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Thinking

Effective June 21, 2021

F&G Power Accumulator[®] Interest Rates

F&G Power Accumulator is a fixed indexed annuity that offers you interest crediting options benchmarked to changes in the values of several iShares[®] Exchange Traded Funds (ETFs) by BlackRock.

		7-year			10-year			
		1-year	2-year		1-year	2-year		
Fixed Rate		1.00%			1.00%			
		Par	Par	Spread	Par	Par	Spread	
Interest Crediting Options	iShares Gold Trust	25.00%	—	—	27.00%	—	—	
	U.S. Real Estate	24.00%	45.00%	5.90%	25.00%	62.00%	5.00%	
	MSCI EAFE	28.00%	55.00%	5.90%	30.00%	61.00%	5.00%	
	Core S&P 500 [®]	28.00%	49.00%	5.90%	29.00%	56.00%	5.00%	
	Balanced Asset 5 Index [™]	No Fee	85.00%	120.00% ¹	0.00% ²	90.00%	130.00% ¹	0.00% ²
		w/ Fee 1.25%	140.00% ¹	165.00% ¹	—	145.00% ¹	170.00% ¹	—
	Balanced Asset 10 Index [™]	41.00%	100.00%	6.80%	43.00%	100.00%	5.00%	

Built in partnership with

iShares
by BlackRock

"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.

F&G Power Accumulator is not available in NY and PR. State variations apply. See [SalesLink](#) for details.

2-year interest crediting options are not available in NH.

¹ Guaranteed to always be 100% or greater

² Guaranteed to always be 4% or lower

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In calculating the level of the Balanced Asset 10 index and level of the Balanced Asset 5 index, the index methodology deducts a maintenance fee of 0.85% per year, calculated daily. This fee will reduce the level of each 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 indexes without volatility controls, it may also reduce the overall rate of return for products referencing one of the Indexes as compared to other indexes not subject to volatility controls.

For more information on the Balanced Asset 10 index, see [indices.cibccm.com/CIBQB10E](#). For more information on the Balanced Asset 5 index, see [indices.cibccm.com/CIBQB05E](#).