



# 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 June 5, 2026

	3-Year	5-Year	7-Year
Fixed rate <sup>1</sup>	4.75%	5.15%	5.20%

## 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 6/9/2026

Fixed Rate	No Charge	10-Year			14-Year			
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates	
				3.75%			3.75%	
			<b>10-Year</b>			<b>14-Year</b>		
<b>Balanced Asset 10 Index<sup>™</sup></b>	<b>One-Year Point-to-Point</b>	No Charge	100%			105%		
	<b>One-Year Point-to-Point Spread and Par</b>	No Charge	185%	5.50% <sup>2</sup>		190%	5.50% <sup>2</sup>	
	<b>Two-Year Point-to-Point Spread and Par<sup>7</sup></b>	No Charge	205%	5.00% <sup>2</sup>		215%	5.00% <sup>2</sup>	
		Charge <sup>1</sup>	235%	5.00% <sup>2</sup>		245%	5.00% <sup>2</sup>	
<b>Balanced Asset 5 Index<sup>™</sup></b>	<b>One-Year Point-to-Point</b>	Charge <sup>1</sup>	245% <sup>3</sup>			250% <sup>3</sup>		
	<b>One-Year Point-to-Point Spread and Par</b>	No Charge	190% <sup>3</sup>	0.00% <sup>4</sup>		195% <sup>3</sup>	0.00% <sup>4</sup>	
	<b>Two-Year Point-to-Point<sup>7</sup></b>	Charge <sup>1</sup>	315% <sup>3</sup>			325% <sup>3</sup>		
	<b>Two-Year Point-to-Point Spread and Par<sup>7</sup></b>	No Charge	275% <sup>3</sup>	0.00% <sup>5</sup>		285% <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	260% <sup>3</sup>	0.00% <sup>6</sup>		265% <sup>3</sup>	0.00% <sup>6</sup>	
		Charge <sup>1</sup>	295% <sup>3</sup>	0.00% <sup>6</sup>		300% <sup>3</sup>	0.00% <sup>6</sup>	
<b>BlackRock Market Advantage</b>	<b>One-Year Point-to-Point</b>	No Charge	145%			150%		
	<b>Two-Year Point-to-Point<sup>7</sup></b>	No Charge	205% <sup>3</sup>	0.00% <sup>5</sup>		210% <sup>3</sup>	0.00% <sup>5</sup>	
<b>GS Global Factor Index</b>	<b>One-Year Point-to-Point</b>	No Charge	195%			200%		
		Charge <sup>1</sup>	250% <sup>3</sup>			255% <sup>3</sup>		
	<b>Two-Year Point-to-Point<sup>7</sup></b>	Charge <sup>1</sup>	325% <sup>3</sup>			335% <sup>3</sup>		
	<b>Two-Year Point-to-Point Spread and Par<sup>7</sup></b>	No Charge	285% <sup>3</sup>	0.00% <sup>4</sup>		290% <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	85% <sup>9</sup>	0.00% <sup>4</sup>		90% <sup>9</sup>	0.00% <sup>4</sup>	
		Charge <sup>1</sup>	110% <sup>10</sup>	0.00% <sup>4</sup>		115% <sup>10</sup>	0.00% <sup>4</sup>	
	<b>Two-Year Point-to-Point Spread and Par<sup>7</sup></b>	No Charge	125% <sup>11</sup>	0.00% <sup>4</sup>		130% <sup>11</sup>	0.00% <sup>4</sup>	
		Charge <sup>1</sup>	140% <sup>12</sup>	0.00% <sup>4</sup>		145% <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	2.75%			2.80%		
		Charge <sup>1</sup>	3.50%			3.55%		
	<b>One-Year Performance Trigger<sup>8</sup></b>	No Charge	6.00%			6.25%		
		Charge <sup>1</sup>	7.75%			8.00%		
	<b>One-Year Point-to-Point</b>	No Charge	8.75%			9.00%		
		Charge <sup>1</sup>	12.00%			12.25%		
	<b>One-Year Point-to-Point Par</b>	Charge <sup>1</sup>		55%			55%	

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

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

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

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

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

<sup>10</sup>Guaranteed to always be 50% or greater

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

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

<sup>11</sup>Guaranteed to always be 20% or greater

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

<sup>8</sup>Also referred to as One-Year Point-to-Point Fixed Declared Rate on Index Gain.

