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# 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 February 8, 2024**

|                         | 3-Year       | 5-Year       | 7-Year       |
|-------------------------|--------------|--------------|--------------|
| Fixed rate <sup>1</sup> | <b>5.00%</b> | <b>5.25%</b> | <b>5.35%</b> |

## 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).

<sup>4</sup>F&G<sup>®</sup> 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.

There is a 30-day window at the end of each guarantee period where your client may withdraw all or part of the annuity value without application of surrender charges or MVA. A new guarantee period and surrender charge period will begin after the end of the previous ones.

Annuities are long-term savings vehicles that are subject to limitations and conditions, state availability and certain suitability requirements. Please see the applicable product brochure that is available from your financial professional for full details.

Optional provisions and riders may have limitations, restrictions and additional charges. Subject to state availability.

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.

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

|                   |                              |                                     |
|-------------------|------------------------------|-------------------------------------|
| No bank guarantee | Not FDIC/NCUA/NCUSIF insured | May lose value if surrendered early |
|-------------------|------------------------------|-------------------------------------|

ADV3140 (01-2022)

24-0134 Rev. 2-2024

# Accelerator Plus®

Effective 1/3/2024

|   |   |                                  | 10-Year   | 14-Year                                |  |           |  |  |
|---|---|----------------------------------|-----------|--|--|-----------|--|--|
| Fixed Rate                                  | No Charge   |                                  | 4.00%     | 4.00%                                  |  |           |  |  |
|   |   |                                  | Cap Rates | 10-Year<br>Par Rates                   | Spread Rates                             | Cap Rates | 14-Year<br>Par Rates                   | Spread Rates                             |
| <b>Balanced Asset 10 Index™</b>             | One-Year Point-to-Point                             | No Charge                        |           | 110%                                   |  |           | 115%                                   |  |
|   | One-Year Point-to-Point Spread and Par              | No Charge                        |           | 205%                                   | 5.50% <sup>2</sup>                       |           | 210%                                   | 5.50% <sup>2</sup>                       |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge<br>Charge <sup>1</sup> |           | 235%<br>265%                           | 5.00% <sup>2</sup><br>5.00% <sup>2</sup> |           | 240%<br>270%                           | 5.00% <sup>2</sup><br>5.00% <sup>2</sup> |
| <b>Balanced Asset 5 Index™</b>              | One-Year Point-to-Point                             | Charge <sup>1</sup>              |           | 275% <sup>3</sup>                      |  |           | 280% <sup>3</sup>                      |  |
|   | One-Year Point-to-Point Spread and Par              | No Charge                        |           | 215% <sup>3</sup>                      | 0.00% <sup>4</sup>                       |           | 280% <sup>3</sup>                      | 1.25% <sup>4</sup>                       |
|   | Two-Year Point-to-Point <sup>7</sup>                | Charge <sup>1</sup>              |           | 365% <sup>3</sup>                      |  |           | 370% <sup>3</sup>                      |  |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge                        |           | 320% <sup>3</sup>                      | 0.00% <sup>5</sup>                       |           | 325% <sup>3</sup>                      | 0.00% <sup>5</sup>                       |
| <b>Barclays Trailblazer Sectors 5 Index</b> | Two-Year Point-to-Point <sup>7</sup>                | No Charge<br>Charge <sup>1</sup> |           | 285% <sup>3</sup><br>325% <sup>3</sup> | 0.00% <sup>6</sup><br>0.00% <sup>6</sup> |           | 290% <sup>3</sup><br>330% <sup>3</sup> | 0.00% <sup>6</sup><br>0.00% <sup>6</sup> |
|   | <b>BlackRock Market Advantage</b>                   | One-Year Point-to-Point          | No Charge | 160%                                   |  |           | 165%                                   |  |
|   | Two-Year Point-to-Point <sup>7</sup>                | No Charge                        |           | 230% <sup>3</sup>                      | 0.00% <sup>5</sup>                       |           | 235% <sup>3</sup>                      | 0.00% <sup>5</sup>                       |
| <b>GS Global Factor Index</b>               | One-Year Point-to-Point                             | No Charge<br>Charge <sup>1</sup> |           | 215%<br>275% <sup>3</sup>              |  |           | 220%<br>280% <sup>3</sup>              |  |
|   | Two-Year Point-to-Point <sup>7</sup>                | Charge <sup>1</sup>              |           | 365% <sup>3</sup>                      |  |           | 370% <sup>3</sup>                      |  |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge                        |           | 320% <sup>3</sup>                      | 0.00%                                    |           | 325% <sup>3</sup>                      | 0.00%                                    |
| <b>S&amp;P 500®</b>                         | One-Year Declared Rate on Gain                      | No Charge<br>Charge <sup>1</sup> |           | 6.50%<br>8.25%                         |  |           | 6.75%<br>8.50%                         |  |
|   | One-Year Monthly Point-to-Point                     | No Charge<br>Charge <sup>1</sup> |           | 2.60%<br>3.50%                         |  |           | 2.70%<br>3.60%                         |  |
|   | One-Year Point-to-Point                             | No Charge<br>Charge <sup>1</sup> |           | 9.25%<br>12.75%                        |  |           | 9.50%<br>13.00%                        |  |
|   | 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 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 1/3/2024

