



Experience
the Power of
Collaborative
Thinking

At-a-Glance Accelerator Plus[®] 14

Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

Non-qualified: **0-85** (0-80 in IN)

Qualified: **18-85** (18-80 in IN)

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest crediting option
- \$1M and over requires home office approval

Bonus

Vesting bonus on any premium paid in year 1

- Vests over 14 years, only on premium paid in year 1
- Chart reflects current percentages, subject to change

All states where approved <i>(see state approval chart for details)</i>	All States	
	75 or younger	76-85
	8%	5%

Interest crediting options

May change allocation among the interest options at the end of index crediting periods.

Index-based interest guaranteed never to go below 0%, even if the index does	
Barclays Trailblazer Sectors 5	<ul style="list-style-type: none"> • Two-year Point-to-Point (spread & par rate)¹ • Two-year Point-to-Point (spread, par rate & rider charge)¹
Balanced Asset 5 Index™	<ul style="list-style-type: none"> • One-year Annual Point-to-Point (spread & par rate) • One-year Annual Point-to-Point (par rate & rider charge) • Two-year Annual Point-to-Point (spread & par rate)¹ • Two-year Annual Point-to-Point (par rate & rider charge)¹
Balanced Asset 10 Index™	<ul style="list-style-type: none"> • One-year Annual Point-to-Point (par rate) • One-year Annual Point-to-Point (spread & par rate) • Two-year Annual Point-to-Point (spread & par rate)¹ • Two-year Annual Point-to-Point (spread, par rate & rider charge)¹
S&P 500®	<ul style="list-style-type: none"> • One-year Monthly Point-to-Point (cap & par rate) • One-year Monthly Point-to-Point (cap, par rate & rider charge) • One-year Annual Point-to-Point (cap & par rate) • One-year Annual Point-to-Point (cap, par rate & rider charge) • One-year Annual Point-to-Point (par rate & rider charge) • Point-to-Point Fixed Declared Rate on Index Gain • Point-to-Point Fixed Declared Rate on Index Gain (rider charge)
Fixed crediting set once per year, guaranteed ≥ 1%	

¹ Not available in NH.

Withdrawals

Guaranteed income

The Income Base is used only to determine fees and income payments under this package. It is not a value that can be surrendered or withdrawn.

- **Option to receive scheduled income for life** as Guaranteed Withdrawal Payments, assuming no excess withdrawals and a life-only annuity payout option is chosen at maturity.
- **Withdrawal payment amount determined by Income Base** at the time payments begin, calculated as the greatest of:
 - ▶ **Performance value** — equal to the lesser of:
 - ▶ **Premiums paid in policy year one** multiplied by the Premium Factor of 5
 - or
 - ▶ **Total account value** (less premiums received after the first policy year) multiplied by the Performance Multiplier.

The Performance Multiplier¹ at issue is equal to one plus the Performance Factor. The Performance Multiplier increases by the Performance Factor each policy year until the earliest of 10 years, beginning of the withdrawal period, or age 85. The Performance Factor is 5% and the maximum Performance Multiplier is 150%.

 - ▶ **Roll-up Value¹** — equal to Premiums paid in year 1 growing at 5% annual compound interest until the earliest of 10 years, the beginning of the withdrawal period, or age 85. The roll-up value is reduced proportionately for any withdrawals.

Starting percentage

- **When payments are turned on, the amount is a percentage of the total Income Base:**

	At Age 50	After Age 50
If single annuitant	3.5%	Increases by 0.5% every 5 years to age 85 (at age 85+the percentage stays at 7%)
If joint annuitant	3%	Increases by 1% every 10 years to age 80 (at age 80+ the percentage stays at 6%)

If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract): Not available in HI or IL.

- ▶ **The Enhanced Guaranteed Minimum Withdrawal Benefit Rider** has been in effect for three years
- ▶ **No premiums have been paid for the last three years**
- ▶ **The annuitant is unable to perform at least 2 of 6 activities of daily living**, certified by a licensed physician, and requires the care of a licensed caregiver
- ▶ **The impairment began at least one year after contract issue**, and is expected to be permanent
- ▶ **The annuitant is 60 years or older and a U.S. resident**

Increased payments for annuitants who are impaired revert to their original level if the account value is depleted OR the impairment ends.

Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Paid as a lump sum, greatest of:

- ▶ Account value, including the total vesting bonus, even if not fully vested;
- ▶ Minimum guaranteed surrender value

¹ Age 85 limit does not apply in HI or IL.

Free partial withdrawals

Each contract year after year 1 may withdraw $\leq 10\%$ with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

- Systematic withdrawals on a monthly, quarterly, semi-annual or annual basis; or
- Up to 4 non-systematic withdrawals per year.

Surrender charge percentages— for withdrawals in year 1, or withdrawals > 10% in years 2-14

Contract Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
All states where approved (see state approval chart)	14.75%	13.75%	12.75%	11.75%	10.75%	10%	9%	8%	7%	6%	5%	4%	3%	2%	0%
IN follows this schedule:	12.5%	12.5%	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Any time a withdrawal incurs a surrender charge, an MVA will be made.

The MVA is based on a formula that takes into account changes in rates since contract issuance. Generally, if rates have risen, the market value adjustment will decrease surrender value; if rates have fallen, it will increase surrender value. MVA does not apply in IL or MO.

For unexpected health care costs— access to vested account value with no surrender charge or MVA

Home Health Care¹ (provided by licensed home health care provider)

- Care must begin at least 1 year after contract effective date
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)

¹ Not available in MA.

² Limitations and considerations may vary from state to state.

Nursing Home Care¹ (in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date
- Must be confined to nursing home for at least 60 days

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date² and certified by licensed physician
- Life expectancy must be less than 1 year

Fees

1.15%
of the Income Base on
each contract anniversary

For the indexed interest crediting options with rider charges, a **1.25% annual charge** is subtracted from the crediting option's account value at the beginning of the interest crediting period.

Questions? Contact us at SalesDesk@fglife.com

"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.

The provisions, riders and optional additional features of this product have limitations and restrictions, and may have additional charges. Contracts are subject to state availability, and certain restrictions may apply.

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. All rates subject to change at the sole discretion of Fidelity & Guaranty Life Insurance Company.

Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

Withdrawals may be taxable and subject to tax penalties if made before age 59 ½.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJI") 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.

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 as the Issuer of Fixed Indexed Annuities. While Fidelity & Guaranty Life Insurance Company as Issuer of Fixed Indexed Annuities may for itself execute transaction(s) with Barclays in or relating to the Index in connection with Fixed Indexed Annuities. Contract owners acquire Fixed Indexed Annuities from Fidelity & Guaranty Life Insurance Company and contract owners neither acquire any interest in Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in 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.

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.

The Balanced Asset 10 Index™ and Balanced Asset 5 Index™ (the "Indexes") are 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 Indexes. "Canadian Imperial Bank of Commerce", "CIBC"

and "Index(es)" (collectively, the "CIBC Marks") are trademarks or service marks of CIBC. CIBC has licensed use of the Indexes and the CIBC Marks to Fidelity and Guaranty Life Insurance Company ("F&G") for use in one or more fixed indexed annuities offered by F&G (the "Product(s)"). CIBC is not the issuer of the Products and its sole contractual relationship with F&G is to license the Indexes and the CIBC Marks to F&G. CIBC developed the Indexes without considering the needs of F&G or any annuitant. CIBC makes no representation or warranty, express or implied, regarding the Indexes or their development and has no responsibilities, obligations or liabilities with respect to the inception, adjustment, maintenance, operation or calculation of the Indexes.

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 F&G or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Products or provided investment advice to F&G. 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 Indexes to track corresponding or relative market performance. Purchasers of any Product neither acquire any interest in the Indexes 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 Indexes or any data or information relating thereto and shall have no liability in connection with the Indexes 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 Indexes, its methodologies or otherwise. The selection of an Index as a crediting option under any Product does not obligate F&G to invest annuity premiums in the components of such Index. Any obligation to invest annuity premiums received under the Products are determined solely by F&G.

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 F&G or CIBC. Bloomberg's association with CIBC is limited to BISL's role to act as the administrator and calculation agent of each Index, which are the property of CIBC. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the Indexes or any data or information relating thereto and shall have no liability in connection with the Indexes or any data or information relating thereto.

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.