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ANNUITIES & LIFE

# 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 January 17, 2025**

| Fixed rate | 3-Year       | 5-Year       | 7-Year       |
|------------|--------------|--------------|--------------|
|            | <b>5.00%</b> | <b>5.25%</b> | <b>5.25%</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>1</sup>
- Penalty-free withdrawals of interest earned throughout the contract
- MYGAs are free from market risk

**Contact us today for more information!**

<sup>1</sup>You pay taxes only when you make withdrawals and receive income in the future.

<sup>2</sup>"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) (FGL SPDA-MY-NRSC-F (04-20)), ICC14-1095 (06-14).

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA. Interest rates subject to change at insurer's discretion and are effective annual rates.

FG Guarantee-Platinum is a Single Premium Deferred Annuity, it is not available in MT, NY or PR.

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.

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.

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

ADV3140 (01-2022)

24-1657 Rev. 01-2025

# Accelerator Plus®

Effective 12/9/2024

|   |   |                                  | 10-Year   | 14-Year  |  |           |  |  |
|---|---|----------------------------------|-----------|--|--|-----------|--|--|
| Fixed Rate                                  | No Charge   |                                  | 3.75%     | 3.75%  |  |           |  |  |
|   |   |                                  | 10-Year   | 14-Year  |  |           |  |  |
|   |   |                                  | Cap Rates | Par Rates  | Spread Rates                             | Cap Rates | Par Rates  | Spread Rates                             |
| <b>Balanced Asset 10 Index™</b>             | One-Year Point-to-Point                             | No Charge                        |           | <b>90%</b>   |  |           | <b>95%</b>   |  |
|   | One-Year Point-to-Point Spread and Par              | No Charge                        |           | <b>165%</b>  | 5.50% <sup>2</sup>                       |           | <b>170%</b>  | 5.50% <sup>2</sup>                       |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge<br>Charge <sup>1</sup> |           | <b>180%</b><br><b>210%</b>                           | 5.00% <sup>2</sup><br>5.00% <sup>2</sup> |           | <b>190%</b><br><b>220%</b>                           | 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>              |           | <b>220%</b> <sup>3</sup>                             |  |           | <b>225%</b> <sup>3</sup>                             |  |
|   | One-Year Point-to-Point Spread and Par              | No Charge                        |           | <b>165%</b> <sup>3</sup>                             | 0.00% <sup>4</sup>                       |           | <b>170%</b> <sup>3</sup>                             | 0.00% <sup>4</sup>                       |
|   | Two-Year Point-to-Point <sup>7</sup>                | Charge <sup>1</sup>              |           | <b>280%</b> <sup>3</sup>                             |  |           | <b>290%</b> <sup>3</sup>                             |  |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge                        |           | <b>240%</b> <sup>3</sup>                             | 0.00% <sup>5</sup>                       |           | <b>250%</b> <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> |           | <b>240%</b> <sup>3</sup><br><b>280%</b> <sup>3</sup> | 0.00% <sup>6</sup><br>0.00% <sup>6</sup> |           | <b>245%</b> <sup>3</sup><br><b>285%</b> <sup>3</sup> | 0.00% <sup>6</sup><br>0.00% <sup>6</sup> |
|   | Two-Year Point-to-Point <sup>7</sup>                | No Charge                        |           | <b>190%</b> <sup>3</sup>                             | 0.00% <sup>5</sup>                       |           | <b>195%</b> <sup>3</sup>                             | 0.00% <sup>5</sup>                       |
| <b>BlackRock Market Advantage</b>           | One-Year Point-to-Point                             | No Charge                        |           | <b>135%</b>  |  |           | <b>140%</b>  |  |
|   | Two-Year Point-to-Point <sup>7</sup>                | No Charge                        |           | <b>190%</b> <sup>3</sup>                             | 0.00% <sup>5</sup>                       |           | <b>195%</b> <sup>3</sup>                             | 0.00% <sup>5</sup>                       |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge                        |           | <b>260%</b> <sup>3</sup>                             | 0.00% <sup>4</sup>                       |           | <b>265%</b> <sup>3</sup>                             | 0.00% <sup>4</sup>                       |
| <b>GS Global Factor Index</b>               | One-Year Point-to-Point                             | No Charge<br>Charge <sup>1</sup> |           | <b>175%</b><br><b>235%</b> <sup>3</sup>              |  |           | <b>180%</b><br><b>240%</b> <sup>3</sup>              |  |
|   | Two-Year Point-to-Point <sup>7</sup>                | Charge <sup>1</sup>              |           | <b>300%</b> <sup>3</sup>                             |  |           | <b>310%</b> <sup>3</sup>                             |  |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge                        |           | <b>260%</b> <sup>3</sup>                             | 0.00% <sup>4</sup>                       |           | <b>265%</b> <sup>3</sup>                             | 0.00% <sup>4</sup>                       |
| <b>S&amp;P 500®</b>                         | One-Year Monthly Point-to-Point                     | No Charge<br>Charge <sup>1</sup> |           | <b>2.50%</b><br><b>3.15%</b>                         |  |           | <b>2.55%</b><br><b>3.20%</b>                         |  |
|   | One-Year Performance Trigger <sup>8</sup>           | No Charge                        |           | <b>5.50%</b>   |  |           | <b>5.75%</b>   |  |
|   | One-Year Point-to-Point                             | Charge <sup>1</sup><br>No Charge |           | <b>7.25%</b><br><b>7.75%</b>                         |  |           | <b>7.50%</b><br><b>8.00%</b>                         |  |
|   | One-Year Point-to-Point Par                         | Charge <sup>1</sup>              |           | <b>10.75%</b>  |  |           | <b>11.00%</b>  |  |
|   |   |                                  |           |  | 45%                                      |           |  | 45%                                      |