<sup>12</sup>Guaranteed to always be 45% or greater



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

Effective 6/9/2026

			10-Year		14-Year	
			Rider Fee	Roll-Up Rate	Rider Fee	Roll-Up Rate
<b>Guaranteed Minimum Withdrawal Benefit<sup>1</sup></b>	<b>Standard<sup>2</sup></b>	<i>Age 0-75</i>	<b>0.95%</b>	<b>5.00%</b>	<b>0.95%</b>	<b>5.00%</b>
		<i>Age 76+</i>	<b>0.95%</b>	<b>5.00%</b>	<b>0.95%</b>	<b>5.00%</b>
	<b>Other States<sup>3</sup></b>	<i>Age 0-75</i>	<b>0.95%</b>	<b>5.00%</b>	<b>0.95%</b>	<b>5.00%</b>
		<i>Age 76+</i>	<b>0.95%</b>	<b>5.00%</b>		
			10-Year	14-Year		
<b>Premium Bonus</b>	<b>Standard<sup>2</sup></b>	<i>Age 0-75</i>		<b>11.00%</b>	<b>12.00%</b>	
		<i>Age 76+</i>		<b>8.00%</b>	<b>9.00%</b>	
	<b>Other States<sup>3</sup></b>	<i>Age 0-75</i>		<b>10.00%</b>		
		<i>Age 76+</i>		<b>7.00%</b>		

<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.

<sup>2</sup>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

<sup>3</sup>AK, AL, CA, CT, DE, FL (65+), ID, IN, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VT, WA

This Rate Page must be accompanied by the current Accelerator Plus<sup>®</sup> Statement of Understanding and product brochure.



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

Effective 6/9/2026

Fixed Rate		<i>No Charge</i>		2.80%		
				<b>10-Year</b>		
				Cap Rates	Par Rates	Spread Rates
<b>Balanced Asset 10 Index™</b>	One-Year Point-to-Point	<i>No Charge</i>		60% <sup>1</sup>		
	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		105% <sup>1</sup>	5.50% <sup>2</sup>	
	Two-Year Point-to-Point Spread and Par <sup>3</sup>	<i>No Charge</i>		85% <sup>1</sup>	0.00% <sup>2</sup>	
<b>Balanced Asset 5 Index™</b>	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		110% <sup>1</sup>	0.00% <sup>2</sup>	
	Two-Year Point-to-Point Spread and Par <sup>3</sup>	<i>No Charge</i>		165% <sup>1</sup>	0.00% <sup>2</sup>	
<b>BlackRock Market Advantage</b>	One-Year Point-to-Point	<i>No Charge</i>		85% <sup>1</sup>		
	Two-Year Point-to-Point Spread and Par <sup>3</sup>	<i>No Charge</i>		120% <sup>1</sup>	0.00% <sup>2</sup>	
<b>Morgan Stanley US Equity Allocator Index</b>	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		50% <sup>1</sup>	0.00% <sup>2</sup>	
	Two-Year Point-to-Point Spread and Par <sup>3</sup>	<i>No Charge</i>		75% <sup>1</sup>	0.00% <sup>2</sup>	
<b>S&amp;P 500<sup>®</sup></b>	One-Year Monthly Point-to-Point	<i>No Charge</i>		1.90% <sup>4</sup>		
	One-Year Point-to-Point	<i>No Charge</i>		5.25% <sup>4</sup>		
	One-Year Point-to-Point Performance Trigger	<i>No Charge</i>		3.75% <sup>4</sup>		
<b>Extra</b>	<b>Growth Period</b>	Interest Credit Participation Factor (for Account Value)	Income Base Bonus Multiplier	Interest Credit Multiplier (for Income Base)	Earning Indexed Growth (for Increasing Income)	
	<b>Income Period</b>	50.00%	35.00%	250%	150%	
					Asset Charge	
<b>Fees</b>					0.00% <sup>5</sup>	

<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.

