



Experience
the Power of
Collaborative
Thinking

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 August 2, 2023

| | 3-Year | 5-Year | 7-Year |
|-------------------------|--------------|--------------|--------------|
| Fixed rate ¹ | 4.65% | 5.15% | 5.20% |

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 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).

"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.

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)

23-0987 Rev. 08-2023

AcceleratorPlus®

Effective 6/14/2023

| | | | 10-Year | | 14-Year | | | |
|---|---|---------------------|-----------|----------------------|--------------------|-----------|----------------------|--------------------|
| Fixed Rate | No Charge | | 4.50% | | 4.50% | | | |
| | | | 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 | | 105% | | | 110% | |
| | One-Year Point-to-Point Spread and Par | No Charge | | 200% | 5.50% ² | | 205% | 5.50% ² |
| | Two-Year Point-to-Point Spread and Par ⁷ | No Charge | | 230% | 5.00% ² | | 235% | 5.00% ² |
| | | Charge ¹ | | 270% | 5.00% ² | | 275% | 5.00% ² |
| Balanced Asset 5 Index™ | One-Year Point-to-Point | Charge ¹ | | 285% ³ | | | 290% ³ | |
| | One-Year Point-to-Point Spread and Par | No Charge | | 215% ³ | 0.00% ⁴ | | 290% ³ | 1.25% ⁴ |
| | Two-Year Point-to-Point ⁷ | Charge ¹ | | 375% ³ | | | 380% ³ | |
| | Two-Year Point-to-Point Spread and Par ⁷ | No Charge | | 320% ³ | 0.00% ⁵ | | 330% ³ | 0.00% ⁵ |
| Barclays Trailblazer Sectors 5 Index | Two-Year Point-to-Point ⁷ | No Charge | | 280% ³ | 0.00% ⁶ | | 285% ³ | 0.00% ⁶ |
| | | Charge ¹ | | 325% ³ | 0.00% ⁶ | | 330% ³ | 0.00% ⁶ |
| BlackRock Market Advantage | One-Year Point-to-Point | No Charge | | 155% | | | 160% | |
| | Two-Year Point-to-Point ⁷ | No Charge | | 220% ³ | 0.00% ⁵ | | 225% ³ | 0.00% ⁵ |
| GS Global Factor Index | One-Year Point-to-Point | No Charge | | 205% | | | 210% | |
| | | Charge ¹ | | 270% ³ | | | 275% ³ | |
| | Two-Year Point-to-Point ⁷ | Charge ¹ | | 350% ³ | | | 355% ³ | |
| | Two-Year Point-to-Point Spread and Par ⁷ | No Charge | | 300% ³ | 0.00% | | 310% ³ | 0.00% |
| S&P 500® | One-Year Declared Rate on Gain | No Charge | 7.25% | | | 7.50% | | |
| | | Charge ¹ | 9.50% | | | 9.75% | | |
| | One-Year Monthly Point-to-Point | No Charge | 3.00% | | | 3.10% | | |
| | | Charge ¹ | 3.85% | | | 3.85% | | |
| | One-Year Point-to-Point | No Charge | 9.50% | | | 9.75% | | |
| | Charge ¹ | 12.75% | | | 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

For financial professional use only. Not for use with the general public.



Experience
the Power of
Collaborative
Thinking

AcceleratorPlus® continued

Effective 6/14/2023

| | | | 10-Year | | 14-Year | |
|--|----------|----------|-----------|----------------|----------------|--------------|
| | | | Rider Fee | Roll-Up Rate | Rider Fee | Roll-Up Rate |
| Guaranteed Minimum Withdrawal Benefit¹ | Standard | Age 0-75 | 1.15% | 5.00% | 1.15% | 5.00% |
| | | Age 76+ | 1.15% | 5.00% | 1.15% | 5.00% |
| | Lite | Age 0-75 | 1.15% | 5.00% | | |
| | | Age 76+ | 1.15% | 5.00% | | |
| | | | | 10-Year | 14-Year | |
| Premium Bonus | Standard | Age 0-75 | | 7.00% | | 8.00% |
| | | Age 76+ | | 4.00% | | 5.00% |
| | Lite | Age 0-75 | | 5.00% | | |
| | | Age 76+ | | 3.00% | | |

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.