|  |          |          | 10-Year   |              | 14-Year   |              |
|--|----------|----------|-----------|--------------|-----------|--------------|
|  |          |          | Rider Fee | Roll-Up Rate | Rider Fee | Roll-Up Rate |
| <b>Guaranteed Minimum Withdrawal Benefit<sup>1</sup></b> | 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      |           |              |
| <b>Premium Bonus</b>                                     | Standard | Age 0-75 |           | 9.00%        |           | 10.00%       |
|  |          | Age 76+  |           | 6.00%        |           | 7.00%        |
|  | Lite     | Age 0-75 |           | 7.00%        |           |              |
|  |          | Age 76+  |           | 5.00%        |           |              |

<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.

# F&G Flex Accumulator<sup>®</sup>

Effective 1/3/2024

| Fixed Rate                                  |   | No Charge           |                   | 3.75%              |  |
|---|---|---------------------|-------------------|--------------------|--|
|   |   | Cap Rates           | 10-Year Par Rates | Spread Rates       |  |
| <b>Balanced Asset 10 Index™</b>             | One-Year Point-to-Point                             | No Charge           | 105% <sup>5</sup> |                    |  |
|   | Two-Year Point-to-Point Spread and Par <sup>9</sup> | No Charge           | 205% <sup>6</sup> | 4.00% <sup>4</sup> |  |
|   |   | Charge <sup>1</sup> | 235% <sup>8</sup> | 4.00% <sup>4</sup> |  |
| <b>Barclays Trailblazer Sectors 5 Index</b> | Two-Year Point-to-Point <sup>9</sup>                | No Charge           | 275% <sup>2</sup> | 0.00% <sup>3</sup> |  |
|   |   | Charge <sup>1</sup> | 315% <sup>2</sup> | 0.00% <sup>3</sup> |  |
| <b>BlackRock Market Advantage</b>           | Two-Year Point-to-Point <sup>9</sup>                | No Charge           | 215% <sup>2</sup> | 0.00% <sup>7</sup> |  |
|   |   | Charge <sup>1</sup> | 245% <sup>2</sup> |                    |  |
| <b>S&amp;P 500<sup>®</sup></b>              | One-Year Monthly Point-to-Point                     | No Charge           | 2.50%             |                    |  |
|   |   | Charge <sup>1</sup> | 3.35%             |                    |  |
|   | One-Year Point-to-Point                             | No Charge           | 8.75%             |                    |  |
|   | One-Year Point-to-Point Spread and Par              | No Charge           | 45%               | 3.00% <sup>4</sup> |  |
|   |   | Charge <sup>1</sup> | 55%               | 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>