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



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

Effective 6/9/2026

Fixed Rate		<i>No Charge</i>		2.80%		
				<b>10-Year</b>		
				Cap Rates	Par Rates	Spread Rates
<b>Balanced Asset 10 Index™</b>	One-Year Point-to-Point	<i>No Charge</i>		60% <sup>1</sup>		
	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		110% <sup>1</sup>	5.50% <sup>2</sup>	
	Two-Year Point-to-Point Spread and Par <sup>3</sup>	<i>No Charge</i>		90% <sup>1</sup>	0.00% <sup>2</sup>	
<b>Balanced Asset 5 Index™</b>	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		115% <sup>1</sup>	0.00% <sup>2</sup>	
	Two-Year Point-to-Point Spread and Par <sup>3</sup>	<i>No Charge</i>		170% <sup>1</sup>	0.00% <sup>2</sup>	
<b>BlackRock Market Advantage</b>	One-Year Point-to-Point	<i>No Charge</i>		90% <sup>1</sup>		
	Two-Year Point-to-Point Spread and Par <sup>3</sup>	<i>No Charge</i>		125% <sup>1</sup>	0.00% <sup>2</sup>	
<b>Morgan Stanley US Equity Allocator Index</b>	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		50% <sup>1</sup>	0.00% <sup>2</sup>	
	Two-Year Point-to-Point Spread and Par <sup>3</sup>	<i>No Charge</i>		80% <sup>1</sup>	0.00% <sup>2</sup>	
<b>S&amp;P 500<sup>®</sup></b>	One-Year Monthly Point-to-Point	<i>No Charge</i>		1.95% <sup>4</sup>		
	One-Year Point-to-Point	<i>No Charge</i>		5.50% <sup>4</sup>		
	One-Year Point-to-Point Performance Trigger	<i>No Charge</i>		4.00% <sup>4</sup>		
<b>Extra</b>	<b>Growth Period</b>	Interest Credit Participation Factor (for Account Value)	Income Base Bonus Multiplier	Interest Credit Multiplier (for Income Base)	Earning Indexed Growth (for Increasing Income)	
	<b>Income Period</b>	100%	55.00%	150%	150%	
					Asset Charge	
<b>Fees</b>					0.00% <sup>5</sup>	

<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.

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



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

Effective 6/9/2026

Fixed Rate		<i>No Charge</i>		3.75%	
				<b>10-Year</b>	
				Cap Rates	Spread Rates
				Par Rates	
<b>Balanced Asset 10 Index<sup>™</sup></b>	<b>One-Year Point-to-Point</b>	<i>No Charge</i>		<b>100%</b> <sup>5</sup>	
	<b>Two-Year Point-to-Point Spread and Par<sup>9</sup></b>	<i>No Charge</i>		<b>200%</b> <sup>6</sup>	<b>4.00%</b> <sup>4</sup>
		<i>Charge<sup>1</sup></i>		<b>225%</b> <sup>8</sup>	<b>4.00%</b> <sup>4</sup>
<b>Barclays Trailblazer Sectors 5 Index</b>	<b>Two-Year Point-to-Point Spread and Par<sup>9</sup></b>	<i>No Charge</i>		<b>265%</b> <sup>2</sup>	<b>0.00%</b> <sup>3</sup>
		<i>Charge<sup>1</sup></i>		<b>300%</b> <sup>2</sup>	<b>0.00%</b> <sup>3</sup>
<b>BlackRock Market Advantage</b>	<b>Two-Year Point-to-Point<sup>9</sup></b>	<i>No Charge</i>		<b>215%</b> <sup>2</sup>	<b>0.00%</b> <sup>7</sup>
		<i>Charge<sup>1</sup></i>		<b>240%</b> <sup>2</sup>	
<b>S&amp;P 500<sup>®</sup></b>	<b>One-Year Monthly Point-to-Point</b>	<i>No Charge</i>	<b>2.85%</b>		
		<i>Charge<sup>1</sup></i>	<b>3.60%</b>		
	<b>One-Year Point-to-Point</b>	<i>No Charge</i>	<b>9.25%</b>		
	<b>One-Year Point-to-Point Spread and Par</b>	<i>No Charge</i>		<b>40%</b>	<b>3.00%</b> <sup>4</sup>
<i>Charge<sup>1</sup></i>			<b>50%</b>	<b>3.00%</b> <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

This Rate Page must be accompanied by the current F&G Flex Accumulator<sup>®</sup> Statement of Understanding and product brochure.

