



Experience  
the Power of  
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Thinking

# Fixed indexed annuity portfolio matrix

Our products protect your client's savings from market downside, while giving them market upside potential with tax deferral.

# What is a fixed indexed annuity?

**A fixed indexed annuity (FIA) is a long-term savings tool that provides the potential to earn interest linked to the return of an index with no risk of loss due to market downturns.**

If your clients are interested in **growing their savings** based on a market index – **without the risk** of actually participating in the market – an FIA may be a good choice. An FIA uses a formula, subject to a cap, spread, and/or participation rate, to **credit interest** based on changes in a market index. A fixed indexed annuity also provides a minimum guarantee, so your clients can't lose money due to market downturns.



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Accumulation products

**F&G Flex Accumulator<sup>®</sup>**

**F&G Power Accumulator<sup>®</sup> 7 & 10**

**FG AccumulatorPlus<sup>®</sup> 7 & 10**

**FGNY Index-Choice<sup>®</sup> 10**



# Annuity portfolio matrix

Product information is effective as of September 20, 2023

Product	F&G Flex Accumulator (FPDA)
Issue ages	Non-qualified: <b>0 - 85</b> / Qualified: <b>18 - 85</b>
Premiums	<b>Minimum:</b> Non-qualified / Qualified: \$10,000 <b>Maximum:</b> Cases over \$1 million, we reserve the right to review.
Premium bonus	N/A
Surrender charge schedule By year (%)	<b>10 Years:</b> 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00 <sup>1</sup>
Market value adjustment <sup>2</sup>	Applies during the surrender charge period
Interest crediting options	<ul style="list-style-type: none"> <li>Balanced Asset 10 Index™ <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate</li> <li>Two-year Point-to-Point with Spread and Participation Rate (with and without 1.25% charge)<sup>3</sup></li> </ul> </li> <li>Barclays Trailblazer Sectors 5 Index <ul style="list-style-type: none"> <li>Two-year Point-to-Point with Spread and Participation Rate (with and without 1.25% charge)<sup>3</sup></li> </ul> </li> <li>BlackRock Market Advantage Index™ <ul style="list-style-type: none"> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>3</sup></li> <li>Two-year Point-to-Point with Participation Rate (with 1.25% charge)<sup>3</sup></li> </ul> </li> <li>S&amp;P 500® <ul style="list-style-type: none"> <li>One-year Point-to-Point with Cap</li> <li>One-year Point-to-Point with Spread and Participation Rate (with and without 1.25% charge)</li> <li>One-year Monthly Point-to-Point with Cap (with and without 1.25% charge)</li> </ul> </li> <li>Fixed</li> </ul>
Free withdrawals	<b>10%</b> of initial premium starting at issue
Death benefit	<p>Paid as a lump sum, greatest of:</p> <ul style="list-style-type: none"> <li>Account value</li> <li>Minimum guaranteed surrender value OR:</li> </ul> <p>Enhanced death benefit rider at no charge</p> <ul style="list-style-type: none"> <li>Interest multiplier <ul style="list-style-type: none"> <li>Issue ages 0-69, two times the interest crediting rate for the death benefit base of the account value</li> <li>Issue ages 70+, 1.5 times the interest crediting rate for the death benefit base of the account value</li> </ul> </li> <li>Tailor payments over five years or longer</li> </ul>
Surrender charge waivers available	Home Health Care <sup>4</sup> , Nursing Home <sup>4</sup> , Terminal Illness

<sup>1</sup> The following states follow an alternate surrender charge schedule: AK, AL, CA, CT, DE, FL (for ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

<sup>2</sup> Not applicable in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA and WA.

<sup>3</sup> Not available in NH.

<sup>4</sup> Not available in MA.