Effective 1/3/2024

|   |   | 7-Year              |                   | 10-Year           |                    |
|---|---|---------------------|-------------------|-------------------|--------------------|
| Fixed Rate  | No Charge   | 4.00%               |                   | 4.00%             |                    |
|   |   | 7-Year              |                   | 10-Year           |                    |
|   |   | Par Rates           | Spread Rates      | Par Rates         | Spread Rates       |
| <b>Balanced Asset 10 Index™</b>                       | One-Year Point-to-Point                             | No Charge           | 105%              | 110%              |                    |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge           | 195%              | 200%              | 3.00% <sup>1</sup> |
| <b>Balanced Asset 5 Index™</b>                        | One-Year Point-to-Point                             | No Charge           | 215%              | 220%              |                    |
|   |   | Charge <sup>2</sup> | 275% <sup>3</sup> | 280% <sup>3</sup> |                    |
|   | Two-Year Point-to-Point <sup>7</sup>                | Charge <sup>2</sup> | 360% <sup>3</sup> | 365% <sup>3</sup> |                    |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge           | 315% <sup>3</sup> | 320% <sup>3</sup> | 0.00% <sup>4</sup> |
| <b>BlackRock Market Advantage</b>                     | One-Year Point-to-Point                             | No Charge           | 155%              | 160%              |                    |
|   |   | Charge <sup>2</sup> | 200% <sup>3</sup> | 205% <sup>3</sup> |                    |
|   | Two-Year Point-to-Point <sup>7</sup>                | No Charge           | 230% <sup>3</sup> | 235% <sup>3</sup> | 0.00% <sup>6</sup> |
|   |   | Charge <sup>2</sup> | 260% <sup>3</sup> | 265% <sup>3</sup> |                    |
| <b>iShares Core S&amp;P 500 ETF<sup>®</sup> (IVV)</b> | One-Year Point-to-Point                             | No Charge           | 55%               | 55%               |                    |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge           | 70%               | 65%               | 2.50% <sup>5</sup> |
| <b>iShares Gold Trust<sup>®</sup> (IAU)</b>           | One-Year Point-to-Point                             | No Charge           | 50%               | 50%               |                    |
| <b>iShares MSCI EAFE ETF<sup>®</sup> (EFA)</b>        | One-Year Point-to-Point                             | No Charge           | 60%               | 60%               |                    |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge           | 80%               | 80%               | 4.50% <sup>1</sup> |
| <b>iShares US Real Estate ETF<sup>®</sup> (IYR)</b>   | One-Year Point-to-Point                             | No Charge           | 45%               | 45%               |                    |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge           | 65%               | 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>

Effective 11/2/2023

| Fixed Rate                                   |   | <i>No Charge</i>          |                      | 1.75%                    |  |
|--|---|---------------------------|----------------------|--------------------------|--|
|  |   | Cap Rates                 | 10-Year<br>Par Rates | Spread Rates             |  |
| <b>Balanced Asset 5 Index™</b>               | One-Year Point-to-Point                             | <i>Charge<sup>1</sup></i> | <b>120%</b>          |                          |  |
|  | One-Year Point-to-Point Spread and Par              | <i>No Charge</i>          | 75%                  | <b>1.00%<sup>2</sup></b> |  |
|  | Two-Year Point-to-Point <sup>4</sup>                | <i>Charge<sup>1</sup></i> | <b>125%</b>          |                          |  |
|  | Two-Year Point-to-Point Spread and Par <sup>4</sup> | <i>No Charge</i>          | 100%                 | <b>1.00%<sup>2</sup></b> |  |
| <b>BlackRock Market Advantage</b>            | One-Year Point-to-Point                             | <i>No Charge</i>          | <b>50%</b>           | 0.00%                    |  |
|  | Two-Year Point-to-Point <sup>4</sup>                | <i>No Charge</i>          | <b>70%</b>           | 0.00%                    |  |
| <b>S&amp;P 500<sup>®</sup></b>               | One-Year Declared Rate on Gain                      | <i>No Charge</i>          | <b>2.25%</b>         |                          |  |
|  | One-Year Monthly Index Average                      | <i>No Charge</i>          | <b>2.50%</b>         | 100% <sup>3</sup>        |  |
|  | One-Year Monthly Point-to-Point                     | <i>No Charge</i>          | 1.00%                | 100% <sup>3</sup>        |  |
|  | One-Year Point-to-Point                             | <i>No Charge</i>          | <b>2.50%</b>         | 100% <sup>3</sup>        |  |
|  |   |                           | <b>Rider Fee</b>     | <b>Roll-Up Rate</b>      |  |
| <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

