F&G ANNUITIES & LIFE

Fixed indexed annuity **portfolio matrix**

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

SAMPLE

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Fidelity & Guaranty Life Insurance Company
Fidelity & Guaranty Life Insurance Company of New York

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®

F&G Power Accumulator® 7 & 10

FG AccumulatorPlus® 7 & 10

FGNY Index-Choice® 10

SAMPLE

Annuity portfolio matrix

Product information is effective as of August 31, 2026

Product	**F&G Flex Accumulator** (Flexible Premium Deferred Annuity "FPDA")
Issue ages	Non-qualified: **0 - 85** / Qualified: **18 - 85**
Premiums	**Minimum:** Non-qualified / Qualified: $10,000 **Maximum:** Cases over $1 million, we reserve the right to review
Premium bonus	N/A
Surrender charge schedule By year (%)	**10 Years**: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00[1]
Market value adjustment[2]	Applies during the surrender charge period

Interest crediting options	• Balanced Asset 10 Index™
	  • One-year Point-to-Point with Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate (with and without 1.25% charge)[3]
	• Barclays Trailblazer Sectors 5 Index
	  • Two-year Point-to-Point with Spread and Participation Rate (with and without 1.25% charge)[3]
	• BlackRock Market Advantage Index™
	  • Two-year Point-to-Point with Spread and Participation Rate[3]
	  • Two-year Point-to-Point with Participation Rate (with 1.25% charge)[3]
	• S&P 500®
	  • One-year Point-to-Point with Cap
	  • One-year Point-to-Point with Spread and Participation Rate (with and without 1.25% charge)
	  • One-year Monthly Point-to-Point with Cap (with and without 1.25% charge)
	• Fixed

Penalty-free withdrawals	**10%** of initial premium starting at issue

Death benefit	Paid as a lump sum, greatest of:
	• Account value
	• Minimum guaranteed surrender value OR:
	
	Enhanced death benefit rider at no charge
	• Interest multiplier
	  • Issue ages 0-69, two times the interest crediting rate for the death benefit base of the account value
	  • Issue ages 70+, 1.5 times the interest crediting rate for the death benefit base of the account value
	• Tailor payments over five years or longer

Surrender charge waivers available	Home Health Care[4], Nursing Home[4], Terminal Illness

[1] 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%.
[2] Not applicable in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA and WA.
[3] Not available in NH.
[4] Not available in MA.

SAMPLE

Annuity portfolio matrix

Product information is effective as of August 31, 2026

Product	F&G Power Accumulator 7 (FPDA)	F&G Power Accumulator 10 (FPDA)
Issue ages	Non-qualified: **0 - 85** / Qualified: **18 - 85**	Same
Premiums	**Minimum:** Non-qualified / Qualified: $10,000 **Maximum:** $2.5 million; with the right to review cases over $1 million	Same
Premium bonus	N/A	N/A
Surrender charge schedule By year (%)	**7 Years**: 9.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00[1]	**10 Years**: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00[2]
Market value adjustment[3]	Applies during the surrender charge period	Same

Interest crediting options	• Balanced Asset 5 Index™ (CIBQB05E)
	  • One-year Point-to-Point with Participation Rate
	  • One-year Point-to-Point with Participation Rate (with 1.25% charge)
	  • Two-year Point-to-Point with Spread and Participation Rate[4]
	  • Two-year Point-to-Point with Participation Rate (with 1.25% charge)[4]
	• Balanced Asset 10 Index™ (CIBQB10E)
	  • One-year Point-to-Point with Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[4]
	• BlackRock Market Advantage Index (BMADVVCX)
	  • One-year Point-to-Point with Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[4]
	  • One-year Point-to-Point with Participation Rate (with 1.25% charge)
	  • Two-year Point-to-Point with Participation Rate (with 1.25% charge)[4]
	• Morgan Stanley US Equity Allocator Index (MSUSMSUA)
	  • One-year Point-to-Point with Spread and Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[4]
	  • One-year Point-to-Point with Spread and Participation Rate (with 1.25% charge)
	  • Two-year Point-to-Point with Spread and Participation Rate (with 1.25% charge)[4]
	• iShares Core S&P 500 ETF (IVV)
	  • One-year Point-to-Point with Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[4]
	• iShares MSCI EAFE ETF (EFA)
	  • One-year Point-to-Point with Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[4]
	• iShares U.S. Real Estate ETF (IYR)
	  • One-year Point-to-Point with Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[4]
	• iShares Gold Trust (IAU)
	  • One-year Point-to-Point with Participation Rate
	• Fixed	

Penalty-free withdrawals	**10%** 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[5], Nursing Home[5], Terminal Illness	Same

[1] IN follows an alternate surrender charge schedule. For IN, the surrender charge schedule is: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 0%.
[2] 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%.
[3] The Market Value Adjustment is not applicable in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA and WA.
[4] Not available in NH.
[5] Not available in MA.

