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FG Guarantee-Platinum® Interest rates

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

Effective February 8, 2024

Fixed rate¹	3-Year	5.00%	5-Year	5.25%	7-Year	5.35%

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

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

Contact us today for more information!

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

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

³Withdrawals in excess of the accumulated interest on the annuity will be subject to surrender charges and market value adjustment (MVA).

⁴F&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.

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).

ADV3140 (01-2022) **No bank guarantee** | **Not FDIC/NCUA/NCUSIF insured** | **May lose value if surrendered early** | 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 Par Rates	Spread Rates	Cap Rates	14-Year Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	No Charge	110%			115%	
	One-Year Point-to-Point Spread and Par	No Charge	205%	5.50% ²		210%	5.50% ²
	Two-Year Point-to-Point Spread and Par ⁷	No Charge Charge ¹	235% 265%	5.00% ² 5.00% ²		240% 270%	5.00% ² 5.00% ²
Balanced Asset 5 Index™	One-Year Point-to-Point	Charge ¹	275% ³			280% ³	
	One-Year Point-to-Point Spread and Par	No Charge	215% ³	0.00% ⁴		280% ³	1.25% ⁴
	Two-Year Point-to-Point ⁷	Charge ¹	365% ³			370% ³	
	Two-Year Point-to-Point Spread and Par ⁷	No Charge	320% ³	0.00% ⁵		325% ³	0.00% ⁵
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point ⁷	No Charge Charge ¹	285% ³ 325% ³	0.00% ⁶ 0.00% ⁶		290% ³ 330% ³	0.00% ⁶ 0.00% ⁶
	BlackRock Market Advantage	One-Year Point-to-Point	No Charge			165%	
	Two-Year Point-to-Point ⁷	No Charge	230% ³	0.00% ⁵		235% ³	0.00% ⁵
GS Global Factor Index	One-Year Point-to-Point	No Charge Charge ¹	215% 275% ³			220% 280% ³	
	Two-Year Point-to-Point ⁷	Charge ¹	365% ³			370% ³	
	Two-Year Point-to-Point Spread and Par ⁷	No Charge	320% ³	0.00%		325% ³	0.00%
S&P 500®	One-Year Declared Rate on Gain	No Charge Charge ¹	6.50% 8.25%			6.75% 8.50%	
	One-Year Monthly Point-to-Point	No Charge Charge ¹	2.60% 3.50%			2.70% 3.60%	
	One-Year Point-to-Point	No Charge Charge ¹	9.25% 12.75%			9.50% 13.00%	
	One-Year Point-to-Point Par	Charge ¹		50%			50%

¹The current rider charge is 1.25%

²Guaranteed to always be 10% or less

³Guaranteed to always be 100% or greater

⁴Guaranteed to always be 4% or less

⁵Guaranteed to always be 3.5% or less

⁶Guaranteed to always be 5% or less

⁷Not available in New Hampshire

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Accelerator Plus[®] continued

Effective 1/3/2024

			10-Year		14-Year	
			Rider Fee	Roll-Up Rate	Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit¹	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	
Premium Bonus	Standard	Age 0-75		9.00%		10.00%
		Age 76+		6.00%		7.00%
	Lite	Age 0-75		7.00%		
		Age 76+		5.00%		

¹Income Base, subject to state variations, is equal to the greater of:

- Premiums paid in the first contract year growing at 5% annual compound rollup; or
- Lessor of premiums paid in first year minus withdrawals multiplied by the Premium Factor OR Total Account Value less premiums after the first contract year multiplied by the Performance Multiplier.



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F&G Flex Accumulator[®]

Effective 1/3/2024

Fixed Rate *No Charge* **3.75%**

			Cap Rates	10-Year Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	<i>No Charge</i>		105%⁵	
	Two-Year Point-to-Point Spread and Par ⁹	<i>No Charge</i> <i>Charge¹</i>		205%⁶ 235%⁸	4.00% ⁴ 4.00% ⁴
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point ⁹	<i>No Charge</i> <i>Charge¹</i>		275%² 315%²	0.00% ³ 0.00% ³
	Two-Year Point-to-Point ⁹	<i>No Charge</i> <i>Charge¹</i>		215%² 245%²	0.00% ⁷
S&P 500[®]	One-Year Monthly Point-to-Point	<i>No Charge</i> <i>Charge¹</i>	2.50% 3.35%		
	One-Year Point-to-Point	<i>No Charge</i>	8.75%		
	One-Year Point-to-Point Spread and Par	<i>No Charge</i> <i>Charge¹</i>		45% 55%	3.00% ⁴ 3.00% ⁴