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

Effective 6/9/2026

Fixed Rate	No Charge	7-Year			10-Year			
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates	
				4.00%			4.00%	
			<b>7-Year</b>			<b>10-Year</b>		
<b>Balanced Asset 10 Index<sup>™</sup></b>	<b>One-Year Point-to-Point</b>	<i>No Charge</i>		<b>110%</b>			<b>115%</b>	
	<b>Two-Year Point-to-Point Spread and Par<sup>7</sup></b>	<i>No Charge</i>		<b>205%</b>	<b>3.00%<sup>1</sup></b>		<b>210%</b>	
							<b>3.00%<sup>1</sup></b>	
<b>Balanced Asset 5 Index<sup>™</sup></b>	<b>One-Year Point-to-Point</b>	<i>No Charge</i>		<b>215%</b>			<b>220%</b>	
		<i>Charge<sup>2</sup></i>		<b>275%<sup>3</sup></b>			<b>280%<sup>3</sup></b>	
	<b>Two-Year Point-to-Point<sup>7</sup></b>	<i>Charge<sup>2</sup></i>		<b>355%<sup>3</sup></b>			<b>360%<sup>3</sup></b>	
	<b>Two-Year Point-to-Point Spread and Par<sup>7</sup></b>	<i>No Charge</i>		<b>320%<sup>3</sup></b>	<b>0.00%<sup>4</sup></b>		<b>325%<sup>3</sup></b>	
							<b>0.00%<sup>4</sup></b>	
<b>BlackRock Market Advantage</b>	<b>One-Year Point-to-Point</b>	<i>No Charge</i>		<b>165%</b>			<b>170%</b>	
		<i>Charge<sup>2</sup></i>		<b>210%<sup>3</sup></b>			<b>215%<sup>3</sup></b>	
	<b>Two-Year Point-to-Point<sup>7</sup></b>	<i>No Charge</i>		<b>240%<sup>3</sup></b>	<b>0.00%<sup>6</sup></b>		<b>245%<sup>3</sup></b>	
		<i>Charge<sup>2</sup></i>		<b>265%<sup>3</sup></b>			<b>270%<sup>3</sup></b>	
<b>Morgan Stanley US Equity Allocator Index</b>	<b>One-Year Point-to-Point Spread and Par</b>	<i>No Charge</i>		<b>95%</b>	<b>0.00%</b>		<b>100%</b>	
		<i>Charge<sup>2</sup></i>		<b>120%</b>	<b>0.00%</b>		<b>125%</b>	
	<b>Two-Year Point-to-Point Spread and Par<sup>7</sup></b>	<i>No Charge</i>		<b>140%</b>	<b>0.00%</b>		<b>145%</b>	
		<i>Charge<sup>2</sup></i>		<b>150%</b>	<b>0.00%</b>		<b>155%</b>	
<b>iShares Core S&amp;P 500 ETF (IVV)</b>	<b>One-Year Point-to-Point</b>	<i>No Charge</i>		<b>50%</b>			<b>50%</b>	
	<b>One-Year Point-to-Point with Cap</b>	<i>No Charge</i>	<b>9.75%</b>			<b>10.00%</b>		
	<b>Two-Year Point-to-Point Spread and Par<sup>7</sup></b>	<i>No Charge</i>		<b>70%</b>	<b>2.50%<sup>5</sup></b>		<b>70%</b>	
	<b>Two-Year Point-to-Point with Cap<sup>7</sup></b>	<i>No Charge</i>	<b>17.50%</b>			<b>17.50%</b>		
<b>iShares Gold Trust (IAU)</b>	<b>One-Year Point-to-Point</b>	<i>No Charge</i>		<b>40%</b>			<b>40%</b>	
<b>iShares MSCI EAFE ETF (EFA)</b>	<b>One-Year Point-to-Point</b>	<i>No Charge</i>		<b>55%</b>			<b>55%</b>	
	<b>Two-Year Point-to-Point Spread and Par<sup>7</sup></b>	<i>No Charge</i>		<b>85%</b>	<b>4.50%<sup>1</sup></b>		<b>90%</b>	
							<b>4.50%<sup>1</sup></b>	
<b>iShares US Real Estate ETF (IYR)</b>	<b>One-Year Point-to-Point</b>	<i>No Charge</i>		<b>60%</b>			<b>60%</b>	
	<b>Two-Year Point-to-Point Spread and Par<sup>7</sup></b>	<i>No Charge</i>		<b>85%</b>	<b>2.50%<sup>1</sup></b>		<b>85%</b>	
							<b>2.50%<sup>1</sup></b>	