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Annuity portfolio matrix

Product information is effective as of August 31, 2026

Product	FG AccumulatorPlus 7 (FPDA)	FG AccumulatorPlus 10 (FPDA)
Issue ages	Non-qualified: **0 - 85** / Qualified: **18 - 85**	Same
Premiums	**Minimum:** Non-qualified / Qualified: $10,000 **Maximum:** $2.5 million; with the right to review cases over $1 million	Same
Premium bonus	N/A	N/A
Surrender charge schedule By year (%)	**7 Years**: 9.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00	**10 Years**: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00[1]
Market value adjustment[2]	Applies during the surrender charge period	Same

Interest crediting options	• Barclays Trailblazer Sectors 5 Index
	  • Two-year Point-to-Point with Spread and Participation Rate (with and without 1.25% charge)[3]
	• GS Global Factor Index
	  • One-year Point-to-Point with Participation Rate (with 1.25% charge)
	  • One-year Point-to-Point with Spread and Participation Rate
	  • Two-year Point-to-Point with Participation Rate (with 1.25% charge)[3]
	  • Two-year Point-to-Point with Spread and Participation Rate[3]
	• Morgan Stanley US Equity Allocator Index
	  • One-year Point-to-Point with Spread and Participation Rate
	  • One-year Point-to-Point with Spread and Participation Rate (with 1.25% charge)
	  • Two-year Point-to-Point with Spread and Participation Rate[3]
	  • Two-year Point-to-Point with Spread and Participation Rate (with 1.25% charge)[3]
	• S&P 500®
	  • One-year Monthly Average with Cap (with and without 1.25% charge)[4]
	  • One-year Monthly Point-to-Point with Cap (with and without 1.25% charge)
	  • One-year Point-to-Point with Cap (with and without 1.25% charge)
	  • One-year Point-to-Point with Participation Rate (with 1.25% charge)
	  • One-year Performance Trigger (with and without 1.25% charge)[5]
	• Fixed	

Penalty-free withdrawals	**10%** 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[6], Nursing Home[6], Terminal Illness	Same

[1] 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%.
[2] The Market Value Adjustment is not applicable in AK, AL, CT, ID, IL, MN, MO, MS, MT, OR, PA, PR and WA.
[3] Not available in NH.
[4] 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.
[5] Also referred to as One-year Point-to-Point Declared Rate on Index Gain.
[6] Not available in MA.

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Annuity portfolio matrix

Product information is effective as of August 31, 2026

Product	FGNY Index-Choice 10[1] (FPDA) - NY Only
Issue ages	Non-qualified: **0 - 85** / Qualified: **18 - 85**
Premiums	**Minimum:** Non-qualified / Qualified: $10,000 **Maximum:** Cases over $1 million, we reserve the right to review
Premium bonus	N/A Up front bonus applies to account value[2]
Surrender charge schedule By year (%)	**10 Years**: 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	• S&P 500® • One-year Monthly Average with Cap • One-year Monthly Point-to-Point with Cap • One-year Point-to-Point with Cap • Fixed
Free withdrawals	**10%** 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

[1] FG Index-Choice 10 product is only available in NY.
[2] 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® 10 & 14

Prosperity Elite® 7, 10 & 14

Performance Pro®

F&G Safe Income Advantage®

F&G 1-2-3®

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Annuity portfolio matrix

Product information is effective as of August 31, 2026

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

Interest crediting options *(continues on next page)*	• Balanced Asset 5 Index™ (CIBQB05E)
	  • One-year Point-to-Point with Spread and Participation Rate
	  • One-year Point-to-Point with Participation Rate (with 1.25% charge)
	  • Two-year Point-to-Point with Spread and Participation Rate[5]
	  • Two-year Point-to-Point with Participation Rate (with 1.25% charge)[5]
	• Balanced Asset 10 Index™ (CIBQB10E)
	  • One-year Point-to-Point with Participation Rate
	  • One-year Point-to-Point with Spread and Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[1]
	  • Two-year Point-to-Point with Spread and Participation Rate (with 1.25% charge)[5]
	• Barclays Trailblazer Sectors 5 Index
	  • Two-year Point-to-Point with Spread and Participation Rate (with and without 1.25% charge)[5]
	• BlackRock Market Advantage Index
	  • One-year Point-to-Point with Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[5]	

