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Interest Rates: Growth & Accumulation FIAs

Effective July 8, 2021

= No change from the prior month
 = Increase from the prior month
 = Decrease from the prior month

F&G Power Accumulator® 7

F&G Power Accumulator® 10

FG AccumulatorPlus® 7

FG AccumulatorPlus® 10

F&G Flex Accumulator®

FGNY Index-Choice® 10

				No Charge	Charge ¹	No Charge	Charge ¹	No Charge	Charge ¹			
Interest Crediting Options	Fixed	Fixed	1.00%	1.00%	1.00%	—	1.00%	—	1.00%	—	1.00%	
	S&P 500®	1-Year Point-to-Point Par Rate	—	—	—	35.00%	—	35.00%	—	—	—	—
		1-year Monthly Point-to-Point w/Cap	—	—	1.85%	2.60%	1.85%	2.75%	1.85%	2.50%	1.60%	1.60%
		Monthly Average w/Cap	—	—	3.50%	6.75%	4.50%	9.00%	—	—	3.25%	3.25%
		1-Year Annual Point-to-Point w/Cap	—	—	3.50%	6.00%	4.25%	7.00%	3.75%	—	3.25%	3.25%
		1-Year Declared Rate on Gain	—	—	3.25%	5.25%	3.50%	5.50%	—	—	—	—
									Spread	Par	Spread	Par
		1-Year Annual Point-to-Point w/Spread & Par	—	—	—	—	—	—	3.00%	30.00%	3.00%	45.00%
	Morgan Stanley Dynamic Rotator	1-Year Annual Point-to-Point w/Spread & Par	—	—	—	—	—	—	0.00%	50.00%	—	—
		2-Year Annual Point-to-Point w/Spread & Par	—	—	—	—	—	—	0.00%	80.00%	0.00%	95.00%
	Barclays Trailblazer Sectors 5 Index	2-Year Point-to-Point w/Spread & Par Rate	—	—	—	—	—	—	0.00%	115%	0.00%	135%
		2-Year Point-to-Point Spread	—	—	0.00%	0.00%	0.00%	0.00%				
		2-Year Point-to-Point Par Rate	—	—	110%	150%	135%	170%				
			1-year	2-year		1-year	2-year					
			Par	Par	Spread	Par	Par	Spread				
iShares®	Gold Trust (IAU)	25.00%	—	—	27.00%	—	—					
	U.S. Real Estate (IYR)	24.00%	45.00%	5.90%	25.00%	62.00%	5.00%					
	MSCI EAFE (EFA)	28.00%	55.00%	5.90%	30.00%	61.00%	5.00%					
	Core S&P 500® (IVV)	28.00%	49.00%	5.90%	29.00%	56.00%	5.00%					
Balanced Asset 5 Index™	No Fee	85.00%	120% ²	0.00% ³	90.00%	130% ²	0.00% ³					
	w/ Fee 1.25%	140% ²	165% ²	—	145% ²	170% ²	—					
Balanced Asset 10 Index™		41.00%	100.00%	6.80%	43.00%	100.00%	5.00%					

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Interest Rates: F&G Dynamic AccumulatorSM

Effective July 8, 2021

F&G Dynamic Accumulator is powered by a structured FIA account, one of the first of its kind on the market, and its **unrivaled combination of protection and control** provides an exciting opportunity.

Interest Crediting Options	Fixed	1.00%		
		Floor	w/Par	w/Cap
	S&P 500[®]	Ten-Year Vesting Point-to-Point		
		0.0	26.00%	3.50%
		-2.5	37.00%	5.50%
	-5.0	47.00%	7.25%	
	-10.0	65.00%	11.50%	



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Product Features: Growth & Accumulation FIAs

Effective July 8, 2021

		F&G Flex Accumulator®	FGNY Index-Choice® 10
Premium Bonus	Standard	—	2.00%
	Lite		
Guaranteed Minimum Death Benefit Rider	Add-on Factor Ages 0-69 200% Ages 70+ 150%	—	
	Max Annual Growth Rate	10.00%	—
	Rider Fee	0.00%	—