<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 6/9/2026

Fixed Rate		<i>No Charge</i>		2.50%		
				<b>10-Year</b>		
				Cap Rates	Par Rates	Spread Rates
<b>Balanced Asset 5 Index<sup>™</sup></b>	One-Year Point-to-Point	<i>Charge<sup>1</sup></i>		120%		
	One-Year Point-to-Point Spread and Par	<i>No Charge</i>		80%		1.00% <sup>2</sup>
	Two-Year Point-to-Point <sup>4</sup>	<i>Charge<sup>1</sup></i>		130%		
	Two-Year Point-to-Point Spread and Par <sup>4</sup>	<i>No Charge</i>		110%		1.00% <sup>2</sup>
<b>BlackRock Market Advantage</b>	One-Year Point-to-Point	<i>No Charge</i>		50%		0.00%
	Two-Year Point-to-Point <sup>4</sup>	<i>No Charge</i>		70%		0.00%
<b>S&amp;P 500<sup>®</sup></b>	One-Year Monthly Index Average	<i>No Charge</i>	2.50%		100% <sup>3</sup>	
	One-Year Monthly Point-to-Point	<i>No Charge</i>	1.50%		100% <sup>3</sup>	
	One-Year Performance Trigger <sup>5</sup>	<i>No Charge</i>	2.25%			
	One-Year Point-to-Point	<i>No Charge</i>	3.50%		100% <sup>3</sup>	
				Rider Fee	Roll-Up Rate	
<b>Guaranteed Minimum Withdrawal Benefit</b>				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.

This Rate Page must be accompanied by the current F&G Safe Income Advantage<sup>®</sup> Statement of Understanding and product brochure.



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

Effective 6/9/2026

		7-Year			10-Year		
Fixed Rate	No Charge	3.90%			3.95%		
		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	285% <sup>2</sup>	0.00% <sup>3</sup>	290% <sup>2</sup>	0.00% <sup>3</sup>	
		Charge <sup>1</sup>	325% <sup>2</sup>	0.00% <sup>3</sup>	330% <sup>2</sup>	0.00% <sup>3</sup>	
GS Global Factor Index	One-Year Point-to-Point	Charge <sup>1</sup>	270% <sup>2</sup>		275% <sup>2</sup>		
	One-Year Point-to-Point Spread and Par	No Charge	210% <sup>2</sup>	0.00% <sup>4</sup>	215% <sup>2</sup>	0.00% <sup>4</sup>	
	Two-Year Point-to-Point <sup>6</sup>	Charge <sup>1</sup>	350% <sup>2</sup>		355% <sup>2</sup>		
	Two-Year Point-to-Point Spread and Par <sup>6</sup>	No Charge	315% <sup>2</sup>	0.00% <sup>5</sup>	320% <sup>2</sup>	0.00% <sup>5</sup>	
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par	No Charge	85%	0%	90%	0%	
		Charge <sup>1</sup>	110%	0%	115%	0%	
	Two-Year Point-to-Point Spread and Par <sup>6</sup>	No Charge	130%	0%	135%	0%	
		Charge <sup>1</sup>	145%	0%	150%	0%	
S&P 500 <sup>®</sup>	One-Year Monthly Index Average	No Charge	10.50%		10.75%		
		Charge <sup>1</sup>	19.75%		20.00%		
	One-Year Monthly Point-to-Point	No Charge	3.00%		3.05%		
		Charge <sup>1</sup>	3.75%		3.80%		
	One-Year Performance Trigger <sup>7</sup>	No Charge	6.50%		6.75%		
		Charge <sup>1</sup>	8.25%		8.50%		
	One-Year Point-to-Point	No Charge	9.75%		10.00%		
	Charge <sup>1</sup>	13.00%		13.25%			
	One-Year Point-to-Point Par	Charge <sup>1</sup>		55%		55%	

