

AcceleratorPlus®

Effective 4/7/2022

			10-Year		14-Year			
Fixed Rate	No Charge		1.00%		1.00%			
			10-Year		14-Year			
			Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates
Balanced Asset 10 Index™	One-Year Point-to-Point	No Charge		50%			55%	
	One-Year Point-to-Point Spread and Par	No Charge		100%	5.90%		105%	5.90%
	Two-Year Point-to-Point Spread and Par	No Charge		100%	5.00%		105%	5.00%
		Charge¹		125%	5.00%		130%	5.00%
Balanced Asset 5 Index™	One-Year Point-to-Point	Charge¹		160%²			165%²	
	One-Year Point-to-Point Spread and Par	No Charge		125%²	1.00%		130%²	1.50%
	Two-Year Point-to-Point	Charge¹		180%²			185%²	
	Two-Year Point-to-Point Spread and Par	No Charge		145%²	0.00%		150%²	0.00%
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point	No Charge		125%²	0.00%		130%²	0.00%
		Charge¹		155%²	0.00%		165%²	0.00%
S&P 500®	One-Year Declared Rate on Gain	No Charge	3.50%				3.75%	
		Charge¹	5.50%				5.75%	
	One-Year Monthly Point-to-Point	No Charge	1.50%				1.50%	
		Charge¹	2.10%				2.10%	
	One-Year Point-to-Point	No Charge	4.00%				4.25%	
		Charge¹	7.00%				7.25%	
	One-Year Point-to-Point Par	Charge¹		40%			40%	
			10-Year		14-Year			
			Rider Fee	Roll-Up Rate	Rider Fee	Roll-Up Rate		
Guaranteed Minimum Withdrawal Benefit³	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%				

¹The current rider charge is 1.25%
²Guaranteed to always be 100% or greater
³Income Base is equal to the greater of:

- 5% annual compound rollup; or
- Account Value multiplied by the Performance Multiplier.

The Performance Multiplier is equal to 105% at issue and increases by the Performance Factor of 5% annually. At the end of 10 years, the Income Base will be 150% above premiums paid in the first contract year.

F&G Dynamic Accumulator®

Effective 12/8/2021

Fixed Rate		No Charge		1.00%	
				10-Year	
				Cap Rates	Par Rates
S&P 500®	Ten-Year Vesting Point-to-Point with a -10.00% Floor	No Charge	11.00%	-10.00%	65%
	Ten-Year Vesting Point-to-Point with a -5.00% Floor	No Charge	7.25%	-5.00%	47%
	Ten-Year Vesting Point-to-Point with a -2.50% Floor	No Charge	5.50%	-2.50%	38%
	Ten-Year Vesting Point-to-Point with a 0.00% Floor	No Charge	4.25%	0.00%	30%

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F&G Safe Income AdvantageSM

Effective 4/1/2022

Fixed Rate		No Charge		1.00%	
				10-Year	
		Cap Rates		Par 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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FG AccumulatorPlus®							Effective 4/8/2022	
			7-Year			10-Year		
Fixed Rate	No Charge		1.00%			1.00%		
			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		120%	0.00%		140%	0.00%
		Charge¹		160%	0.00%		175%	0.00%
GS Global Factor Index	One-Year Point-to-Point	Charge¹		155%			160%	
	One-Year Point-to-Point Spread and Par	No Charge		110%	0.50%		110%	0.00%
	Two-Year Point-to-Point	Charge¹		170%			180%	
	Two-Year Point-to-Point Spread and Par	No Charge		130%	0.00%		150%	0.00%
S&P 500®	One-Year Declared Rate on Gain	No Charge	3.50%			3.75%		
		Charge¹	5.50%			5.50%		
	One-Year Monthly Index Average	No Charge	4.25%			4.50%		
		Charge¹	7.50%			7.50%		
	One-Year Monthly Point-to-Point	No Charge	1.25%			1.50%		
		Charge¹	2.10%			2.10%		
	One-Year Point-to-Point	No Charge	4.00%			4.25%		
	Charge¹	6.50%			6.75%			
	One-Year Point-to-Point Par	Charge¹		40%			40%	

¹ The current rider charge is 1.25%.