¹ The current rider charge is 1.25%
² Guaranteed to always be 100% or greater
³ Guaranteed to always be 5% or lower
⁴ Guaranteed to always be 10% or lower
⁵ Guaranteed to always be 20% or greater
⁶ Guaranteed to always be 50% or greater
⁷ Guaranteed to always be 3.5% or lower
⁸ Guaranteed to always be 75% or greater
⁹ Not available in New Hampshire

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F&G Power Accumulator[®]

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

¹Guaranteed to always be 10% or lower

²The current rider charge is 1.25%

³Guaranteed to always be 100% or greater

⁴Guaranteed to always be 4% or lower

⁵Guaranteed to always be 15% or lower

⁶Guaranteed to always be 3.5% or lower

⁷Not available in New Hampshire

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F&G Safe Income Advantage[®]

Effective 11/2/2023

Fixed Rate *No Charge* **1.75%**

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

¹The current rider charge is 1.25%

²Guaranteed to always be 10% or lower

³Guaranteed to always be 100% or greater

⁴Not available in New Hampshire

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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
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point ⁶	No Charge	280% ²	0.00% ³		285% ²	0.00% ³
		Charge ¹	320% ²	0.00% ³		325% ²	0.00% ³
GS Global Factor Index	One-Year Point-to-Point	Charge ¹	265% ²			270% ²	
	One-Year Point-to-Point Spread and Par	No Charge	205% ²	0.00% ⁴		210% ²	0.00% ⁴
	Two-Year Point-to-Point ⁶	Charge ¹	355% ²			360% ²	
	Two-Year Point-to-Point Spread and Par ⁶	No Charge	310% ²	0.00% ⁵		315% ²	0.00% ⁵
S&P 500®	One-Year Declared Rate on Gain	No Charge	6.25%			6.50%	
		Charge ¹	8.00%			8.25%	
	One-Year Monthly Index Average	No Charge	13.50%			13.75%	
		Charge ¹	18.00%			18.25%	
	One-Year Monthly Point-to-Point	No Charge	2.55%			2.60%	
		Charge ¹	3.40%			3.50%	
	One-Year Point-to-Point	No Charge	9.00%			9.20%	
		Charge ¹	12.25%			12.75%	
	One-Year Point-to-Point Par	Charge ¹		50%			50%

¹ The current rider charge is 1.25%.

² Guaranteed to always be 100% or greater

³ Guaranteed to always be 5% or lower

⁴ Guaranteed to always be 4.25% or lower

⁵ Guaranteed to always be 4% or lower

⁶ 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[®]

Effective 2/8/2024

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

¹ The current rider charge is 1.25%.

² Guaranteed to always be 100% or greater

³ Guaranteed to always be 3.5% or lower

⁴ Guaranteed to always be 5% or lower

⁵ Guaranteed to always be 4% or lower

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

⁷ Not available in New Hampshire

⁸ Not available in Iowa or New Hampshire

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Prosperity Elite[®]

Effective 1/3/2024

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

¹Guaranteed to always be 100% or greater

²Guaranteed to always be 3.5% or lower

³The current rider charge is 1.25%

⁴Guaranteed to always be 5% or lower

⁵Guaranteed to always be 4% or lower

⁶Not available in New Hampshire

⁷Not available in Iowa or New Hampshire

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



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Prosperity Elite[®] 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
Guaranteed Minimum Death Benefit	Enhancement Package	<i>Simple Interest</i>		0.60%	4.00% ³		0.60%	4.00% ³		0.60%	4.00% ³
	Protection Package	<i>Simple Interest</i>	18.00% ⁵	0.60%	4.00% ³	18.00% ⁵	0.60%	4.00% ³	18.00% ⁵	0.60%	4.00% ³
		<i>Compound Interest</i>	18.00% ⁵	0.60%	7.00% ⁴	18.00% ⁵	0.60%	7.00% ⁴	18.00% ⁵	0.60%	7.00% ⁴
			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
Guaranteed Minimum Withdrawal Benefit			18.00% ⁵	0.90% ²	7.00%	18.00% ⁵	0.90% ²	7.00%	18.00% ⁵	0.90% ²	7.00%
						7-Year	10-Year	14-Year			
Premium Bonus¹	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%					

¹ Vesting bonus unless otherwise noted.

² The optional Protection Package includes two riders, each with their own separate charge. Both riders are required when purchasing the Protection Package.

³ Simple interest lump sum payment

⁴ Compound interest benefit paid out over 5 years, for issue ages 71+ benefit will be paid over 10 years.

⁵ 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.

"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.

Product availability and features may vary by state. Please refer to Saleslink for the most up-to-date rates.

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

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

FGNY Index-Choice 10 only available in NY. Please refer to Saleslink for the most up-to-date rates.

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

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

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.

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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Annuity Disclosure for S&P 500® Index

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Disclosure for BlackRock Market Advantage Index

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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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