<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.

This Rate Page must be accompanied by the current FG AccumulatorPlus<sup>®</sup> Statement of Understanding and product brochure.



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

Effective 6/9/2026

Fixed Rate		3.00%
		<b>10-Year</b> Cap Rates
S&P 500 <sup>®</sup>	One-Year Monthly Index Average	5.50%
	One-Year Monthly Point-to-Point	2.20%
	One-Year Point-to-Point	6.50%
Premium Bonus		2.00%

This Rate Page must be accompanied by the current FGNY Index-Choice<sup>®</sup> Statement of Understanding and product brochure.

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

Effective 5/14/2026

Fixed Rate		2.75%		
		<b>10-Year</b>		
		Cap Rates	Par Rates	Spread Rates
Balanced Asset 5 Index <sup>™</sup>	One-Year Point-to-Point		125%	
	Two-Year Point-to-Point <sup>7</sup>	Charge <sup>1</sup>	220% <sup>2</sup>	
	Two-Year Point-to-Point Spread and Par <sup>7</sup>		175% <sup>2</sup>	0.00% <sup>3</sup>
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point Spread and Par <sup>8</sup>		175% <sup>2</sup>	0.00% <sup>4</sup>
BlackRock Market Advantage	Two-Year Point-to-Point Spread and Par <sup>7</sup>		135% <sup>2</sup>	0.00% <sup>3</sup>
GS Global Factor Index	One-Year Point-to-Point		130%	
	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>		185% <sup>2</sup>	0.00% <sup>5</sup>
Gold Commodity	One-Year Point-to-Point	6.00%		
Morgan Stanley US Equity Allocator Index	One-Year Point-to-Point Spread and Par		55% <sup>9</sup>	0.00% <sup>5</sup>
	Two-Year Point-to-Point Spread and Par <sup>7</sup>	No Charge	80% <sup>10</sup>	0.00% <sup>5</sup>
		Charge <sup>1</sup>	100% <sup>11</sup>	0.00% <sup>5</sup>
S&P 500 <sup>®</sup>	One-Year Monthly Point-to-Point		1.90%	
	One-Year Point-to-Point		5.75%	
	Two-Year Point-to-Point <sup>7</sup>		10.00%	
	Three-Year Point-to-Point <sup>7</sup>		16.00%	
Guaranteed Minimum Withdrawal Benefit		Rider Fee	Roll-Up Rate	
		0.10%	2.75% <sup>6</sup>	
Premium Bonus	Standard <sup>12</sup>	Age 0-75	21.00%	
		Age 76+	15.00%	
	Lite <sup>13</sup>	Age 0-75	18.00%	
		Age 76+	12.00%	
	Compact <sup>14</sup>	Age 0-75	16.00%	
		Age 76+	11.00%	

<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 3.5% or lower

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

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

<sup>6</sup> There is an add-on rate that is on top of the roll-up rate.