# Annuity portfolio matrix

Product information is effective as of September 20, 2023

Product	F&G Power Accumulator 7 (FPDA)	F&G Power Accumulator 10 (FPDA)
<b>Issue ages</b>	Non-qualified: <b>0 - 85</b> / Qualified: <b>18 - 85</b>	Same
<b>Premiums</b>	<b>Minimum:</b> Non-qualified / Qualified: \$10,000 <b>Maximum:</b> \$2.5 million; with the right to review cases over \$1 million	Same
<b>Premium bonus</b>	N/A	N/A
<b>Surrender charge schedule</b> By year (%)	<b>7 Years:</b> 9.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00 <sup>1</sup>	<b>10 Years:</b> 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00 <sup>2</sup>
<b>Market value adjustment</b> <sup>3</sup>	Applies during the surrender charge period	Same
<b>Interest crediting options</b>	<ul style="list-style-type: none"> <li>Balanced Asset 5 Index™ (CIBQB05E) <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate</li> <li>One-year Point-to-Point with Participation Rate (with 1.25% charge)</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>4</sup></li> <li>Two-year Point-to-Point with Participation Rate (with 1.25% charge)<sup>4</sup></li> </ul> </li> <li>Balanced Asset 10 Index™ (CIBQB10E) <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>4</sup></li> </ul> </li> <li>BlackRock Market Advantage Index (BMADVVCX) <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>4</sup></li> <li>One-year Point-to-Point with Participation Rate (with 1.25% charge)</li> <li>Two-year Point-to-Point with Participation Rate (with 1.25% charge)<sup>4</sup></li> </ul> </li> <li>iShares Core S&amp;P 500 ETF (IVV) <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>4</sup></li> </ul> </li> <li>iShares MSCI EAFE ETF (EFA) <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>4</sup></li> </ul> </li> <li>iShares U.S. Real Estate ETF (IYR) <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>4</sup></li> </ul> </li> <li>iShares Gold Trust (IAU) <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate</li> </ul> </li> <li>Fixed</li> </ul>	
<b>Free withdrawals</b>	<b>10%</b> of account value after year one	Same
<b>Death benefit</b>	Greater of: Account value or minimum guaranteed surrender value	Same
<b>Surrender charge waivers available</b>	Home Health Care <sup>5</sup> , Nursing Home <sup>5</sup> , Terminal Illness	Same

<sup>1</sup> IN follows an alternate surrender charge schedule. For IN, the surrender charge schedule is: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 0%.

<sup>2</sup> The following states follow an alternate surrender charge schedule: AK, AL, CA, CT, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT & WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

<sup>3</sup> The Market Value Adjustment is not applicable in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA and WA.

<sup>4</sup> Not available in NH.

<sup>5</sup> Not available in MA.



# Annuity portfolio matrix

Product information is effective as of September 20, 2023

Product	FG AccumulatorPlus 7 (FPDA)	FG AccumulatorPlus 10 (FPDA)
Issue ages	Non-qualified: <b>0 - 85</b> / Qualified: <b>18 - 85</b>	Same
Premiums	<b>Minimum:</b> Non-qualified / Qualified: \$10,000 <b>Maximum:</b> \$2.5 million; with the right to review cases over \$1 million	Same
Premium bonus	N/A	N/A
Surrender charge schedule By year (%)	<b>7 Years:</b> 9.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00	<b>10 Years:</b> 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00 <sup>1</sup>
Market value adjustment <sup>2</sup>	Applies during the surrender charge period	Same
Interest crediting options	<ul style="list-style-type: none"> <li>• Barclays Trailblazer Sectors 5 Index <ul style="list-style-type: none"> <li>• Two-year Point-to-Point with Spread and Participation Rate (with and without 1.25% charge)<sup>3</sup></li> </ul> </li> <li>• GS Global Factor Index <ul style="list-style-type: none"> <li>• One-year Point-to-Point with Participation Rate (with 1.25% charge)</li> <li>• One-year Point-to-Point with Spread and Participation Rate</li> <li>• Two-year Point-to-Point with Participation Rate (with 1.25% charge)<sup>3</sup></li> <li>• Two-year Point-to-Point with Spread and Participation Rate<sup>3</sup></li> </ul> </li> <li>• S&amp;P 500® <ul style="list-style-type: none"> <li>• One-year Monthly Average with Cap (with and without 1.25% charge)<sup>4</sup></li> <li>• One-year Monthly Point-to-Point with Cap (with and without 1.25% charge)</li> <li>• One-year Point-to-Point with Cap (with and without 1.25% charge)</li> <li>• One-year Point-to-Point with Participation Rate (with 1.25% charge)</li> <li>• One-year Declared Rate on Gain (with and without 1.25% charge)</li> </ul> </li> <li>• Fixed</li> </ul>	
Free withdrawals	<b>10%</b> of account value after year one	Same
Death benefit	Greater of: Account value or minimum guaranteed surrender value	Same
Surrender charge waivers available	Home Health Care <sup>5</sup> , Nursing Home <sup>5</sup> , Terminal Illness	Same

<sup>1</sup> The following states follow an alternate surrender charge schedule: AK, AL, CA, CT, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT & WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

<sup>2</sup> The Market Value Adjustment is not applicable in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA, PR and WA.

<sup>3</sup> Not available in NH.

<sup>4</sup> One-year S&P 500® Monthly Average with Cap with charge not available in AK, AL, CT, ID, MN, MS, MT, OR, PA, PR and WA.

<sup>5</sup> Not available in MA.