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

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

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

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

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

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

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

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

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

Effective 12/9/2024

|  |          |          | 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 |           | 10.00%       |           | 11.00%       |
|  |          | Age 76+  |           | 7.00%        |           | 8.00%        |
|  | Lite     | Age 0-75 |           | 8.00%        |           |              |
|  |          | Age 76+  |           | 6.00%        |           |              |

<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
- Lesser 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 12/9/2024

| Fixed Rate                                  |   | No Charge           |                   | 3.50%              |  |
|---|---|---------------------|-------------------|--------------------|--|
|   |   | Cap Rates           | 10-Year Par Rates | Spread Rates       |  |
| <b>Balanced Asset 10 Index™</b>             | One-Year Point-to-Point                             | No Charge           | 85% <sup>5</sup>  |                    |  |
|   | Two-Year Point-to-Point Spread and Par <sup>9</sup> | No Charge           | 165% <sup>6</sup> | 4.00% <sup>4</sup> |  |
|   |   | Charge <sup>1</sup> | 195% <sup>8</sup> | 4.00% <sup>4</sup> |  |
| <b>Barclays Trailblazer Sectors 5 Index</b> | Two-Year Point-to-Point Spread and Par <sup>9</sup> | No Charge           | 235% <sup>2</sup> | 0.00% <sup>3</sup> |  |
|   |   | Charge <sup>1</sup> | 275% <sup>2</sup> | 0.00% <sup>3</sup> |  |
| <b>BlackRock Market Advantage</b>           | Two-Year Point-to-Point <sup>9</sup>                | No Charge           | 185% <sup>2</sup> | 0.00% <sup>7</sup> |  |
|   |   | Charge <sup>1</sup> | 215% <sup>2</sup> |                    |  |
| <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           | 7.50%             |                    |  |
|   | One-Year Point-to-Point Spread and Par              | No Charge           | 45%               | 3.00% <sup>4</sup> |  |
|   |   | Charge <sup>1</sup> | 60%               | 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 12/9/2024

