

F&G Safe Income AdvantageSM

Effective 4/1/2022

Fixed Rate		No Charge		1.00%	
				10-Year	
				Cap Rates	Spread Rates
Balanced Asset 5 Index™	One-Year Point-to-Point	Charge ³		110% ¹	
	One-Year Point-to-Point Spread and Par	No Charge		75%	2.00% ²
	Two-Year Point-to-Point	Charge ³		115% ¹	
	Two-Year Point-to-Point Spread and Par	No Charge		100% ¹	2.00% ²
S&P 500®	One-Year Declared Rate on Gain	No Charge	1.75%		
	One-Year Monthly Index Average	No Charge	2.00%	100% ¹	
	One-Year Monthly Point-to-Point	No Charge	1.00%	100% ¹	
	One-Year Point-to-Point	No Charge	2.00%	100% ¹	
				Rider Fee	Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit				1.15%	7.20%

¹Guaranteed to always be 100% or greater.
²Guaranteed to always be 4% or lower.
³The current rider charge is 1.25%.

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“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 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.

Annuity Disclosure for S&P 500® Index

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