# Annuity portfolio matrix

Product information is effective as of September 20, 2023

Product	FGNY Index-Choice 10 <sup>1</sup> (FPDA) - NY Only
Issue ages	Non-qualified: <b>0 - 85</b> / Qualified: <b>18 - 85</b>
Premiums	<b>Minimum:</b> Non-qualified / Qualified: \$10,000 <b>Maximum:</b> Cases over \$1 million, we reserve the right to review.
Premium bonus	N/A Up front bonus applies to account value <sup>2</sup>
Surrender charge schedule By year (%)	<b>10 Years:</b> 10.00, 10.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 2.00, 0.00
Market value adjustment	N/A
Interest crediting options	<ul style="list-style-type: none"> <li>• S&amp;P 500<sup>®</sup> <ul style="list-style-type: none"> <li>• One-year Monthly Average with Cap</li> <li>• One-year Monthly Point-to-Point with Cap</li> <li>• One-year Point-to-Point with Cap</li> </ul> </li> <li>• Fixed</li> </ul>
Free withdrawals	<b>10%</b> of premiums paid after year one
Death benefit	Greater of: Account value or minimum guaranteed surrender value
Surrender charge waivers available	Nursing Home, Terminal Illness

<sup>1</sup> FG Index-Choice 10 product is only available in NY.

<sup>2</sup> Up front premium bonus of 2.00%. First-year premium bonuses are N/A for this product.



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Income products

**Accelerator Plus<sup>®</sup> 10 & 14**

**Prosperity Elite<sup>®</sup> 7, 10 & 14**

**Performance Pro<sup>®</sup>**

**Safe Income Advantage<sup>®</sup>**





# Annuity portfolio matrix

Product information is effective as of September 20, 2023

Product	Accelerator Plus 10 (FPDA)	Accelerator Plus 14 (FPDA) <sup>1</sup>																																																																								
Issue ages	Non-qualified: <b>0 - 85 (80 in IN)</b> / Qualified: <b>18 - 85 (80 in IN)</b>	Same																																																																								
Premiums	<b>Minimum:</b> Non-qualified / Qualified: \$10,000 <b>Maximum:</b> \$2 million; with the right to review cases over \$1 million	Same																																																																								
Premium bonus <sup>2</sup>	All first-year premium	Same																																																																								
Ages 0 to 75	<b>9.00%</b>	<b>10.00%</b>																																																																								
Ages 76 to max issue	<b>6.00%</b>	<b>7.00%</b>																																																																								
	Bonus applies to account value and vests over time	Same																																																																								
Surrender charge schedule By year (%)	<b>10 Years:</b> 14.00, 13.00, 12.00, 11.00, 10.00, 8.00, 6.00, 4.00, 2.00, 1.00, 0.00 <sup>3</sup>	<b>14 Years:</b> 14.75, 13.75, 12.75, 11.75, 10.75, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 0.00 <sup>4</sup>																																																																								
Vesting schedule	<table><tr><th colspan="10">End of contract year</th></tr><tr><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10+</th></tr><tr><td>10%</td><td>20%</td><td>30%</td><td>40%</td><td>50%</td><td>60%</td><td>70%</td><td>80%</td><td>90%</td><td>100%</td></tr></table>	End of contract year										1	2	3	4	5	6	7	8	9	10+	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	<table><tr><th colspan="14">End of contract year</th></tr><tr><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th><th>11</th><th>12</th><th>13</th><th>14+</th></tr><tr><td>7%</td><td>14%</td><td>21%</td><td>29%</td><td>36%</td><td>43%</td><td>50%</td><td>57%</td><td>64%</td><td>71%</td><td>79%</td><td>86%</td><td>93%</td><td>100%</td></tr></table>	End of contract year														1	2	3	4	5	6	7	8	9	10	11	12	13	14+	7%	14%	21%	29%	36%	43%	50%	57%	64%	71%	79%	86%	93%	100%
End of contract year																																																																										
1	2	3	4	5	6	7	8	9	10+																																																																	
10%	20%	30%	40%	50%	60%	70%	80%	90%	100%																																																																	
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1	2	3	4	5	6	7	8	9	10	11	12	13	14+																																																													
7%	14%	21%	29%	36%	43%	50%	57%	64%	71%	79%	86%	93%	100%																																																													
Market value adjustment <sup>5</sup>	Applies during the surrender charge period	Same																																																																								

<sup>1</sup> Not available in all states.

<sup>2</sup> The following states work with alternate vesting Bonus rates for Accelerator Plus 10: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. The vesting bonus is 7% for issues ages 0-75 and 5% for issue ages 76+ (FL issues ages 65+). Subject to change.

<sup>3</sup> The following states follow an alternate surrender charge schedule: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

For IN: 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%.

<sup>4</sup> For IN: 12.5%, 12.5%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

<sup>5</sup> For Accelerator Plus 10, the Market Value Adjustment is not applicable in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA and WA. For Accelerator Plus 14, it is not applicable in IL and MO.

<sup>1</sup> Not available in all states.