Experience
the Power of
Collaborative
Thinking

ANNUITIES & LIFE

F&G Safe Income Advantage®

Effective 6/30/2023

| Fixed Rate | | No Charge | | 1.25% | |
|--|--|---------------------|-------------------|--------------------|--|
| | | Cap Rates | 10-Year Par Rates | Spread Rates | |
| Balanced Asset 5 Index™ | One-Year Point-to-Point | Charge ¹ | 110% | | |
| | One-Year Point-to-Point Spread and Par | No Charge | 75% | 2.00% ² | |
| | Two-Year Point-to-Point | Charge ¹ | 115% | | |
| | Two-Year Point-to-Point Spread and Par | No Charge | 100% | 2.00% ² | |
| BlackRock Market Advantage | One-Year Point-to-Point | No Charge | 40% | 0.00% | |
| | Two-Year Point-to-Point | No Charge | 55% | 0.00% | |
| S&P 500® | One-Year Declared Rate on Gain | No Charge | 1.75% | | |
| | One-Year Monthly Index Average | No Charge | 2.00% | 100% ³ | |
| | One-Year Monthly Point-to-Point | No Charge | 1.00% | 100% ³ | |
| | One-Year Point-to-Point | No Charge | 2.00% | 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

For financial professional use only. Not for use with the general public.

Rates above reflects Rates as of: 8/10/2023, 10:56:35 AM

FG AccumulatorPlus®

Effective 8/2/2023

| | | | 7-Year | 10-Year | | | | |
|---|--|---------------------|-----------|-------------------|--------------------|-----------|-------------------|--------------------|
| Fixed Rate | No Charge | | 4.50% | 4.50% | | | | |
| | | | 7-Year | 10-Year | | | | |
| | | | Cap Rates | Par Rates | Spread Rates | Cap Rates | Par Rates | Spread Rates |
| Barclays Trailblazer Sectors 5 Index | Two-Year Point-to-Point | No Charge | | 275% ² | 0.00% ³ | | 280% 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 | | 200% ² | 0.00% ⁴ | | 205% ² | 0.00% ⁴ |
| | Two-Year Point-to-Point | Charge ¹ | | 345% ² | | | 350% ² | |
| | Two-Year Point-to-Point Spread and Par | No Charge | | 300% ² | 0.00% ⁵ | | 305% ² | 0.00% ⁵ |
| S&P 500® | One-Year Declared Rate on Gain | No Charge | | 7.25% | | | 7.25% | |
| | | Charge ¹ | | 9.25% | | | 9.50% | |
| | One-Year Monthly Index Average | No Charge | | 10.00% | | | 10.00% | |
| | | Charge ¹ | | 15.25% | | | 15.50% | |
| | One-Year Monthly Point-to-Point | No Charge | | 3.00% | | | 3.00% | |
| | | Charge ¹ | | 3.75% | | | 3.85% | |
| | One-Year Point-to-Point | No Charge | | 9.40% | | | 9.50% | |
| | | Charge ¹ | | 12.65% | | | 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

For financial professional use only. Not for use with the general public.

Rates above reflects Rates as of: 8/10/2023, 10:56:35 AM

Page 4 of 14

FG Flex Accumulator®

Effective 8/2/2023

| Fixed Rate | <i>No Charge</i> | | 4.00% | | |
|---|--|---------------------------|-----------|-------------------------|--------------------------|
| | | | 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 | <i>No Charge</i> | | 205%⁶ | 4.00%⁴ |
| | | <i>Charge¹</i> | | | 235%⁸ |
| Barclays Trailblazer Sectors 5 Index | Two-Year Point-to-Point | <i>No Charge</i> | | 270%² | 0.00% ³ |
| | | <i>Charge¹</i> | | 315%² | 0.00% ³ |
| BlackRock Market Advantage | Two-Year Point-to-Point | <i>No Charge</i> | | 215%² | 0.00%⁷ |
| | | <i>Charge¹</i> | | 250%² | |
| S&P 500® | One-Year Monthly Point-to-Point | <i>No Charge</i> | 2.75% | | |
| | | <i>Charge¹</i> | 3.60% | | |
| | One-Year Point-to-Point | <i>No Charge</i> | 9.00% | | |
| | One-Year Point-to-Point Spread and Par | <i>No Charge</i> | | | 45% |
| <i>Charge¹</i> | | | | 60% | 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

For financial professional use only. Not for use with the general public.