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

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

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

<sup>10</sup> Guaranteed to always be 20% or greater

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

<sup>12</sup> 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

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

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



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

Effective 6/9/2026

		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 <sup>™</sup>	One-Year Point-to-Point	No Charge	150%		155%		160%			
	Two-Year Point-to-Point <sup>6</sup>	No Charge	220% <sup>1</sup>	0.00% <sup>2</sup>	225% <sup>1</sup>	0.00% <sup>2</sup>	230% <sup>1</sup>	0.00% <sup>2</sup>		
		Charge <sup>3</sup>	260% <sup>1</sup>		265% <sup>1</sup>		270% <sup>1</sup>			
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point <sup>7</sup>	No Charge	210% <sup>1</sup>	0.00% <sup>4</sup>	215% <sup>1</sup>	0.00% <sup>4</sup>	220% <sup>1</sup>	0.00% <sup>4</sup>		
GS Global Factor Index	One-Year Point-to-Point	No Charge	155%		160%		165%			
	Two-Year Point-to-Point <sup>6</sup>	No Charge	230% <sup>1</sup>	0.00% <sup>5</sup>	235% <sup>1</sup>	0.00% <sup>5</sup>	240% <sup>1</sup>	0.00% <sup>5</sup>		
		Charge <sup>3</sup>	270% <sup>1</sup>		275% <sup>1</sup>		280% <sup>1</sup>			
Gold Commodity	One-Year Point-to-Point <sup>8</sup>	No Charge	7.75%		8.25%		8.50%			
S&P 500 <sup>®</sup>	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 <sup>9</sup>	No Charge	5.00%		5.25%		5.50%			
	One-Year Point-to-Point	No Charge	7.00%		7.25%		7.50%			

<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

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

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

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

<sup>9</sup>Also 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<sup>®</sup> Statement of Understanding and product brochure.

# Prosperity Elite<sup>®</sup> continued

Effective 6/9/2026

			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
<b>Guaranteed Minimum Death Benefit</b>	<b>Enhancement Package</b>	<i>Simple Interest</i>		0.60%	5.00%		0.60%	5.00%		0.60%	5.00%
	<b>Protection Package</b>	<i>Simple Interest</i>		0.60%	5.00%		0.60%	5.00%		0.60%	5.00%
		<i>Compound Interest</i>	18.00% <sup>5</sup>	0.60%	10.00%	18.00% <sup>5</sup>	0.60%	10.00%	18.00% <sup>5</sup>	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
<b>Guaranteed Minimum Withdrawal Benefit</b>			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		
<b>Premium Bonus<sup>1</sup></b>	<b>Standard Protection<sup>6</sup></b>	<i>Age 0-70</i>			7.00%			12.00%			14.00%
		<i>Age 71+</i>			5.25%			6.50%			7.50%
	<b>Standard Enhancement<sup>6</sup></b>	<i>Age 0-70</i>			4.00%			6.00%			7.00%
		<i>Age 71+</i>			2.50%			3.00%			4.00%
	<b>Lite Protection<sup>7</sup></b>	<i>Age 0-70</i>			7.00%			11.00%			
		<i>Age 71+</i>			5.25%			5.75%			
	<b>Lite Enhancement<sup>7</sup></b>	<i>Age 0-70</i>			4.00%			5.00%			
		<i>Age 71+</i>			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.

<sup>6</sup> 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

<sup>7</sup> 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<sup>®</sup> 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<sup>®</sup>

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

### Disclosure for F&G 1-2-3<sup>®</sup>

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<sup>®</sup>

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<sup>®</sup>**

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<sup>®</sup>**

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<sup>®</sup>**

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.

### Annuity Disclosure for S&P 500<sup>®</sup> Index

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<sup>®</sup> and S&P<sup>®</sup> are registered trademarks of Standard & Poor’s Financial Services LLC, a division of S&P Global (“S&P”); Dow Jones<sup>®</sup> 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 annuity 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.

### Disclosure for BlackRock Market Advantage Index

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[www.blackrock.com/us/marketadvantageindex](http://www.blackrock.com/us/marketadvantageindex)

### Annuity Disclosure for Barclays Trailblazer Sectors 5 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 (“F&G”) as the Issuer of Fixed Indexed Annuities. F&G may for itself execute transactions with Barclays in or relating to the Index in connection with Fixed Indexed Annuities. Contract owners acquire Fixed Indexed Annuities from F&G. and Contract owners neither acquire any interest in the Index nor enter into any relationship of any kind with Barclays upon purchasing 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://indices.barclays/trailblazer5>.

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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