[1] Not available in all states.
[2] The following states work with alternate vesting Bonus rates for Accelerator Plus 10: AK, AL, CA, CT, DE, FL (ages 65 and above), ID, IN, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VT and WA. The vesting bonus is 10% for issues ages 0-75 and 7% for issue ages 76+ (FL issues ages 65+). Subject to change.
[3] The following states follow an alternate surrender charge schedule: AK, AL, CA, CT, DE, FL (ages 65 and above), ID, IN, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VT and WA. For these states, the surrender charge schedule is: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.
[4] For Accelerator Plus 10, the Market Value Adjustment is not applicable in AK, AL, CT, ID, IL, IN, MN, MO, MS, MT, OR, PA, VT and WA. For Accelerator Plus 14, it is not applicable in IL and MO.
[5] Not available in NH.

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Product	Accelerator Plus 10 (FPDA)	Accelerator Plus 14 (FPDA)

Interest crediting options *(continued)*	• Morgan Stanley US Equity Allocator Index (MSUSMSUA)
	  • One-year Point-to-Point with Spread and Participation Rate
	  • One-year Point-to-Point with Spread and Participation Rate (with 1.25% charge)
	  • Two-year Point-to-Point with Spread and Participation Rate[1]
	  • Two-year Point-to-Point with Spread and Participation Rate (with 1.25% charge)[1]
	• GS Global Factor Index
	  • One-year Point-to-Point with Participation Rate (with 1.25% charge)
	  • One-year Point-to-Point with Participation Rate
	  • Two-year Point-to-Point with Participation Rate (with 1.25% charge)[1]
	  • Two-year Point-to-Point with Spread and Participation Rate[1]
	• S&P 500®
	  • One-year Monthly Point-to-Point with Cap (with and without 1.25% charge)
	  • One-year Point-to-Point with Cap (with and without 1.25% charge)
	  • One-year Point-to-Point with Participation Rate (with 1.25% charge)
	  • One-year Performance Trigger (with and without 1.25% charge)[2]
	• Fixed	

Penalty-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[3], Terminal Illness, Home Health Care[3]	Same
Income benefit (EGMWB[4])	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[5] 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%. **Guaranteed Withdrawal % based on age at commencement** (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%	
Enhanced benefits[6]	If unable to perform 2/6 ADL; and all other conditions are met	Same
Annual cost of additional benefits	EGMWB: **0.95%**	Same

[1] Not available in NH.
[2] Also referred to as One-year Point-to-Point Declared Rate on Index Gain.
[3] Not available in MA.
[4] 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.
[5] The age limit does not apply for HI or IL.
[6] Not available in HI or IL.

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Annuity portfolio matrix

Product information is effective as of August 31, 2026

Product	Prosperity Elite 7 (FPDA)	Prosperity Elite 10 (FPDA)	Prosperity Elite 14 (FPDA)[1]
Issue ages	Non-qualified: **0 - 85** (80 in IN) Qualified: **18 - 85** (80 in IN)	Same	Same
Premiums	**Minimum:** Non-qualified / Qualified: $10,000 **Maximum:** Cases over $1 million, we reserve the right to review	Same	Same
Premium bonus	All first-year premium	Same[2]	Same
	Enhanced Package / Protection Package	Enhanced Package / Protection Package	Enhanced Package / Protection Package
Ages 0 to 70	**4.00%** / **7.00%**	**6.00%** / **12.00%**	**7.00%** / **14.00%**
Ages 71 to max issue	**2.50%** / **5.25%**	**3.00%** / **6.50%**	**4.00%** / **7.50%**
	Bonus applies to account value and vests over time	Same	Same
Surrender charge schedule By year (%)	**7 Years:** 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00[3]	**10 Years:** 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00[4]	**14 Years:** 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
Vesting schedule	End of contract year	End of contract year	End of contract year
	1: 14% · 2: 29% · 3: 43% · 4: 57% · 5: 71% · 6: 86% · 7+: 100%	1: 10% · 2: 20% · 3: 30% · 4: 40% · 5: 50% · 6: 60% · 7: 70% · 8: 80% · 9: 90% · 10+: 100%	1: 7% · 2: 14% · 3: 21% · 4: 29% · 5: 36% · 6: 43% · 7: 50% · 8: 57% · 9: 64% · 10: 71% · 11: 79% · 12: 86% · 13: 93% · 14+: 100%
Market value adjustment[5]	Applies during the surrender charge period	Same	Same