Rates above reflects Rates as of: 8/10/2023, 10:56:35 AM

Page 5 of 14

FG Power Accumulator®

Effective 8/2/2023

| | | | 7-Year | 10-Year | | |
|--|--|---------------------|-------------------|--------------------|-------------------|--------------------|
| Fixed Rate | No Charge | | 4.25% | 4.25% | | |
| | | | 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 | No Charge | 215% | 4.00% ¹ | 220% | 4.00% ¹ |
| Balanced Asset 5 Index™ | One-Year Point-to-Point | No Charge | 210% | | 215% | |
| | Two-Year Point-to-Point | Charge ² | 275% ³ | | 280% ³ | |
| | Two-Year Point-to-Point Spread and Par | Charge ² | 360% ³ | | 365% ³ | |
| BlackRock Market Advantage | One-Year Point-to-Point | No Charge | 150% | | 155% | |
| | Two-Year Point-to-Point | Charge ² | 200% ³ | | 205% ³ | |
| | Two-Year Point-to-Point Spread and Par | No Charge | 205% ³ | 0.00% ⁶ | 210% ³ | 0.00% ⁶ |
| iShares Core S&P 500 ETF® (IVV) | One-Year Point-to-Point | No Charge | 50% | | 50% | |
| | Two-Year Point-to-Point Spread and Par | No Charge | 75% | 5.00% ⁵ | 75% | 5.00% 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 | 50% | | 50% | |
| | Two-Year Point-to-Point Spread and Par | No Charge | 85% | 5.00% ¹ | 90% | 5.00% ¹ |
| iShares US Real Estate ETF® (IYR) | One-Year Point-to-Point | No Charge | 45% | | 45% | |
| | Two-Year Point-to-Point Spread and Par | No Charge | 70% | 4.00% ¹ | 75% | 4.00% 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

For financial professional use only. Not for use with the general public.

Rates above reflects Rates as of: 8/10/2023, 10:56:35 AM



Experience
the Power of
Collaborative
Thinking

ANNUITIES & LIFE

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%

For financial professional use only. Not for use with the general public.

Rates above reflects Rates as of: 8/10/2023, 10:56:35 AM

Page 7 of 14

Performance Pro®

Effective 8/2/2023

| 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 | Charge ¹ | 290% ² | |
| | Two-Year Point-to-Point Spread and Par | | 250% ² | 0.00% ³ |
| Barclays Trailblazer Sectors 5 Index | Two-Year Point-to-Point | | 225% ² | 0.00% ⁴ |
| BlackRock Market Advantage | Two-Year Point-to-Point | | 180% ² | 0.00% |
| GS Global Factor Index | One-Year Point-to-Point | | 165% | |
| | Two-Year Point-to-Point | Charge ¹ | 285% ² | |
| | Two-Year Point-to-Point Spread and Par | | 245% ² | 0.00% ⁵ |
| Gold Commodity | One-Year Point-to-Point | 7.50% | | |
| S&P 500® | One-Year Monthly Point-to-Point | 2.35% | | |
| | One-Year Point-to-Point | 7.00% | | |
| | Two-Year Point-to-Point | 14.00% | | |
| | Three-Year Point-to-Point | 21.50% | | |
| | | | 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.

For financial professional use only. Not for use with the general public.

Prosperity Elite®

Effective 11/14/2022

| | | 7-Year | | | 10-Year | | | 14-Year | | |
|---|---------------------------------|---------------------|---------------------|--------------------|-----------|----------------------|--------------------|-----------|----------------------|--------------------|
| Fixed Rate | No Charge | 5.25% | | | 5.25% | | | 5.25% | | |
| | | 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 | No Charge | 365% ¹ | 0.00% ² | | 370% ¹ | 0.00% ² | | 375% ¹ | 0.00% ² |
| | | Charge ³ | 380% ¹ | | | 385% ¹ | | | 390% ¹ | |
| Barclays Trailblazer Sectors 5 Index | Two-Year Point-to-Point | 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 | No Charge | 350% ¹ | 0.00% ⁵ | | 355% ¹ | 0.00% ⁵ | | 360% ¹ | 0.00% ⁵ |
| | | Charge ³ | 360% ¹ | | | 365% ¹ | | | 370% ¹ | |
| Gold Commodity | One-Year Point-to-Point | No Charge | 14.50% | | 14.75% | | | 15.00% | | |
| S&P 500® | One-Year Declared Rate on Gain | No Charge | 9.00% | | 9.25% | | | 9.50% | | |
| | One-Year Monthly Index Average | No Charge | 13.50% | | 13.75% | | | 14.00% | | |
| | One-Year Monthly Point-to-Point | No Charge | 3.60% | | 3.60% | | | 3.75% | | |
| | One-Year Point-to-Point | No Charge | 12.00% | | 12.25% | | | 12.50% | | |