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# FG AccumulatorPlus®

Effective 1/3/2024

|   |   | 7-Year              |                   |                    | 10-Year   |                   |                    |
|---|---|---------------------|-------------------|--------------------|-----------|-------------------|--------------------|
| Fixed Rate                                  | No Charge   | 4.00%               |                   |                    | 4.00%     |                   |                    |
|   |   | Cap Rates           | 7-Year Par Rates  | Spread Rates       | Cap Rates | 10-Year Par Rates | Spread Rates       |
| <b>Barclays Trailblazer Sectors 5 Index</b> | Two-Year Point-to-Point <sup>6</sup>                | No Charge           | 280% <sup>2</sup> | 0.00% <sup>3</sup> |           | 285% <sup>2</sup> | 0.00% <sup>3</sup> |
|   |   | Charge <sup>1</sup> | 320% <sup>2</sup> | 0.00% <sup>3</sup> |           | 325% <sup>2</sup> | 0.00% <sup>3</sup> |
| <b>GS Global Factor Index</b>               | One-Year Point-to-Point                             | Charge <sup>1</sup> | 265% <sup>2</sup> |                    |           | 270% <sup>2</sup> |                    |
|   | One-Year Point-to-Point Spread and Par              | No Charge           | 205% <sup>2</sup> | 0.00% <sup>4</sup> |           | 210% <sup>2</sup> | 0.00% <sup>4</sup> |
|   | Two-Year Point-to-Point <sup>6</sup>                | Charge <sup>1</sup> | 355% <sup>2</sup> |                    |           | 360% <sup>2</sup> |                    |
|   | Two-Year Point-to-Point Spread and Par <sup>6</sup> | No Charge           | 310% <sup>2</sup> | 0.00% <sup>5</sup> |           | 315% <sup>2</sup> | 0.00% <sup>5</sup> |
| <b>S&amp;P 500®</b>                         | One-Year Declared Rate on Gain                      | No Charge           | 6.25%             |                    |           | 6.50%             |                    |
|   |   | Charge <sup>1</sup> | 8.00%             |                    |           | 8.25%             |                    |
|   | One-Year Monthly Index Average                      | No Charge           | 13.50%            |                    |           | 13.75%            |                    |
|   |   | Charge <sup>1</sup> | 18.00%            |                    |           | 18.25%            |                    |
|   | One-Year Monthly Point-to-Point                     | No Charge           | 2.55%             |                    |           | 2.60%             |                    |
|   |   | Charge <sup>1</sup> | 3.40%             |                    |           | 3.50%             |                    |
|   | One-Year Point-to-Point                             | No Charge           | 9.00%             |                    |           | 9.20%             |                    |
|   |   | Charge <sup>1</sup> | 12.25%            |                    |           | 12.75%            |                    |
|   | 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

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# FGNY Index-Choice®

Effective 3/8/2023

## Fixed Rate

3.00%

## 10-Year Cap Rates

### S&P 500®

One-Year Monthly Index Average

7.25%

One-Year Monthly Point-to-Point

2.25%

One-Year Point-to-Point

7.00%

## Premium Bonus

2.00%

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# Performance Pro<sup>®</sup>