|   |   |                     | 7-Year                  |                    | 10-Year                 |                    |
|---|---|---------------------|-------------------------|--------------------|-------------------------|--------------------|
| Fixed Rate                                | No Charge   |                     | 3.75%                   |                    | 3.75%                   |                    |
|   |   |                     | 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           | <b>90%</b>              |                    | <b>95%</b>              |                    |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge           | <b>175%</b>             | 3.00% <sup>1</sup> | <b>180%</b>             | 3.00% <sup>1</sup> |
| <b>Balanced Asset 5 Index™</b>            | One-Year Point-to-Point                             | No Charge           | <b>170%</b>             |                    | <b>175%</b>             |                    |
|   |   | Charge <sup>2</sup> | <b>225%<sup>3</sup></b> |                    | <b>230%<sup>3</sup></b> |                    |
|   | Two-Year Point-to-Point <sup>7</sup>                | Charge <sup>2</sup> | <b>295%<sup>3</sup></b> |                    | <b>300%<sup>3</sup></b> |                    |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge           | <b>255%<sup>3</sup></b> | 0.00% <sup>4</sup> | <b>260%<sup>3</sup></b> | 0.00% <sup>4</sup> |
| <b>BlackRock Market Advantage</b>         | One-Year Point-to-Point                             | No Charge           | <b>135%</b>             |                    | <b>140%</b>             |                    |
|   |   | Charge <sup>2</sup> | <b>180%<sup>3</sup></b> |                    | <b>185%<sup>3</sup></b> |                    |
|   | Two-Year Point-to-Point <sup>7</sup>                | No Charge           | <b>200%<sup>3</sup></b> | 0.00% <sup>6</sup> | <b>205%<sup>3</sup></b> | 0.00% <sup>6</sup> |
|   |   | Charge <sup>2</sup> | <b>230%<sup>3</sup></b> |                    | <b>235%<sup>3</sup></b> |                    |
| <b>iShares Core S&amp;P 500 ETF (IVV)</b> | One-Year Point-to-Point                             | No Charge           | <b>50%</b>              |                    | <b>50%</b>              |                    |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge           | <b>60%</b>              | 2.50% <sup>5</sup> | <b>60%</b>              | 2.50% <sup>5</sup> |
| <b>iShares Gold Trust (IAU)</b>           | One-Year Point-to-Point                             | No Charge           | <b>45%</b>              |                    | <b>45%</b>              |                    |
| <b>iShares MSCI EAFE ETF (EFA)</b>        | One-Year Point-to-Point                             | No Charge           | <b>45%</b>              |                    | <b>45%</b>              |                    |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge           | <b>80%</b>              | 4.50% <sup>1</sup> | <b>85%</b>              | 4.50% <sup>1</sup> |
| <b>iShares US Real Estate ETF (IYR)</b>   | One-Year Point-to-Point                             | No Charge           | <b>45%</b>              |                    | <b>45%</b>              |                    |
|   | Two-Year Point-to-Point Spread and Par <sup>7</sup> | No Charge           | <b>70%</b>              | 2.50% <sup>1</sup> | <b>70%</b>              | 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 6/8/2024

Fixed Rate *No Charge* **2.00%**

|  |   |                           | 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> |                  | 120%                 |                     |
|  | One-Year Point-to-Point Spread and Par              | <i>No Charge</i>          |                  | 75%                  | 1.00% <sup>2</sup>  |
|  | Two-Year Point-to-Point <sup>1</sup>                | <i>Charge<sup>1</sup></i> |                  | 125%                 |                     |
|  | Two-Year Point-to-Point Spread and Par <sup>1</sup> | <i>No Charge</i>          |                  | 100%                 | 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>1</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>          | 1.00%            | 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>          | 2.50%            | 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