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

Prosperity Elite® continued

Effective 11/14/2022

| | | | 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, FGN 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.

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.

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 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.

Annuity Disclosure for S&P 500[®] Index

The “S&P 500 Index” is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates (“SPDJ”) and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor’s[®] and S&P[®] are registered trademarks of Standard & Poor’s Financial Services LLC, a division of S&P Global (“S&P”); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”). These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Fidelity & Guaranty Life Insurance Company. These annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s), nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

For financial professional use only. Not for use with the general public.

Rates above reflects Rates as of: 8/10/2023, 10:56:35 AM Page 12 of 14

Disclosure for BlackRock Market Advantage Index

The BlackRock Market Advantage Index is a product of BlackRock Index Services, LLC and has been licensed for use by Fidelity & Guaranty Life. BlackRock®, BlackRock Market Advantage Index™, and the corresponding logos are registered and unregistered trademarks of BlackRock.

The annuity product is not sponsored, endorsed, sold or promoted by BlackRock Index Services, LLC, BlackRock, Inc., or any of its affiliates, or any of their respective third party licensors (including the Index calculation agent, as applicable) (collectively, "BlackRock"). BlackRock has no obligation or liability in connection with the administration or marketing of the annuity product. BlackRock makes no representation or warranty, express or implied, to the owners of the annuity product or any member of the public regarding the advisability of investing the annuity product or the ability of the BlackRock Market Advantage Index to track general market performance. BlackRock does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto nor does it have any liability for any errors, omissions or interruptions of the BlackRock Market Advantage Index. www.blackrock.com/us/marketadvantageindex

Annuity Disclosure for Barclays Trailblazer Sectors 5 Index

Barclays Bank PLC and its affiliates ("Barclays") is not the issuer or producer of Fixed Indexed Annuities and Barclays has no responsibilities, obligations or duties to contract owners of Fixed Indexed Annuities. The Index is a trademark owned by Barclays Bank PLC and licensed for use by Fidelity & Guaranty Life Insurance Company ("F&G") as the Issuer of Fixed Indexed Annuities. F&G may for itself execute transactions with Barclays in or relating to the Index in connection with Fixed Indexed Annuities. Contract owners acquire Fixed Indexed Annuities from F&G. and Contract owners neither acquire any interest in the Index nor enter into any relationship of any kind with Barclays upon purchasing Fixed Indexed Annuities. The Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Fixed Indexed Annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, contract owners or to other third parties in respect of the use or accuracy of the Index or any data included therein. For more information about Barclays Trailblazer Sectors 5 index, see <http://indices.barclays/trailblazer5>.

Volatility control seeks to provide smoother returns and mitigate sharp market fluctuations. While this type of strategy can lessen the impact of market downturns, it can also lessen the impact of market upturns, potentially limiting upside potential.

Annuity Disclosure for GS Global Factor Index (GSGFI5E)

Fidelity & Guaranty Life Insurance Company fixed indexed annuities are not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. or any of its affiliates (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, "Goldman Sachs") or its third party data providers. Goldman Sachs and its third party data providers make no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in fixed indexed annuities or the investment strategy underlying such Fidelity & Guaranty Life Insurance Company fixed indexed annuity, particularly, the ability of the GS Global Factor Index to perform as intended, the merit (if any) of obtaining exposure to the GS Global Factor Index or the suitability of purchasing or holding interests in Fidelity & Guaranty Life Insurance Company fixed indexed annuities. Goldman Sachs and its third party data providers do not have any obligation to take the needs of the holders of Fidelity & Guaranty Life Insurance Company fixed indexed annuities into consideration in determining, composing or calculating the GS Global Factor Index. GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF GS GLOBAL FACTOR INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH FIDELITY & GUARANTY LIFE INSURANCE COMPANY FIXED INDEXED ANNUITIES. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