<sup>2</sup> The following states work with alternate vesting Bonus rates for Accelerator Plus 10: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. The vesting bonus is 7% for issues ages 0-75 and 5% for issue ages 76+ (FL issues ages 65+). Subject to change.

<sup>3</sup> The following states follow an alternate surrender charge schedule: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

For IN: 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%.

<sup>4</sup> For IN: 12.5%, 12.5%, 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

<sup>5</sup> For Accelerator Plus 10, the Market Value Adjustment is not applicable in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA and WA. For Accelerator Plus 14, it is not applicable in IL and MO.

Product	Accelerator Plus 10 (FPDA)	Accelerator Plus 14 (FPDA)
Interest crediting options	<ul style="list-style-type: none"> <li>Balanced Asset 5 Index™ (CIBQB05E) <ul style="list-style-type: none"> <li>One-year Point-to-Point with Spread and Participation Rate</li> <li>One-year Point-to-Point with Participation Rate (with 1.25% charge)</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>1</sup></li> <li>Two-year Point-to-Point with Participation Rate (with 1.25% charge)<sup>1</sup></li> </ul> </li> <li>Balanced Asset 10 Index™ (CIBQB10E) <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate</li> <li>One-year Point-to-Point with Spread and Participation Rate</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>1</sup></li> <li>Two-year Point-to-Point with Spread and Participation Rate (with 1.25% charge)<sup>1</sup></li> </ul> </li> <li>Barclays Trailblazer Sectors 5 Index <ul style="list-style-type: none"> <li>Two-year Point-to-Point with Spread and Participation Rate (with and without 1.25% charge)<sup>1</sup></li> </ul> </li> <li>BlackRock Market Advantage Index <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>1</sup></li> </ul> </li> <li>GS Global Factor Index <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate (with 1.25% charge)</li> <li>One-year Point-to-Point with Participation Rate</li> <li>Two-year Point-to-Point with Participation Rate (with 1.25% charge)<sup>1</sup></li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>1</sup></li> </ul> </li> <li>S&amp;P 500® <ul style="list-style-type: none"> <li>One-year Monthly Point-to-Point with Cap (with and without 1.25% charge)</li> <li>One-year Point-to-Point with Cap (with and without 1.25% charge)</li> <li>One-year Point-to-Point with Participation Rate (with 1.25% charge)</li> <li>One-year Declared Rate on Gain (with and without 1.25% charge)</li> </ul> </li> <li>Fixed</li> </ul>	
Free withdrawals	10.00% of vested account value after year one	Same
Death benefit	Greater of: Account value including any unvested bonus if applicable or minimum guaranteed surrender value	Same
Surrender charge waivers available	Nursing Home <sup>2</sup> , Terminal Illness, Home Health Care <sup>2</sup>	Same
Income benefit (EGMWB <sup>3</sup> )	<p>Income Base reflects the greater of the Guaranteed Minimum Withdrawal Performance Value or a 5.00% guaranteed roll-up. The Income Base increases until the earliest of 10 years, age 85<sup>4</sup> or the date the withdrawal period begins. The Guaranteed Minimum Withdrawal Performance Value equals the lesser of (i) Premiums paid in first contract year multiplied by Premium Factor (5 or 500%); or (ii) (Total AV less premiums after first contract year) multiplied by (1 + Performance Multiplier). The Performance Multiplier is equal to 107.50% at issue and increases by 7.50% each contract year, subject to a cap of 175.00%.</p> <p><b>Guaranteed Withdrawal % based on age at commencement</b> (Single / Joint Annuitants)  Age 60 = 4.50% / 4.00%; Age 65 = 5.00% / 4.00%; Age 70 = 5.50% / 5.00%; Age 75 = 6.00% / 5.00%; Age 80 = 6.50% / 6.00%; Ages 85+ = 7.00% / 6.00%</p>	
Enhanced benefits <sup>5</sup>	If unable to perform 2/6 ADL; and all other conditions are met.	Same
Annual cost of additional benefits	EGMWB: 1.15%	Same
<sup>1</sup> Not available in NH. <sup>2</sup> Not available in MA. <sup>3</sup> The listed charges for the EGMWB are based on the income base and is deducted from the contract's vested account value annually after the completion of each contract year. All rates are subject to change. <sup>4</sup> For Accelerator Plus 10, the age limit does not apply for HI or IL. For Accelerator Plus 14, the age limit does not apply for HI or IL. <sup>5</sup> Not available in all states.		