Effective 2/8/2024

| Fixed Rate                                   |   | 3.00%               |                   |                    |
|--|---|---------------------|-------------------|--------------------|
|  |   | Cap Rates           | 10-Year Par Rates | Spread Rates       |
| <b>Balanced Asset 5 Index™</b>               | One-Year Point-to-Point                             |                     | 170%              |                    |
|  | Two-Year Point-to-Point <sup>7</sup>                | Charge <sup>1</sup> | 295% <sup>2</sup> |                    |
|  | Two-Year Point-to-Point Spread and Par <sup>7</sup> |                     | 250% <sup>2</sup> | 0.00% <sup>3</sup> |
| <b>Barclays Trailblazer Sectors 5 Index</b>  | Two-Year Point-to-Point <sup>7</sup>                |                     | 230% <sup>2</sup> | 0.00% <sup>4</sup> |
| <b>BlackRock Market Advantage</b>            | Two-Year Point-to-Point <sup>7</sup>                |                     | 180% <sup>2</sup> | 0.00%              |
| <b>GS Global Factor Index</b>                | One-Year Point-to-Point                             |                     | 170%              |                    |
|  | Two-Year Point-to-Point <sup>7</sup>                | Charge <sup>1</sup> | 290% <sup>2</sup> |                    |
|  | Two-Year Point-to-Point Spread and Par <sup>7</sup> |                     | 245% <sup>2</sup> | 0.00% <sup>5</sup> |
| <b>Gold Commodity</b>                        | One-Year Point-to-Point                             | 7.75%               |                   |                    |
| <b>S&amp;P 500<sup>®</sup></b>               | One-Year Monthly Point-to-Point                     | 2.10%               |                   |                    |
|  | One-Year Point-to-Point                             | 7.00%               |                   |                    |
|  | Two-Year Point-to-Point <sup>7</sup>                | 13.50%              |                   |                    |
|  | Three-Year Point-to-Point <sup>7</sup>              | 24.50%              |                   |                    |
|  |   |                     | Rider Fee         | Roll-Up Rate       |
| <b>Guaranteed Minimum Withdrawal Benefit</b> |   |                     | 0.10%             | 2.75% <sup>6</sup> |
| <b>Premium Bonus</b>                         | Standard  | Age 0-75            |                   | 15.00%             |
|  |   | Age 76+             |                   | 9.00%              |
|  | Lite  | Age 0-75            |                   | 11.00%             |
|  |   | Age 76+             |                   | 6.00%              |

<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

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# Prosperity Elite<sup>®</sup>

Effective 1/3/2024

|   |                                      | 7-Year              |                         |                    | 10-Year   |                         |                    | 14-Year   |                         |                    |
|---|--------------------------------------|---------------------|-------------------------|--------------------|-----------|-------------------------|--------------------|-----------|-------------------------|--------------------|
| Fixed Rate                                  | No Charge                            | 4.00%               |                         |                    | 4.00%     |                         |                    | 4.00%     |                         |                    |
|   |                                      | Cap Rates           | 7-Year<br>Par Rates     | Spread Rates       | Cap Rates | 10-Year<br>Par Rates    | Spread Rates       | Cap Rates | 14-Year<br>Par Rates    | Spread Rates       |
| <b>Balanced Asset 5 Index™</b>              | One-Year Point-to-Point              | No Charge           | 245%                    |                    |           | 250%                    |                    |           | 255%                    |                    |
|   | Two-Year Point-to-Point <sup>6</sup> | No Charge           | <b>350%<sup>1</sup></b> | 0.00% <sup>2</sup> |           | <b>355%<sup>1</sup></b> | 0.00% <sup>2</sup> |           | <b>360%<sup>1</sup></b> | 0.00% <sup>2</sup> |
|   |                                      | Charge <sup>3</sup> | 380% <sup>1</sup>       |                    |           | 385% <sup>1</sup>       |                    |           | 390% <sup>1</sup>       |                    |
| <b>Barclays Trailblazer Sectors 5 Index</b> | Two-Year Point-to-Point <sup>7</sup> | No Charge           | 320% <sup>1</sup>       | 0.00% <sup>4</sup> |           | 325% <sup>1</sup>       | 0.00% <sup>4</sup> |           | 330% <sup>1</sup>       | 0.00% <sup>4</sup> |
| <b>GS Global Factor Index</b>               | One-Year Point-to-Point              | No Charge           | 235%                    |                    |           | 240%                    |                    |           | 245%                    |                    |
|   | Two-Year Point-to-Point <sup>6</sup> | No Charge           | <b>340%<sup>1</sup></b> | 0.00% <sup>5</sup> |           | <b>345%<sup>1</sup></b> | 0.00% <sup>5</sup> |           | <b>350%<sup>1</sup></b> | 0.00% <sup>5</sup> |
|   |                                      | Charge <sup>3</sup> | 360% <sup>1</sup>       |                    |           | 365% <sup>1</sup>       |                    |           | 370% <sup>1</sup>       |                    |
| <b>Gold Commodity</b>                       | One-Year Point-to-Point <sup>8</sup> | No Charge           | <b>14.25%</b>           |                    |           | <b>14.50%</b>           |                    |           | <b>14.75%</b>           |                    |
| <b>S&amp;P 500<sup>®</sup></b>              | One-Year Declared Rate on Gain       | No Charge           | <b>7.75%</b>            |                    |           | <b>8.00%</b>            |                    |           | <b>8.00%</b>            |                    |
|   | One-Year Monthly Index Average       | No Charge           | 13.50%                  |                    |           | 13.75%                  |                    |           | 14.00%                  |                    |
|   | One-Year Monthly Point-to-Point      | No Charge           | <b>3.20%</b>            |                    |           | <b>3.20%</b>            |                    |           | <b>3.30%</b>            |                    |
|   | One-Year Point-to-Point              | No Charge           | <b>11.25%</b>           |                    |           | <b>11.50%</b>           |                    |           | <b>11.75%</b>           |                    |