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

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Page 5 of 14

# FG AccumulatorPlus®

Effective 12/9/2024

|   |   | 7-Year              |                     |                    | 10-Year   |                      |                    |
|---|---|---------------------|---------------------|--------------------|-----------|----------------------|--------------------|
| Fixed Rate                                      | No Charge   | 3.75%               |                     |                    | 3.75%     |                      |                    |
|   |   | Cap Rates           | 7-Year<br>Par Rates | Spread Rates       | Cap Rates | 10-Year<br>Par Rates | Spread Rates       |
| <b>Barclays Trailblazer Sectors 5 Index</b>     | Two-Year Point-to-Point <sup>6</sup>                | No Charge           | 240% <sup>2</sup>   | 0.00% <sup>3</sup> |           | 245% <sup>2</sup>    | 0.00% <sup>3</sup> |
|   |   | Charge <sup>1</sup> | 280% <sup>2</sup>   | 0.00% <sup>3</sup> |           | 285% <sup>2</sup>    | 0.00% <sup>3</sup> |
| <b>GS Global Factor Index</b>                   | One-Year Point-to-Point                             | Charge <sup>1</sup> | 240% <sup>2</sup>   |                    |           | 245% <sup>2</sup>    |                    |
|   | One-Year Point-to-Point Spread and Par              | No Charge           | 180% <sup>2</sup>   | 0.00% <sup>4</sup> |           | 185% <sup>2</sup>    | 0.00% <sup>4</sup> |
|   | Two-Year Point-to-Point <sup>6</sup>                | Charge <sup>1</sup> | 300% <sup>2</sup>   |                    |           | 305% <sup>2</sup>    |                    |
|   | Two-Year Point-to-Point Spread and Par <sup>6</sup> | No Charge           | 260% <sup>2</sup>   | 0.00% <sup>5</sup> |           | 265% <sup>2</sup>    | 0.00% <sup>5</sup> |
| <b>Morgan Stanley US Equity Allocator Index</b> | One-Year Point-to-Point Spread and Par              | No Charge           | 75%                 | 0%                 |           | 80%                  | 0%                 |
|   |   | Charge <sup>1</sup> | 100%                | 0%                 |           | 105%                 | 0%                 |
|   | Two-Year Point-to-Point Spread and Par <sup>6</sup> | No Charge           | 115%                | 0%                 |           | 120%                 | 0%                 |
|   |   | Charge <sup>1</sup> | 135%                | 0%                 |           | 140%                 | 0%                 |
| <b>S&amp;P 500®</b>                             | One-Year Monthly Index Average                      | No Charge           | 8.00%               |                    |           | 8.25%                |                    |
|   |   | Charge <sup>1</sup> | 16.25%              |                    |           | 16.50%               |                    |
|   | One-Year Monthly Point-to-Point                     | No Charge           | 2.50%               |                    |           | 2.55%                |                    |
|   |   | Charge <sup>1</sup> | 3.40%               |                    |           | 3.45%                |                    |
|   | One-Year Performance Trigger <sup>7</sup>           | No Charge           | 5.50%               |                    |           | 5.75%                |                    |
|   |   | Charge <sup>1</sup> | 7.25%               |                    |           | 7.50%                |                    |
| One-Year Point-to-Point                         | No Charge   | 7.75%               |                     |                    | 8.00%     |                      |                    |
|   | Charge <sup>1</sup>                                 | 10.75%              |                     |                    | 11.00%    |                      |                    |
| One-Year Point-to-Point Par                     | Charge <sup>1</sup>                                 |                     | 45%                 |                    |           | 45%                  |                    |

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

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

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

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

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

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

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

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## FGNY Index-Choice®

Effective 8/7/2024

### Fixed Rate

3.00%

### 10-Year Cap Rates

### S&P 500®

One-Year Monthly Index Average

**6.25%**

One-Year Monthly Point-to-Point

**2.00%**

One-Year Point-to-Point

**6.00%**

### Premium Bonus

2.00%

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Page 7 of 14



# Performance Pro<sup>®</sup>

Effective 12/9/2024

| Fixed Rate                                   |   | 2.75%               |                          |                    |
|--|---|---------------------|--------------------------|--------------------|
|  |   | Cap Rates           | 10-Year Par Rates        | Spread Rates       |
| <b>Balanced Asset 5 Index™</b>               | One-Year Point-to-Point                             |                     | <b>135%</b>              |                    |
|  | Two-Year Point-to-Point <sup>7</sup>                | Charge <sup>1</sup> | <b>240%</b> <sup>2</sup> |                    |
|  | Two-Year Point-to-Point Spread and Par <sup>7</sup> |                     | <b>200%</b> <sup>2</sup> | 0.00% <sup>3</sup> |
| <b>Barclays Trailblazer Sectors 5 Index</b>  | Two-Year Point-to-Point Spread and Par <sup>8</sup> |                     | <b>200%</b> <sup>2</sup> | 0.00% <sup>4</sup> |
| <b>BlackRock Market Advantage</b>            | Two-Year Point-to-Point Spread and Par <sup>7</sup> |                     | <b>155%</b> <sup>2</sup> | 0.00% <sup>3</sup> |
| <b>GS Global Factor Index</b>                | One-Year Point-to-Point                             |                     | <b>145%</b>              |                    |
|  | Two-Year Point-to-Point <sup>7</sup>                | Charge <sup>1</sup> | <b>250%</b> <sup>2</sup> |                    |
|  | Two-Year Point-to-Point Spread and Par <sup>7</sup> |                     | <b>210%</b> <sup>2</sup> | 0.00% <sup>5</sup> |
| <b>Gold Commodity</b>                        | One-Year Point-to-Point                             | 7.00%               |                          |                    |
| <b>S&amp;P 500<sup>®</sup></b>               | One-Year Monthly Point-to-Point                     |                     | <b>2.05%</b>             |                    |
|  | One-Year Point-to-Point                             |                     | <b>6.25%</b>             |                    |
|  | Two-Year Point-to-Point <sup>7</sup>                |                     | <b>10.50%</b>            |                    |
|  | Three-Year Point-to-Point <sup>7</sup>              |                     | <b>16.50%</b>            |                    |
|  |   |                     | 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 10/10/2024