# Annuity portfolio matrix

Product information is effective as of September 20, 2023

Product	Prosperity Elite 7 (FPDA)		Prosperity Elite 10 (FPDA)		Prosperity Elite 14 (FPDA) <sup>1</sup>																																																																																														
Issue ages	Non-qualified: <b>0 - 85</b> (80 in IN) Qualified: <b>18 - 85</b> (80 in IN)		Same		Same																																																																																														
Premiums	<b>Minimum:</b> Non-qualified / Qualified: \$10,000 <b>Maximum:</b> Cases over \$1 million, we reserve the right to review.		Same		Same																																																																																														
Premium bonus	All first-year premium		Same <sup>2</sup>		Same																																																																																														
	Enhanced Package	Protection Package	Enhanced Package	Protection Package	Enhanced Package	Protection Package																																																																																													
Ages 0 to 70	<b>2.00%</b>	<b>4.00%</b>	<b>3.00%</b>	<b>6.00%</b>	<b>4.00%</b>	<b>7.00%</b>																																																																																													
Ages 71 to max issue	<b>1.25%</b>	<b>3.00%</b>	<b>1.50%</b>	<b>3.25%</b>	<b>2.25%</b>	<b>3.75%</b>																																																																																													
	Bonus applies to account value and vests over time		Same		Same																																																																																														
Surrender charge schedule By year (%)	<b>7 Years:</b> 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00 <sup>3</sup>		<b>10 Years:</b> 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00 <sup>4</sup>		<b>14 Years:</b> 14.75, 13.75, 12.75, 11.75, 10.75, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 2.00, 0.00 <sup>5</sup>																																																																																														
Vesting schedule	<table><tr><th colspan="7">End of contract year</th></tr><tr><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7+</th></tr><tr><td>14%</td><td>29%</td><td>43%</td><td>57%</td><td>71%</td><td>86%</td><td>100%</td></tr></table>		End of contract year							1	2	3	4	5	6	7+	14%	29%	43%	57%	71%	86%	100%	<table><tr><th colspan="10">End of contract year</th></tr><tr><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10+</th></tr><tr><td>10%</td><td>20%</td><td>30%</td><td>40%</td><td>50%</td><td>60%</td><td>70%</td><td>80%</td><td>90%</td><td>100%</td></tr></table>		End of contract year										1	2	3	4	5	6	7	8	9	10+	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	<table><tr><th colspan="14">End of contract year</th></tr><tr><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10</th><th>11</th><th>12</th><th>13</th><th>14+</th></tr><tr><td>7%</td><td>14%</td><td>21%</td><td>29%</td><td>36%</td><td>43%</td><td>50%</td><td>57%</td><td>64%</td><td>71%</td><td>79%</td><td>86%</td><td>93%</td><td>100%</td></tr></table>		End of contract year														1	2	3	4	5	6	7	8	9	10	11	12	13	14+	7%	14%	21%	29%	36%	43%	50%	57%	64%	71%	79%	86%	93%	100%
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Market value adjustment <sup>6</sup>	Applies during the surrender charge period		Same		Same																																																																																														

<sup>1</sup> Not available in all states.

<sup>2</sup> The following states work with alternate Vesting Bonus rates: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK,OR, PA, PR, SC, TX, UT and WA. With the Enhancement Package for these states, the premium bonus is 2.00% (for issue ages 0-70) or 1.25% (for issue ages 71+). With the Protection Package for these states, the premium bonus is 5.00% (for issue ages 0-70) or 2.50% (for issue ages 71+).

<sup>3</sup> The following states follow an alternate surrender charge schedule: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA. For these states, the surrender charge schedule is: 9.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 0.00%

<sup>4</sup> The following states follow an alternate surrender charge schedule: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA. For these states, the surrender charge schedule is: 9.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 2.00%, 1.00%, 0.00%.

<sup>5</sup> Indiana follows an alternate surrender charge schedule. The schedule is: 12.50%, 12.50%, 12.00%, 11.00%, 10.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 2.00%, 1.00%, 0.00%.

<sup>6</sup> For Prosperity Elite 7 and Prosperity Elite 10, the Market Value Adjustment is not applicable in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA, PR and WA. For Prosperity Elite 14, it is not applicable in IL and MO.

<sup>1</sup> Not available in all states.

<sup>2</sup> The following states work with alternate Vesting Bonus rates: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA. With the Enhancement Package for these states, the premium bonus is 2.00% (for issue ages 0-70) or 1.25% (for issue ages 71+). With the Protection Package for these states, the premium bonus is 5.00% (for issue ages 0-70) or 2.50% (for issue ages 71+).

<sup>3</sup> The following states follow an alternate surrender charge schedule: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA. For these states, the surrender charge schedule is: 9.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 0.00%

<sup>4</sup> The following states follow an alternate surrender charge schedule: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA. For these states, the surrender charge schedule is: 9.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 2.00%, 1.00%, 0.00%.

<sup>5</sup> Indiana follows an alternate surrender charge schedule. The schedule is: 12.50%, 12.50%, 12.00%, 11.00%, 10.00%, 9.00%, 8.00%, 7.00%, 6.00%, 5.00%, 4.00%, 3.00%, 2.00%, 1.00%, 0.00%.