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FG Flex Accumulator®

Effective 3/8/2022

Fixed Rate		No Charge		1.00%	
				10-Year	
				Cap Rates	Spread Rates
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point	No Charge Charge ¹		130%	0.00%
				165%	0.00%
Morgan Stanley Dynamic Rotator Index	One-Year Point-to-Point	No Charge		45%	0.00%
	Two-Year Point-to-Point	No Charge Charge ¹		75%	0.00%
				95%	0.00%
S&P 500®	One-Year Monthly Point-to-Point	No Charge Charge ¹	1.25% 2.10%		
	One-Year Point-to-Point	No Charge	3.50%		
	One-Year Point-to-Point Spread and Par	No Charge Charge ¹		25%	3.00%
				40%	3.00%

¹ The current rider charge is 1.25%.

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FG Guarantee Platinum®

Effective 4/20/2022

	3-Year	5-Year	7-Year
Fixed Rate	3.15% ¹	3.50% ¹	3.55% ¹

¹ For FG Guarantee Platinum® 3, 5, and 7, the interest rate is guaranteed for the first 3, 5, or 7 years respectively.

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FG Power Accumulator®						Effective 3/8/2022	
		7-Year		10-Year			
Fixed Rate	No Charge	1.00%		1.00%			
		7-Year		10-Year			
		Par Rates	Spread Rates	Par Rates	Spread Rates		
Balanced Asset 10 Index™	One-Year Point-to-Point	No Charge	45%	50%			
	Two-Year Point-to-Point Spread and Par	No Charge	95%	100%	5.00%		
Balanced Asset 5 Index™	One-Year Point-to-Point	No Charge	90%	95%			
		Charge ³	145% ¹	150% ¹			
	Two-Year Point-to-Point	Charge ³	170% ¹	175% ¹			
	Two-Year Point-to-Point Spread and Par	No Charge	130% ¹	135% ¹	0.00% ²		
iShares Core S&P 500 ETF® (IVV)	One-Year Point-to-Point	No Charge	25%	25%			
	Two-Year Point-to-Point Spread and Par	No Charge	45%	45%	5.00%		
iShares Gold Trust® (IAU)	One-Year Point-to-Point	No Charge	25%	30%			
iShares MSCI EAFE ETF® (EFA)	One-Year Point-to-Point	No Charge	30%	35%			
	Two-Year Point-to-Point Spread and Par	No Charge	60%	65%	5.00%		
iShares US Real Estate ETF® (IYR)	One-Year Point-to-Point	No Charge	25%	30%			
	Two-Year Point-to-Point Spread and Par	No Charge	50%	55%	5.00%		

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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FG Retirement Pro®

Effective 12/8/2021

Fixed Rate		1.00%	
Fixed Interest Rate		4.00%	
		Cap Rates	
S&P 500®	One-Year Monthly Index Average	9.00%	
	One-Year Monthly Point-to-Point	3.10%	
	One-Year Point-to-Point	7.50%	
		Income Base Bonus	Rider Fee
Enhanced Guaranteed Minimum Withdrawal Benefit	Standard	4.00%	0.00%
	Lite	3.00%	0.00%
Minimum Benefit Value Interest Rate		3.50%	
Premium Bonus¹	Standard	4.00%	
	Lite	3.00%	

¹ Vesting bonus unless otherwise noted.