THIRD PARTY DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR GS GLOBAL FACTOR INDEX. THIRD PARTY PROVIDER HAS NO OTHER CONNECTION TO GOLDMAN SACHS INDEXES AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE ANY GOLDMAN SACHS INDEX OR SERVICES. THIRD PARTY PROVIDER HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE GOLDMAN SACHS INDEX AND SERVICES. THIRD PARTY PROVIDER DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO GOLDMAN SACHS AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN THIRD PARTY PROVIDER AND GOLDMAN SACHS. For more information, visit goldmansachsindices.com/products/GSGFI5E.

Disclosure for Gold Commodity

ICE BENCHMARK ADMINISTRATION LTD. MAKES NO WARRANTY, EXPRESS OR IMPLIED, EITHER AS TO THE RESULTS TO BE OBTAINED FROM THE USE OF THE LBMA GOLD PRICE® AND/OR THE FIGURE AT WHICH THE LBMA GOLD PRICE STANDS AT ANY PARTICULAR TIME ON ANY PARTICULAR DAY OR OTHERWISE. ICE BENCHMARK ADMINISTRATION MAKES NO EXPRESS OR IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE FOR USE WITH RESPECT TO THIS ANNUITY PRODUCT

For financial professional use only. Not for use with the general public.

Rates above reflects Rates as of: 8/10/2023, 10:56:35 AM Page 13 of 14

Disclosure for ETFs

iShares® and BlackRock® are registered trademarks of BlackRock, Inc. and its affiliates (“BlackRock”) and are used under license. BlackRock has licensed certain trademarks and trade names of BlackRock to Fidelity and Guaranty Life Insurance Company (“F&G”). F&G’s products and services are not sponsored, endorsed, sold, or promoted by BlackRock, and BlackRock makes no representations or warranties related to such products or services either to F&G or any other person or entity, including but not limited to the advisability of investing in the products of F&G. BlackRock has no obligation or liability in connection with the operation, marketing, trading or sale of the products or services from F&G. For more information on iShares, see [ishares.com](https://www.ishares.com).

Disclosure for Balanced Asset 5 Index™

The Balanced Asset 5 Index™ (the “Index”) is the exclusive property of Canadian Imperial Bank of Commerce (Canadian Imperial Bank of Commerce, together with its affiliates, “CIBC”). CIBC has engaged Bloomberg Finance L.P. (“Bloomberg”) to maintain and to make certain calculations related to the Index. “Canadian Imperial Bank of Commerce”, “CIBC” and “Index” (collectively, the “CIBC Marks”) are trademarks or service marks of CIBC. CIBC has licensed use of the Index and the CIBC Marks to Fidelity & Guaranty Life Insurance Company (“FGL”) for use in one or more fixed indexed annuities offered by FGL (the “Product(s)”). CIBC is not the issuer of the Products and its sole contractual relationship with FGL is to license the Index and the CIBC Marks to FGL. CIBC developed the Index without considering the needs of FGL or any annuitant. CIBC makes no representation or warranty, express or implied, regarding the Index or its development and has no responsibilities, obligations or liabilities with respect to the inception, adjustment, maintenance, operation or calculation of the Index.

None of CIBC, Bloomberg or any other third-party licensor (collectively, the “Index Parties”) to CIBC is acting, or has been authorized to act, as an agent of FGL or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Products or provided investment advice to FGL. No Index Party is a fiduciary or agent of any purchaser, seller or holder of any Product, or has made any representation or warranty, express or implied, regarding the advisability of purchasing, selling or holding any Product or the ability of the Index to track corresponding or relative market performance. Purchasers of any Product neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with any of the Index Parties. No Index Party guarantees the timeliness, accurateness, or completeness of the Index or any data or information relating thereto and shall have no liability in connection with the Index or any data or information relating thereto. No Index Party shall have any liability with respect to any Product, nor any liability for any loss relating to any Product, whether arising directly or indirectly from the use of the Index, its methodology, or otherwise. The selection of the Index as a crediting option under any Product does not obligate FGL to invest annuity premiums in the components of the Index. Any obligation to invest annuity premiums received under the Products are determined solely by FGL.

