point-to-Point Spread and Par	No Charge		165% ²	0.00% ⁴		170% ²	0.00% ⁴
	Two-Year Point-to-Point ⁶	Charge ¹		290% ²			295% ²	
	Two-Year Point-to-Point Spread and Par ⁶	No Charge		245% ²	0.00% ⁵		250% ²	0.00% ⁵
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	No Charge		70%	0%		75%	0%
		Charge ¹		100%	0%		105%	0%
	Two-Year Point-to-Point Spread and Par ⁶	No Charge		105%	0%		110%	0%
		Charge ¹		130%	0%		135%	0%
S&P 500 [®]	One-Year Monthly Index Average	No Charge	7.50%			7.75%		
		Charge ¹	15.75%			16.00%		
	One-Year Monthly Point-to-Point	No Charge	2.50%			2.55%		
		Charge ¹	3.25%			3.30%		
	One-Year Performance Trigger ⁷	No Charge	5.25%			5.50%		
		Charge ¹	7.00%			7.25%		
	One-Year Point-to-Point	No Charge	7.25%			7.50%		
	Charge ¹	10.50%			10.75%			
	One-Year Point-to-Point Par	Charge ¹		50%			50%	

¹ The current rider charge is 1.25%.

²Guaranteed to always be 100% or greater

³Guaranteed to always be 5% or lower

⁴Guaranteed to always be 4.25% or lower

⁵Guaranteed to always be 4% or lower

⁶Not available in New Hampshire

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

This Rate Page must be accompanied by the current FG AccumulatorPlus[®] Statement of Understanding and product brochure.



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FGNY Index-Choice[®] Fixed Index Annuity (FIA)

Effective 11/14/2025

Fixed Rate		3.00%
		10-Year Cap Rates
S&P 500 [®]	One-Year Monthly Index Average	5.50%
	One-Year Monthly Point-to-Point	2.00%
	One-Year Point-to-Point	5.25%
Premium Bonus		2.00%

This Rate Page must be accompanied by the current FGNY Index-Choice[®] Statement of Understanding and product brochure.

Performance Pro[®] Fixed Index Annuity (FIA)

Effective 2/13/2026

Fixed Rate		2.75%		
		10-Year		
		Cap Rates	Par Rates	Spread Rates
Balanced Asset 5 Index[™]	One-Year Point-to-Point		125%	
	Two-Year Point-to-Point ⁷	Charge ¹	220% ²	
	Two-Year Point-to-Point Spread and Par ⁷		175% ²	0.00% ³
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point Spread and Par ⁸		175% ²	0.00% ⁴
BlackRock Market Advantage	Two-Year Point-to-Point Spread and Par ⁷		135% ²	0.00% ³
GS Global Factor Index	One-Year Point-to-Point		130%	
	Two-Year Point-to-Point ⁷	Charge ¹	230% ²	
	Two-Year Point-to-Point Spread and Par ⁷		185% ²	0.00% ⁵
Gold Commodity	One-Year Point-to-Point	6.00%		
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par		55% ⁹	0.00% ⁵
	Two-Year Point-to-Point Spread and Par ⁷	No Charge	80% ¹⁰	0.00% ⁵
		Charge ¹	100% ¹¹	0.00% ⁵
S&P 500[®]	One-Year Monthly Point-to-Point		1.90%	
	One-Year Point-to-Point		5.75%	
	Two-Year Point-to-Point ⁷		10.00%	
	Three-Year Point-to-Point ⁷		16.00%	
Guaranteed Minimum Withdrawal Benefit		Rider Fee	Roll-Up Rate	
		0.10%	2.75% ⁶	
Premium Bonus	Standard¹²	Age 0-75	17.00%	
		Age 76+	11.00%	
	Lite¹³	Age 0-75	15.00%	
		Age 76+	9.00%	
	Compact¹⁴	Age 0-75	13.00%	
		Age 76+	8.00%	

¹ The current rider charge is 1.25%.

² Guaranteed to always be 100% or greater

³ Guaranteed to always be 3.5% or lower

⁴ Guaranteed to always be 5% or lower

⁵ Guaranteed to always be 4% or lower

⁶ There is an add-on rate that is on top of the roll-up rate.

⁷ Not available in New Hampshire

⁸ Not available in Iowa or New Hampshire

⁹ Guaranteed to always be 15% or greater

¹⁰ Guaranteed to always be 20% or greater

¹¹ Guaranteed to always be 45% or greater

¹² Standard rates apply to AR, AZ, CO, DC, FL(0-64), GA, HI, IA, IL, KS, KY, LA, MD, ME, MI, MO, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY

¹³ Lite rates apply to CA, DE, FL(65+), MA, NJ, NV, OH, OK, SC, TX, UT

¹⁴ Compact rates apply to AK, AL, CT, ID, IN, MN, MS, MT, OR, PA, PR, WY



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Prosperity Elite[®] Fixed Index Annuity (FIA)

Effective 11/14/2025

		7-Year			10-Year			14-Year		
Fixed Rate	No Charge	3.75%			3.75%			3.75%		
		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	140%		145%		150%			
	Two-Year Point-to-Point ⁶	No Charge	195% ¹	0.00% ²	200% ¹	0.00% ²	205% ¹	0.00% ²		
		Charge ³	240% ¹		245% ¹		250% ¹			
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point ⁷	No Charge	190% ¹	0.00% ⁴	195% ¹	0.00% ⁴	200% ¹	0.00% ⁴		
GS Global Factor Index	One-Year Point-to-Point	No Charge	145%		150%		155%			
	Two-Year Point-to-Point ⁶	No Charge	205% ¹	0.00% ⁵	210% ¹	0.00% ⁵	215% ¹	0.00% ⁵		
		Charge ³	255% ¹		260% ¹		265% ¹			
Gold Commodity	One-Year Point-to-Point ⁸	No Charge	7.75%		8.25%		8.50%			
S&P 500 [®]	One-Year Monthly Index Average	No Charge	6.50%		6.75%		7.00%			
	One-Year Monthly Point-to-Point	No Charge	2.25%		2.30%		2.35%			
	One-Year Performance Trigger ⁹	No Charge	4.25%		4.50%		4.75%			
	One-Year Point-to-Point	No Charge	6.25%		6.50%		6.75%			