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FGNY Index-Choice®

Effective 1/8/2022

Fixed Rate

1.00%

10-Year
Cap Rates

S&P 500®

One-Year Monthly Index Average

3.25%

One-Year Monthly Point-to-Point

1.25%

One-Year Point-to-Point

3.25%

Premium Bonus

2.00%

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Performance Pro®

Effective 4/8/2022

Fixed Rate

1.00%

		Cap Rates	10-Year Par Rates	Spread Rates
Balanced Asset 5 Index™	One-Year Point-to-Point		95%	
	Two-Year Point-to-Point	Charge ¹	160%	
	Two-Year Point-to-Point Spread and Par		130%	0.00%
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point		120%	0.00%
GS Global Factor Index	One-Year Point-to-Point		90%	
	Two-Year Point-to-Point	Charge ¹	155%	
	Two-Year Point-to-Point Spread and Par		125%	0.00%
Gold Commodity	One-Year Point-to-Point	4.25%		
S&P 500®	One-Year Monthly Point-to-Point	1.25%		
	One-Year Point-to-Point	3.75%		
	Two-Year Point-to-Point	7.50%		
	Three-Year Point-to-Point	11.50%		
		Rider Fee		Roll-Up Rate
Guaranteed Minimum Withdrawal Benefit		1.30%		2.75% ²
Premium Bonus	Standard	Age 0-75	12.00%	
		Age 76+	7.00%	
	Lite	Age 0-75	10.00%	
		Age 76+	5.00%	

¹ The current rider charge is 1.25%.

²There is an add-on rate that is on top of the roll-up rate.

Prosperity Elite®										Effective 3/21/2022
		7-Year			10-Year			14-Year		
Fixed Rate	No Charge	1.00%			1.00%			1.00%		
		7-Year			10-Year			14-Year		
		Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates	Cap Rates	Par Rates	Spread Rates
Balanced Asset 5 Index™	One-Year Point-to-Point	No Charge	115%			120%			125%	
	Two-Year Point-to-Point	No Charge	150%	0.00%		155%	0.00%		160%	0.00%
		Charge	180%			185%			190%	
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point	No Charge	140%	0.00%		145%	0.00%		150%	0.00%
Gold Commodity	One-Year Point-to-Point	No Charge	5.25%			5.25%			5.25%	
Goldman Sachs Global Factor Index	One-Year Point-to-Point	No Charge	110%			115%			120%	
	Two-Year Point-to-Point	No Charge	145%	0.00%		150%	0.00%		155%	0.00%
		Charge	175%			180%			185%	
S&P 500®	One-Year Declared Rate on Gain	No Charge	3.75%			4.00%			4.25%	
	One-Year Monthly Index Average	No Charge	4.75%			5.00%			5.25%	
	One-Year Monthly Point-to-Point	No Charge	1.50%			1.50%			1.50%	
	One-Year Point-to-Point	No Charge	4.50%			4.75%			5.00%	

Prosperity Elite® continued											Effective 3/21/2022
			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	Simple Interest		0.60%	4.00% ³		0.60%	4.00% ³		0.60%	4.00% ³
	Protection Package	Simple Interest	18.00% ⁵	0.60%	4.00% ³	18.00% ⁵	0.60%	4.00% ³	18.00% ⁵	0.60%	4.00% ³
		Compound Interest	18.00% ⁵	0.60%	5.00% ⁴	18.00% ⁵	0.60%	5.00% ⁴	18.00% ⁵	0.60%	5.00% 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	5.00%	18.00% ⁵	0.90% ²	5.00%	18.00% ⁵	0.90% ²	5.00%
					7-Year				10-Year		
Premium Bonus ¹	Standard Protection	Age 0-70	4.00%			6.00%			7.00%		
		Age 71+	3.00%			3.25%			3.75%		
	Standard Enhancement	Age 0-70	2.00%			3.00%			4.00%		
		Age 71+	1.25%			1.50%			2.25%		
	Lite Protection	Age 0-70	4.00%			5.00%					
		Age 71+	3.00%			2.50%					
	Lite Enhancement	Age 0-70	2.00%			2.00%					
		Age 71+	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.

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There is a 30-day window at the end of each 3-, 5- or 7-year guarantee period for multi-year guaranteed annuities (MYGAs) where your client may withdraw all or part of the annuity value without application of surrender charges or market value adjustment. A new guarantee period and surrender charge period will begin after the end of the previous ones.

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.

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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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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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