<sup>6</sup> For Prosperity Elite 7 and Prosperity Elite 10, the Market Value Adjustment is not applicable in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA, PR and WA. For Prosperity Elite 14, it is not applicable in IL and MO.



# Annuity portfolio matrix

Product information is effective as of September 20, 2023

Product	Prosperity Elite 7 (FPDA)	Prosperity Elite 10 (FPDA)	Prosperity Elite 14 (FPDA)
Interest crediting options	<ul style="list-style-type: none"> <li>Barclays Trailblazer Sectors 5 Index <ul style="list-style-type: none"> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>1</sup></li> </ul> </li> <li>Balanced Asset 5 Index™ (CIBQB05E) <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>2</sup></li> <li>Two-year Point-to-Point with Participation Rate (with a 1.25% charge)<sup>2</sup></li> </ul> </li> <li>Gold Commodity <ul style="list-style-type: none"> <li>One-year Point-to-Point with cap<sup>3</sup></li> </ul> </li> <li>GS Global Factor Index <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>2</sup></li> <li>Two-year Point-to-Point with Participation Rate (with 1.25% charge)<sup>2</sup></li> </ul> </li> <li>S&amp;P 500® <ul style="list-style-type: none"> <li>One-year Monthly Average with Cap</li> <li>One-year Monthly Point-to-Point with Cap</li> <li>One-year Point-to-Point with Cap</li> <li>One-year Declared Rate on Gain</li> </ul> </li> <li>Fixed</li> </ul>		
Free withdrawals	10% of vested account value after year one	Same	Same
<sup>1</sup> Not available in IA or NH. <sup>2</sup> Not available in NH. <sup>3</sup> Not available in AK, AL, ID, MN, MS, MT, OR, PA, PR and WA.			



# Annuity portfolio matrix

Product information is effective as of September 20, 2023

Product	Prosperity Elite 7 (FPDA)	Prosperity Elite 10 (FPDA)	Prosperity Elite 14 (FPDA)
<b>Death benefit</b>	<p><b>ENHANCEMENT PACKAGE:</b> Receive the greatest of:</p> <ul style="list-style-type: none"> <li>• 4.00% simple interest on initial premium only plus premium bonus thereon up to 10 years or until age 85 (whichever is first<sup>1</sup>); or</li> <li>• Total Account Value; or</li> <li>• MGSV</li> </ul> <p><b>PROTECTION PACKAGE:</b></p> <p>Multi-year Death Benefit Payout<sup>2</sup> - receive greatest of:</p> <p>Payouts taken over at least five years (10 years if the contract was issued at age 71 or older)</p> <ul style="list-style-type: none"> <li>• Initial premium with 7.00% compound interest for up to 10 years, age 85, or until the withdrawal period begins; or</li> <li>• Initial premium, plus 18.00% bonus; or</li> <li>• MGSV</li> </ul> <p>Lump Sum Death Benefit Payout – receive greatest of</p> <ul style="list-style-type: none"> <li>• Total Account Value; or</li> <li>• Initial premium plus the premium bonus growing at 4.00% simple interest up to 10 years, age 85 or death, whichever comes first<sup>1</sup>; or</li> <li>• MGSV</li> </ul>		
<b>Surrender charge waivers available</b>	Nursing Home <sup>3</sup> , Terminal Illness, Home Health Care <sup>3</sup>	Same	Same
<b>Income benefit (GMWB<sup>4</sup>)</b>	<p>Income benefit is optional and available by rider. Available on the Protection Package only, rider income base equals the greater of initial premium plus 18.00% Income Base bonus or initial premium paid accumulated at 7.00% interest for up to ten years or until the withdrawal period begins. Client eligible to restart 10-year accumulation period one time between the 6th and 10th contract years only. State availability and variations apply.</p> <p><b>Guaranteed withdrawal % based on age at commencement</b> (Single / Joint Annuitants)</p> <p>Age 60 = 4.00% / 3.50%</p> <p>Age 65 = 4.30% / 3.80%</p> <p>Age 70 = 4.80% / 4.30%</p> <p>Age 75 = 5.80% / 5.30%</p> <p>Age 80 = 6.45% / 5.95%</p> <p>Age 85+= 7.00% single annuitant</p> <p>Please refer to the SOU for age specific Guaranteed Withdrawal percentages.</p>		
<b>Enhanced benefits</b>	If unable to perform two of six activities of daily living; and all other conditions are met. Only available with the Protection Package.		
<b>Annual cost of additional benefits</b>	<p><b>PROTECTION PACKAGE: 1.50%<sup>5</sup></b> (0.90% for EGMWB, 0.60% for EGMDDB)</p> <p><b>ENHANCEMENT PACKAGE: 0.60%<sup>5</sup></b> (0.60% for GMDDB)</p>	Same	Same

<sup>1</sup> For AK, AL, ID, MN, MS, MT, OR, PA, PR, WA: simple interest is based on initial premium plus initial premium bonus plus additional premium, reduced by all prior withdrawals.

