



Prosperity Elite®

Effective 11/14/2022

		7-Year			10-Year			14-Year		
Fixed Rate	No Charge	5.25%			5.25%			5.25%		
		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	245%		250%			255%		
	Two-Year Point-to-Point	No Charge	365% ¹	0.00%	370% ¹	0.00%		375% ¹		0.00%
		Charge ²	380% ¹		385% ¹			390% ¹		
Barclays Trailblazer Sectors 5 Index	Two-Year Point-to-Point	No Charge	320% ¹	0.00%	325% ¹	0.00%		330% ¹		0.00%
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%	355% ¹	0.00%		360% ¹		0.00%
		Charge ²	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
²The current rider charge is 1.25%

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Prosperity Elite® continued

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			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.

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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.

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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, par, fixed declared rate, index gain interest rate and/or a spread. This information reflects current caps, par, 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.

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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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