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Interest Rates: Income FIAs

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		Accelerator Plus® 10		Accelerator Plus® 14		Prosperity Elite® 7		Prosperity Elite® 10		Prosperity Elite® 14		Performance Pro®		Safe Income Plus®			
		No Charge	Charge¹	No Charge	Charge¹												
Interest Crediting Options	Fixed	Fixed	1.00%	—	1.00%	—	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%		
	S&P 500®	1-Year Point-to-Point Par Rate	—	40.00%	—	35.00%	—	—	—	—	—	—	—	—	—	—	
		1-year Monthly Point-to-Point w/ Cap	1.85%	2.75%	1.85%	2.75%	2.00%	2.00%	2.00%	1.75%	1.10%						
		Monthly Average w/Cap	—	—	—	—	4.25%	4.25%	4.25%	—	2.00%						
		1-Year Annual Point-to-Point w/ Cap	4.00%	7.00%	3.75%	6.75%	4.00%	4.00%	4.00%	3.25%	2.00%						
		2-Year Point-to-Point w/Cap	—	—	—	—	—	—	—	6.75%	—						
		3-Year Point-to-Point w/Cap	—	—	—	—	—	—	—	11.00%	—						
		1-Year Declared Rate on Gain	3.50%	5.50%	3.25%	5.25%	3.50%	3.50%	3.50%	—	1.75%						
	Barclays Trailblazer Sectors 5 Index	2-Year Point-to-Point Spread	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%			
		2-Year Point-to-Point Par Rate	125%	155%	120%	155%	125%	120%	120%	100%							
	Gold Commodity	1-Year Point-to-Point w/Cap	—	—	—	—	5.25%	5.25%	5.25%	4.00%							
				Fee 1.25%		Fee 1.25%											
	Balanced Asset 5 Index™	One-year Annual Point-to-Point	Spread	1.00%	—	1.50%	—										
			Par²	120%	155%	125%	150%										
		Two-year Annual Point-to-Point	Spread	0.00%	—	0.00%	—										
Par²			135%	175%	130%	170%											

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Product Features: Income FIAs

Effective July 8, 2021

Accelerator Plus® 10

Accelerator Plus® 14

Prosperity Elite® 7

Prosperity Elite® 10

Prosperity Elite® 14

Performance Pro®

Safe Income Plus®

			Enhancement Package	Protection Package	Enhancement Package	Protection Package	Enhancement Package	Protection Package	Enhancement Package	Protection Package			
Premium Bonus ⁴	Standard	Ages 0-75 <small>(Prosperity Elite Ages 0-70)</small>	5.00%	6.00%	2.00%	4.00%	3.00%	6.00%	4.00%	7.00%	9.00%	7.00%	
		Ages 76+ <small>(Prosperity Elite Ages 71+)</small>	3.25%	3.75%	1.25%	3.00%	1.50%	3.25%	2.25%	3.75%	5.00%		
	Lite	Ages 0-75 <small>(Prosperity Elite Ages 0-70)</small>	3.00%	—	2.00%	4.00%	2.00%	5.00%	—	—	7.00%	6.00%	
		Ages 76+ <small>(Prosperity Elite Ages 71+)</small>	2.25%	—	1.25%	3.00%	1.25%	2.50%	—	—	4.00%		
Guaranteed Minimum Withdrawal Benefit Rider	Annual Roll-Up Rate		5.00% Performance factor ⁶	5.00% Performance factor ⁶	—	5.00%	—	5.00%	—	5.00%	2.75% +add-on rate	6.00%	
	Income base bonus	Standard	Ages 0-75	5.00%	6.00%							7.00%	
		Ages 76+	3.25%	3.75%									
		Lite States	Ages 0-75	3.00%	—	—	18.00% ⁹	—	18.00% ⁹	—	18.00% ⁹	—	6.00%
		Ages 76+	2.25%	—									
Rider Fee			1.15%	1.15%	—	0.90% ⁵	—	0.90% ⁵	—	0.90% ⁵	1.30%	1.15%	
Guaranteed Minimum Death Benefit Rider	Roll-Up Rate	Lump Sum	—	—	4.00% ⁷	4.00% ⁷	4.00% ⁷	4.00% ⁷	4.00% ⁷	4.00% ⁷			
		Payable Over Time	—	—	4.00% ⁷	5.00% ⁸	4.00% ⁷	5.00% ⁸	4.00% ⁷	5.00% ⁸			
	Income-base bonus			—	—	—	18.00% ⁹	—	18.00% ⁹	—	18.00% ⁹		
	Rider Fee			—	—	0.60%	0.60% ⁵	0.60%	0.60% ⁵	0.60%	0.60% ⁵		

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Interest Rates & Product Features: FG Retirement Pro[®]

Effective July 8, 2021

FG Retirement Pro[®] is an annuity primarily designed to provide an income stream, one guaranteed for life through its Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) feature.

	Fixed Rate	1.00%	
		Benefit Base Only	
Premium Bonus⁴	Standard	4.00%	
	Lite	3.00%	
Enhanced Guaranteed Minimum Withdrawal Benefit Rider	Income Base Bonus (All Issue Ages)	Standard	4.00%
		Lite	3.00%
	Rider Fee		0.00%
Benefit Base Crediting Options	S&P 500	1-year Monthly Point-to-Point Cap	3.10%
		1-year Monthly Average Cap	9.00%
		1-year Annual Point-to-Point Cap	7.50%
	Fixed Interest Rate		4.00%
	Minimum Benefit Value Interest Rate		3.50%



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Interest Rates: FG Guarantee Platinum[®] Series

Effective July 8, 2021

The FG Guarantee Platinum MYGA 3, 5 & 7 is a single premium, fixed deferred annuity featuring a competitive 3, 5 and 7 year interest rate guarantee.