<sup>2</sup> Not available in all states. In all states except NC and VT, the death benefit payout option cannot be invoked prior to the end of the fifth contract year. For NC and VT, this option is available at issue.

<sup>3</sup> Not available in MA.

<sup>4</sup> Guaranteed Minimum Withdrawal Benefit (GMWB).

<sup>5</sup> The listed charges for the GMWB/EGMWB are based on the income base and are deducted from the contract's account value annually after the completion of the first contract year. The listed charges for the GMDDB/EGMDDB are based on the highest rider death benefit amount and is deducted from the contract's account value annually after the completion of the first contract year.



# Annuity portfolio matrix

Product information is effective as of September 20, 2023

Product	Performance Pro (FPDA)	Safe Income Advantage (FPDA)																														
Issue ages	Non-qualified: <b>0 - 80</b> / Qualified: <b>18 - 80</b>	Same																														
Premiums	<b>Minimum:</b> Non-qualified / Qualified: \$10,000 <b>Maximum:</b> \$2 million; with the right to review cases over \$1 million	Same																														
Premium bonus <sup>1</sup>	All first-year premium — with EGMWB	N/A																														
Ages 0 to 75	<b>15.00%</b>	<b>N/A</b>																														
Ages 76 to max issue	<b>9.00%</b>	<b>N/A</b>																														
	Bonus applies to account value and vests over time.																															
Surrender charge schedule <sup>2</sup> By Year (%)	<b>10 Years:</b> 14.00, 13.00, 12.00, 11.00, 10.00, 8.00, 6.00, 4.00, 2.00, 1.00, 0.00	<b>10 Years:</b> 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00																														
Vesting schedule	<table><tr><th colspan="10">End of contract year</th></tr><tr><th>1</th><th>2</th><th>3</th><th>4</th><th>5</th><th>6</th><th>7</th><th>8</th><th>9</th><th>10+</th></tr><tr><td>10%</td><td>20%</td><td>30%</td><td>40%</td><td>50%</td><td>60%</td><td>70%</td><td>80%</td><td>90%</td><td>100%</td></tr></table>	End of contract year										1	2	3	4	5	6	7	8	9	10+	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	
End of contract year																																
1	2	3	4	5	6	7	8	9	10+																							
10%	20%	30%	40%	50%	60%	70%	80%	90%	100%																							
Market value adjustment <sup>3</sup>	Applies during the Surrender Charge Period	Same																														

<sup>1</sup> For the following states, the vesting bonus rate is 11.00% for issue ages 0-75 and 6.00% for issue ages 76+: AK, AL, CA, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA. Subject to Change.

<sup>2</sup> For Safe Income Advantage and Performance Pro, lower surrender charges apply in AK, AL, CA, CT, DE, FL (ages 65 and above), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA. Additionally, for Performance Pro only, lower surrender charges apply in PR. Additionally, for Safe Income Advantage only, lower surrender charges apply in CT. For Performance Pro the schedule for IN is 12%, 11%, 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 0%.

<sup>3</sup> For Performance Pro, the Market Value Adjustment is not applicable in AK, AL, ID, IL, MN, MO, MS, MT, OR, PA, PR and WA. For Safe Income Advantage, the Market Value Adjustment is not applicable in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA and WA.