BLOOMBERG is a trademark and service mark of Bloomberg. Bloomberg and its affiliates are not affiliated with FGL or CIBC. Bloomberg's association with CIBC is to act as the administrator and calculation agent of the Index, which is the property of CIBC. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the Index or any data or information relating thereto and shall have no liability in connection with the Index or any data or information relating thereto. In calculating the level of the Index, the index methodology deducts a maintenance fee of .85% per year, calculated daily. This fee will reduce the level of the Index and thus the amount of interest, if any, that will be credited to any Product. Furthermore, while the volatility control applied by CIBC as part of the index methodology may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return for products referencing the Index as compared to other indices not subject to volatility controls. For more information on the Balanced Asset 5 index, see indices.cibccm.com/CIBQB05E.

For financial professional use only. Not for use with the general public.

Rates above reflects Rates as of: 8/10/2023, 10:56:35 AM Page 14 of 14

Disclosure for Balanced Asset 10 Index™

The Balanced Asset 10 Index™ (the “Index”) is the exclusive property of Canadian Imperial Bank of Commerce (Canadian Imperial Bank of Commerce, together with its affiliates, “CIBC”). CIBC has engaged Bloomberg Index Services Limited (“BISL”) to maintain and to make certain calculations related to the Index. “Canadian Imperial Bank of Commerce”, “CIBC” and “Index” (collectively, the “CIBC Marks”) are trademarks or service marks of CIBC. CIBC has licensed use of the Index and the CIBC Marks to Fidelity and Guaranty Life Insurance Company (“FGL”) for use in one or more fixed indexed annuities offered by FGL (the “Product(s)”). CIBC is not the issuer of the Products and its sole contractual relationship with FGL is to license the Index and the CIBC Marks to FGL. CIBC developed the Index without considering the needs of FGL or any annuitant. CIBC makes no representation or warranty, express or implied, regarding the Index or its development and has no responsibilities, obligations or liabilities with respect to the inception, adjustment, maintenance, operation or calculation of the Index. For more information on the Balanced Asset 10 index, see indices.cibccm.com.

None of CIBC, BISL or any other third-party licensor (collectively, the “Index Parties”) to CIBC is acting, or has been authorized to act, as an agent of FGL or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Products or provided investment advice to FGL. No Index Party is a fiduciary or agent of any purchaser, seller or holder of any Product, or has made any representation or warranty, express or implied, regarding the advisability of purchasing, selling or holding any Product or the ability of the Index to track corresponding or relative market performance. Purchasers of any Product neither acquire any interest in the Index nor enter into any relationship of any kind whatsoever with any of the Index Parties. No Index Party guarantees the timeliness, accurateness, or completeness of the Index or any data or information relating thereto and shall have no liability in connection with the Index or any data or information relating thereto. No Index Party shall have any liability with respect to any Product, nor any liability for any loss relating to any Product, whether arising directly or indirectly from the use of the Index, its methodology, or otherwise. The selection of the Index as a crediting option under any Product does not obligate FGL to invest annuity premiums in the components of the Index. Any obligation to invest annuity premiums received under the Products are determined solely by FGL.

BLOOMBERG is a trademark and service mark of Bloomberg Finance L.P. (collectively with BISL and their other affiliates, “Bloomberg”). Bloomberg is not affiliated with FGL or CIBC. Bloomberg’s association with CIBC is limited to BISL’s role to act as the administrator and calculation agent of the Index, which is the property of CIBC. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the Index or any data or information relating thereto and shall have no liability in connection with the Index or any data or information relating thereto.

In calculating the level of the Index, the index methodology deducts a maintenance fee of 0.85% per year, calculated daily. This fee will reduce the level of the Index and thus the amount of interest, if any, that will be credited to any Product. Furthermore, while the volatility control applied by CIBC as part of the index methodology may result in less fluctuation in rates of return as compared to indices without volatility controls, it may also reduce the overall rate of return for products referencing the Index as compared to other indices not subject to volatility controls.

For financial professional use only. Not for use with the general public.

Rates above reflects Rates as of: 8/10/2023, 10:56:35 AM Page 15 of 14