<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

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

Effective 1/3/2024

|  |                      |                          | Income Base Bonus   | 7-Year Rider Fee   | Roll-Up Rate       | Income Base Bonus   | 10-Year Rider Fee  | Roll-Up Rate       | Income Base Bonus   | 14-Year Rider Fee  | Roll-Up Rate       |
|--|----------------------|--------------------------|---------------------|--------------------|--------------------|---------------------|--------------------|--------------------|---------------------|--------------------|--------------------|
| <b>Guaranteed Minimum Death Benefit</b>      | Enhancement Package  | <i>Simple Interest</i>   |                     | 0.60%              | 4.00% <sup>3</sup> |                     | 0.60%              | 4.00% <sup>3</sup> |                     | 0.60%              | 4.00% <sup>3</sup> |
|  | Protection Package   | <i>Simple Interest</i>   | 18.00% <sup>5</sup> | 0.60%              | 4.00% <sup>3</sup> | 18.00% <sup>5</sup> | 0.60%              | 4.00% <sup>3</sup> | 18.00% <sup>5</sup> | 0.60%              | 4.00% <sup>3</sup> |
|  |                      | <i>Compound Interest</i> | 18.00% <sup>5</sup> | 0.60%              | 7.00% <sup>4</sup> | 18.00% <sup>5</sup> | 0.60%              | 7.00% <sup>4</sup> | 18.00% <sup>5</sup> | 0.60%              | 7.00% <sup>4</sup> |
|  |                      |                          | Income Base Bonus   | 7-Year Rider Fee   | Roll-Up Rate       | Income Base Bonus   | 10-Year Rider Fee  | Roll-Up Rate       | Income Base Bonus   | 14-Year Rider Fee  | Roll-Up Rate       |
| <b>Guaranteed Minimum Withdrawal Benefit</b> |                      |                          | 18.00% <sup>5</sup> | 0.90% <sup>2</sup> | 7.00%              | 18.00% <sup>5</sup> | 0.90% <sup>2</sup> | 7.00%              | 18.00% <sup>5</sup> | 0.90% <sup>2</sup> | 7.00%              |
|  |                      |                          |                     |                    |                    | 7-Year              | 10-Year            | 14-Year            |                     |                    |                    |
| <b>Premium Bonus<sup>1</sup></b>             | Standard Protection  | <i>Age 0-70</i>          |                     |                    |                    | 4.00%               | 6.00%              | 7.00%              |                     |                    |                    |
|  |                      | <i>Age 71+</i>           |                     |                    |                    | 3.00%               | 3.25%              | 3.75%              |                     |                    |                    |
|  | Standard Enhancement | <i>Age 0-70</i>          |                     |                    |                    | 2.00%               | 3.00%              | 4.00%              |                     |                    |                    |
|  |                      | <i>Age 71+</i>           |                     |                    |                    | 1.25%               | 1.50%              | 2.25%              |                     |                    |                    |
|  | Lite Protection      | <i>Age 0-70</i>          |                     |                    |                    | 4.00%               | 5.00%              |                    |                     |                    |                    |
|  |                      | <i>Age 71+</i>           |                     |                    |                    | 3.00%               | 2.50%              |                    |                     |                    |                    |
| Lite Enhancement                             | <i>Age 0-70</i>      |                          |                     |                    | 2.00%              | 2.00%               |                    |                    |                     |                    |                    |
|  | <i>Age 71+</i>       |                          |                     |                    | 1.25%              | 1.25%               |                    |                    |                     |                    |                    |

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

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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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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 Performance Pro**

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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. Multi-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.

#### **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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