# Annuity portfolio matrix

Product information is effective as of September 20, 2023

Product	Performance Pro (FPDA)	Safe Income Advantage (FPDA)
Account value interest crediting options	<ul style="list-style-type: none"> <li>Barclays Trailblazer Sectors 5 Index <ul style="list-style-type: none"> <li>Two-year Point-to-Point with Spread and Participation Rate (without charge)<sup>1</sup></li> </ul> </li> <li>Balanced Asset 5 Index™ (CIBQB05E) <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>2</sup></li> <li>Two-year Point-to-Point with Participation Rate (with 1.25% fee)<sup>2</sup></li> </ul> </li> <li>BlackRock Market Advantage Index <ul style="list-style-type: none"> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>2</sup></li> </ul> </li> <li>Gold Commodity <ul style="list-style-type: none"> <li>One-year Point-to-Point with Cap</li> </ul> </li> <li>GS Global Factor Index <ul style="list-style-type: none"> <li>One-year Point-to-Point with Participation Rate</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>2</sup></li> <li>Two-year Point-to-Point with Participation Rate (with 1.25% fee)<sup>2</sup></li> </ul> </li> <li>S&amp;P 500® <ul style="list-style-type: none"> <li>One-year Monthly Point-to-Point with Cap</li> <li>One-year Point-to-Point with Cap</li> <li>Two-year Point-to-Point with Cap<sup>2</sup></li> <li>Three-year Point-to-Point with Cap<sup>2</sup></li> </ul> </li> <li>Fixed</li> </ul>	<ul style="list-style-type: none"> <li>Balanced Asset 5 Index™ (CIBQB05E) <ul style="list-style-type: none"> <li>One-year Point-to-Point with Spread and Participation Rate</li> <li>One-year Point-to-Point with Participation Rate (with 1.25% fee)</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>2</sup></li> <li>Two-year Point-to-Point with Participation Rate (with 1.25% fee)<sup>2</sup></li> </ul> </li> <li>BlackRock Market Advantage Index <ul style="list-style-type: none"> <li>One-year Point-to-Point with Spread and Participation Rate</li> <li>Two-year Point-to-Point with Spread and Participation Rate<sup>2</sup></li> </ul> </li> <li>S&amp;P 500® <ul style="list-style-type: none"> <li>One-year Monthly Average with Cap</li> <li>One-year Monthly Point-to-Point with Cap</li> <li>One-year Point-to-Point with Cap</li> <li>One-year Fixed Declared Rate on Index Gain</li> </ul> </li> <li>Fixed</li> </ul>
Free withdrawals	10% of vested account value after year one.	10% of account value after year one.
Death benefit	Greater of: account value, including any unvested bonus if applicable or minimum guaranteed surrender value	Greater of: account value or minimum guaranteed surrender value

<sup>1</sup> Not available in IA or NH.

<sup>2</sup> Not available in NH.



# Annuity portfolio matrix

Product information is effective as of September 20, 2023

Product	Performance Pro (FPDA)	Safe Income Advantage (FPDA)
<b>Surrender charge waivers available</b>	Nursing Home <sup>1</sup> , Terminal Illness, Home Health Care <sup>1</sup>	Nursing Home <sup>1</sup> , Terminal Illness, Home Health Care <sup>1</sup>
<b>Income benefit (GMWB<sup>2</sup>)</b>	<p>Income Base reflects guaranteed 2.75% roll-up rate<sup>3</sup> for up to 10 years or age 85 or until income begins. Client eligible to restart 10-year accumulation period one time between the 6th and 10th contract years only.</p> <p><b>Guaranteed Withdrawal % based on age at commencement</b> (Single / Joint annuitants)</p> <p>Age 60 = 4.35% / 3.85%            Age 65 = 4.85% / 3.85%            Age 70 = 5.35% / 4.85%            Age 75 = 5.85% / 4.85%            Age 80 = 6.35% / 5.85%            Age 85+= 6.85% / 5.85%</p> <p>Please refer to your SOU for age specific Guaranteed Withdrawal Percentages.</p>	<p>Income Base reflects guaranteed 7.20% roll-up rate<sup>3</sup> for up to 10 years or until age 90 or income begins. Client eligible to restart 10-year accumulation period one time between the 6th and 10th contract years only.</p> <p>Please refer to your policy for specific Guaranteed Withdrawal Percentages.</p>
<b>Enhanced benefits<sup>4</sup></b>	If unable to perform two of six activities of daily living; and all other conditions are met.	Same
<b>Costs of additional benefits</b>	GMWB: <b>0.10%</b> <sup>5</sup>	GMWB: <b>1.15%</b> <sup>5</sup>

<sup>1</sup> Not available in MA.

<sup>2</sup> Guaranteed Minimum Withdrawal Benefit (GMWB)

<sup>3</sup> F&G reserves the right to change the GMWB roll-up rate upon restart, subject to a minimum guarantee of 2%.

<sup>4</sup> Not available in all states.

<sup>5</sup> The listed charge is based on the Income Base and is deducted from the contract's account value annually after the completion of the first contract year. F&G reserves the right to change the charge upon restart.



“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” is the marketing name for Fidelity & Guaranty Life Insurance Company of New York issuing insurance in New York. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company of New York, New York, NY.

Not all products are available in all states. See State Availability on SalesLink.

Product features, including limitations and riders vary by state. Optional provisions and riders have additional limitations, restrictions and may have additional charges.

Guarantees are based upon the claims paying ability of the issuing insurer. Interest rates are subject to change. Indexed interest rates are subject to a cap and/or spread.

Withdrawals may be taxable and, when made prior to age 59 ½, may result in tax penalties.

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.

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.

The level of guaranteed withdrawal payment amount is guaranteed for life as long as no excess withdrawals are taken. Excess withdrawals will reduce the guaranteed withdrawal payment amount and in some cases reduce it to zero, terminating the contract.

Even though contract values may be affected by external indexes, the annuity is not an investment in the stock market and does not participate in any stock, bond, or equity investments. Indexed interest rates are subject to caps, participation rates and/or spreads, which may change at the discretion of F&G.

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

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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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