¹Guaranteed to always be 100% or greater

²Guaranteed to always be 3.5% or lower

³The current rider charge is 1.25%

⁴Guaranteed to always be 5% or lower

⁵Guaranteed to always be 4% or lower

⁶Not available in New Hampshire

⁷Not available in Iowa or New Hampshire

⁸Not available in AK, AL, ID, MN, MS, MT, OR, PA, PR or WA

⁹Also referred to as One-Year Point-to-Point Fixed Declared Rate on Index Gain.

This Rate Page must be accompanied by the current Prosperity Elite[®] Statement of Understanding and product brochure.

Prosperity Elite[®] continued

Effective 11/14/2025

			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	<i>Simple Interest</i>		0.60%	5.00%		0.60%	5.00%		0.60%	5.00%
	Protection Package	<i>Simple Interest</i>		0.60%	5.00%		0.60%	5.00%		0.60%	5.00%
		<i>Compound Interest</i>	18.00% ⁵	0.60%	10.00%	18.00% ⁵	0.60%	10.00%	18.00% ⁵	0.60%	10.00%
			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% ⁵	0.35% ²	10.00%	18.00% ⁵	0.35% ²	10.00%	18.00% ⁵	0.35% ²	10.00%
			7-Year			10-Year			14-Year		
Premium Bonus¹	Standard Protection⁶	<i>Age 0-70</i>			7.00%			12.00%			14.00%
		<i>Age 71+</i>			5.25%			6.50%			7.50%
	Standard Enhancement⁶	<i>Age 0-70</i>			4.00%			6.00%			7.00%
		<i>Age 71+</i>			2.50%			3.00%			4.00%
	Lite Protection⁷	<i>Age 0-70</i>			7.00%			11.00%			
		<i>Age 71+</i>			5.25%			5.75%			
	Lite Enhancement⁷	<i>Age 0-70</i>			4.00%			5.00%			
		<i>Age 71+</i>			2.50%			2.75%			

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

⁶ Standard rates apply to AR, AZ, CO, DC, FL(0-64), GA, HI, IA, IL, KS, KY, LA, MD, ME, MI, MO, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY

⁷ Lite rates apply to CA, DE, FL(65+), MA, NJ, NV, OH, OK, SC, TX, UT

This Rate Page must be accompanied by the current Prosperity Elite[®] Statement of Understanding and product brochure.

General Disclosures

"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, Iowa.

Please refer to SalesLink for the most up-to-date rates.

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

The provisions, riders and optional additional features of this product have limitations and restrictions, and may have additional charges. Contracts are subject to state availability, and certain restrictions may apply. See the SOU for details.

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.

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

All interest crediting options may not be available in all states.

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

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn before the end of an indexed term will not receive indexed interest for that indexed term.

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

F&G annuities are insurance products not guaranteed by any bank nor are they insured by FDIC, NCUA/NCUSIF, the Federal Government or any agency. They may lose value. There is no bank or credit union guarantee, and they are not a deposit. They may be offered only by a licensed insurance agent.

Disclosure for FGNY Index-Choice 10

F&G is the marketing name for Fidelity & Guaranty Life Insurance Company of New York issuing insurance in New York. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company of New York, New York, NY.

In New York, FGNY Index-Choice 10 fixed indexed annuity is offered through a wholly owned subsidiary, Fidelity & Guaranty Life of New York. Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company of New York, New York, NY.

FGNY Index-Choice 10 only available in NY.

Disclosure for Performance Pro[®]

Performance Pro is a Flexible Premium Deferred Annuity and is not available in NY.

Disclosure for F&G 1-2-3[®]

Disclosure for F&G 1-2-3 F&G 1-2-3 is a Limited Flexible Premium Deferred Annuity and is not available in CA and NY.

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.

Disclosure for F&G Flex Accumulator[®]

FG Flex Accumulator is a flexible premium deferred annuity and is not available in NY and PR.

In years when no interest is credited, some indexed interest crediting options may have rider fees deducted, which may decrease the annuity value.

Disclosure for F&G Power Accumulator[®]

F&G Power Accumulator is a Flexible Premium Deferred Annuity and is not available in NY and PR.

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.

Disclosure for F&G Safe Income Advantage[®]

F&G Safe Income Advantage is a Flexible Premium Deferred Annuity and is not available in NY and PR.

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.

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn before the end of an indexed term will not receive indexed interest for that indexed term.

Disclosure for FG AccumulatorPlus[®]

FG AccumulatorPlus is a Flexible Premium Deferred Annuity and is not available in NY.

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn before the end of an indexed term will not receive indexed interest for that indexed term.

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.

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.

Disclosure for Prosperity Elite Protection Package

Prosperity Elite 7, 10 and 14 are Flexible Premium Deferred Annuities. Prosperity Elite 7 and 10 are not available in CT or NY. Prosperity Elite 14 is not available in AK, AL, CA, CT, DE, FL (65+), ID, IN, MA, MN, MS, MT, NJ, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT or WA.

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.

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.

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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.

Annuity Disclosure for GS Global Factor Index (GSGFI5E)

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