	3-Year	5-Year	7-Year
Fixed Rate	1.95% ¹⁰	2.65% ¹⁰	2.80% ¹⁰



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State Availability

Effective July 8, 2021

- Available
- State Variation
- Product not available
- Lite
- State Variation & Lite

	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	PR	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY					
Accelerator Plus [®] 10	○	○	●	●	○	●	—	●	○	● ¹¹	●	●	●	○	●	●	●	●	○	●	●	●	○	●	●	○	○	●	●	●	●	○	●	○	—	○	○	○	○	—	●	○	●	●	○	○	●	—	○	●	●	●					
Accelerator Plus [®] 14	—	—	●	●	—	●	—	●	—	● ¹²	●	●	—	●	●	●	●	●	—	●	●	●	—	●	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
FG AccumulatorPlus [®] 7	●	●	●	●	●	●	●	●	●	● ¹¹	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	—	●	●	●	●	○	●	●	●	●	●	●	●	●	●	●	●	●	●			
FG AccumulatorPlus [®] 10	○	○	●	●	○	●	○	●	○	● ¹¹	●	●	●	○	●	●	●	●	○	●	●	○	●	●	○	●	○	○	●	●	●	○	○	○	—	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○		
FG Guarantee-Platinum [®] 3/5/7	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	—	●	●	●	●	●	●	●	—	●	●	●	●	—	●	●	●	●	●	●	●	●	●	●	●	●	●	●		
FG Immediate-Income [®]	●	—	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	—	●	●	●	●	●	●	●	●	—	●	●	●	—	—	●	●	●	●	●	●	●	●	●	●	●	●	●	●		
F&G Dynamic Accumulator SM 10	●	●	●	—	—	—	●	●	—	—	—	●	●	●	—	●	●	●	●	●	—	●	—	●	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—			
F&G Flex Accumulator TM	○	○	●	●	○	●	○	●	○	● ¹¹	●	●	○	●	●	●	●	●	○	●	●	○	●	●	○	●	○	○	—	○	○	○	○	○	○	—	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	
F&G Power Accumulator TM 7	●	●	●	●	●	●	●	●	●	● ¹¹	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	●	—	●	●	●	●	—	●	●	●	●	●	●	●	●	●	●	●	●	●	●		
F&G Power Accumulator TM 10	○	○	●	●	○	●	○	●	○	● ¹¹	●	●	○	●	●	●	●	●	○	●	●	○	●	●	○	●	○	○	—	○	○	○	○	○	○	—	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○
FGNY Index-Choice [®] 10	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
FG Retirement Pro [®]	—	—	●	●	○	●	—	●	—	● ¹¹	●	●	—	●	●	●	●	●	●	●	●	●	—	●	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
Performance Pro [®]	○	○	●	●	○	●	—	●	○	● ¹¹	●	●	○	●	●	●	●	●	○	●	●	○	●	●	○	●	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	
Prosperity Elite [®] 7/10	○	○	●	●	○	●	—	●	○	● ¹¹	●	●	○	●	●	●	●	●	○	●	●	○	●	●	○	●	○	○	—	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○
Prosperity Elite [®] 14	—	—	●	●	—	●	—	●	—	● ¹²	●	●	—	●	●	●	●	—	●	●	—	●	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—		
Safe Income Plus [®]	○	○	●	●	○	●	—	●	○	● ¹¹	●	●	○	●	●	●	●	●	○	●	●	○	●	●	○	●	○	○	—	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○	○



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Disclosures

Effective July 8, 2021

"F&G" is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

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

Subject to state availability. Certain restrictions apply. Two-year interest crediting options are not available in NH.

All rates, bonuses and fees are current as of the date of this document and subject to change for new issues at the sole discretion of the company. See Saleslink for current rates. Product availability and features may vary by state as indicated in the State Availability table and on [SalesLink](#).

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.

¹The current rider charge is 1.25%.

²Guaranteed to always be 100% or greater

³Guaranteed to always be 4% or lower

⁴Vesting bonus unless otherwise noted.

⁵Rider charge for 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.

⁶Accelerator Plus[®] 10, 14

Income Base is equal to the greater of:

- 5% annual compound rollup; or
- Account Value multiplied by the Performance Multiplier.

The Performance Multiplier is equal to 105% at issue and increases by the Performance Factor of 5% annually. At the end of 10 years, the Income Base will be 150% above Account Value, capped at 500% of premiums paid in the first contract year.

GMDB and GMWB Riders for Prosperity Elite 7,10,14

⁷Simple interest lump sum payment

⁸Compound interest benefit paid out over 5 years, for issue ages 71+, benefit will be paid over 10 years.

⁹Income Base Bonus applies to one of two benefit base calculations and may not apply; please see brochure and/or statement of understanding for additional information.

¹⁰FG Guarantee-Platinum[®] 3, 5, 7

Fixed interest rates apply to these products. For FG Guarantee-Platinum[®] 3, 5, and 7, the interest rate is guaranteed for the first 3, 5, or 7 years respectively.

State Availability for Florida

¹¹Reduced surrender charges apply to clients age 65+

¹²Product available to clients ages 0-64 only



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Disclosures

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Disclosure for S&P500® Index

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