|   |   | 7-Year              |                     |                    | 10-Year   |                      |                    | 14-Year   |                      |                    |
|---|---|---------------------|---------------------|--------------------|-----------|----------------------|--------------------|-----------|----------------------|--------------------|
| Fixed Rate                                  | No Charge                                 | 3.75%               |                     |                    | 3.75%     |                      |                    | 3.75%     |                      |                    |
|   |   | 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           | 165%                |                    |           | 170%                 |                    |           | 175%                 |                    |
|   | Two-Year Point-to-Point <sup>6</sup>      | No Charge           | 235% <sup>1</sup>   | 0.00% <sup>2</sup> |           | 240% <sup>1</sup>    | 0.00% <sup>2</sup> |           | 250% <sup>1</sup>    | 0.00% <sup>2</sup> |
|   |   | Charge <sup>3</sup> | 275% <sup>1</sup>   |                    |           | 280% <sup>1</sup>    |                    |           | 290% <sup>1</sup>    |                    |
| <b>Barclays Trailblazer Sectors 5 Index</b> | Two-Year Point-to-Point <sup>7</sup>      | No Charge           | 230% <sup>1</sup>   | 0.00% <sup>4</sup> |           | 235% <sup>1</sup>    | 0.00% <sup>4</sup> |           | 245% <sup>1</sup>    | 0.00% <sup>4</sup> |
| <b>GS Global Factor Index</b>               | One-Year Point-to-Point                   | No Charge           | 170%                |                    |           | 175%                 |                    |           | 180%                 |                    |
|   | Two-Year Point-to-Point <sup>6</sup>      | No Charge           | 250% <sup>1</sup>   | 0.00% <sup>5</sup> |           | 260% <sup>1</sup>    | 0.00% <sup>5</sup> |           | 265% <sup>1</sup>    | 0.00% <sup>5</sup> |
|   |   | Charge <sup>3</sup> | 290% <sup>1</sup>   |                    |           | 300% <sup>1</sup>    |                    |           | 305% <sup>1</sup>    |                    |
| <b>Gold Commodity</b>                       | One-Year Point-to-Point <sup>8</sup>      | No Charge           | 9.50%               |                    | 9.75%     |                      |                    | 10.00%    |                      |                    |
| <b>S&amp;P 500<sup>®</sup></b>              | One-Year Monthly Index Average            | No Charge           | 7.50%               |                    | 7.75%     |                      |                    | 8.00%     |                      |                    |
|   | One-Year Monthly Point-to-Point           | No Charge           | 2.30%               |                    | 2.35%     |                      |                    | 2.40%     |                      |                    |
|   | One-Year Performance Trigger <sup>9</sup> | No Charge           | 5.50%               |                    | 5.75%     |                      |                    | 6.00%     |                      |                    |
|   | One-Year Point-to-Point                   | No Charge           | 7.25%               |                    | 7.50%     |                      |                    | 7.75%     |                      |                    |

<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.

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

Effective 10/10/2024

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

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. Please refer to SalesLink<sup>®</sup> for the most up-to-date rates.

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

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FGNY Index-Choice 10 only available in NY. Please refer to SalesLink<sup>®</sup> for the most up-to-date rates.

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

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 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. 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 additional details.

#### **Disclosure for Performance Pro**

A fixed indexed annuity is intended for retirement or other long-term needs. It is intended for a person who has sufficient cash or other liquid assets for living expenses and other unexpected emergencies, such as medical expenses. A fixed indexed annuity is not a registered security. Even though contract values may be affected by external indexes, the annuity is not an investment in the stock market and does not participate in any stock, bond, or equity investments.

The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges and may not be available in all states.

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

Performance Pro is not available in CT and NY.

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.

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.

F&G reserves the right to change the roll-up rate upon restart. The roll-up rate is not to be less than the guaranteed rate of 2%. Restart is not available in all states.

An additional bonus interest rate is paid on this contract. 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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Page 12 of 14

#### **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 0.35% 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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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.

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*Rates above reflects Rates as of: 1/17/2025, 9:05:16 AM*

Page 15 of 14  
24-1542