[1] Not available in all states.
[2] The following states work with alternate Vesting Bonus rates: AK, AL, CA, CT, DE, FL (ages 65 and above), ID, IN, 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 5.00% (for issue ages 0-70) or 2.75% (for issue ages 71+). With the Protection Package for these states, the premium bonus is 11.00% (for issue ages 0-70) or 5.75% (for issue ages 71+).
[3] The following states follow an alternate surrender charge schedule: AK, AL, CA, CT, DE, FL (ages 65 and above), ID, IN, 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%
[4] The following states follow an alternate surrender charge schedule: AK, AL, CA, CT, DE, FL (ages 65 and above), ID, IN, 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%.
[5] For Prosperity Elite 7 and Prosperity Elite 10, the Market Value Adjustment is not applicable in AK, AL, CT, ID, IL, IN, MN, MO, MS, MT, OR, PA, PR and WA. For Prosperity Elite 14, it is not applicable in IL and MO.

SAMPLE

Annuity portfolio matrix

Product information is effective as of August 31, 2026

Product	Prosperity Elite 7 (FPDA)	Prosperity Elite 10 (FPDA)	Prosperity Elite 14 (FPDA)

Interest crediting options	• Barclays Trailblazer Sectors 5 Index
	  • Two-year Point-to-Point with Spread and Participation Rate[1]
	• Balanced Asset 5 Index™ (CIBQB05E)
	  • One-year Point-to-Point with Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[2]
	  • Two-year Point-to-Point with Participation Rate (with a 1.25% charge)[2]
	• Gold Commodity
	  • One-year Point-to-Point with cap[3]
	• GS Global Factor Index
	  • One-year Point-to-Point with Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[2]
	  • Two-year Point-to-Point with Participation Rate (with 1.25% charge)[2]
	• S&P 500®
	  • One-year Monthly Average with Cap
	  • One-year Monthly Point-to-Point with Cap
	  • One-year Point-to-Point with Cap
	  • One-year Performance Trigger[4]
	• Fixed		

Penalty-free withdrawals	10% of vested account value after year one	Same	Same

[1] Not available in IA or NH.
[2] Not available in NH.
[3] Not available in AK, AL, CT, ID, IN, MN, MS, MT, OR, PA, PR and WA.
[4] Also referred to as One-year Point-to-Point Declared Rate on Index Gain.

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Annuity portfolio matrix

Product information is effective as of August 31, 2026

Product	Prosperity Elite 7 (FPDA)	Prosperity Elite 10 (FPDA)	Prosperity Elite 14 (FPDA)
Death benefit	**ENHANCEMENT PACKAGE:** Receive the greatest of: • 5.00% simple interest on initial premium only plus premium bonus thereon up to 10 years or until age 85 (whichever is first[1]); or • Total Account Value; or • MGSV **PROTECTION PACKAGE:** Multi-year Death Benefit Payout[2] - receive greatest of: Payouts taken over at least five years (10 years if the contract was issued at age 71 or older) • Initial premium with 10.00% compound interest for up to 10 years, age 85, or until the withdrawal period begins; or • Initial premium, plus 18.00% bonus; or: • MGSV Lump Sum Death Benefit Payout – receive greatest of • Total Account Value; or • Initial premium plus the premium bonus growing at 4.00% simple interest up to 10 years, age 85 or death, whichever comes first[1]; or • MGSV		
Surrender charge waivers available	Nursing Home[3], Terminal Illness, Home Health Care[3]	Same	Same
Income benefit (GMWB[4])	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 10.00% 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. **Guaranteed withdrawal % based on age at commencement** (Single / Joint Annuitants) Age 60 = 4.00% / 3.50% Age 65 = 4.30% / 3.80% Age 70 = 4.80% / 4.30% Age 75 = 5.80% / 5.30% Age 80 = 6.45% / 5.95% Age 85+= 7.00% single annuitant Please refer to the SOU for age specific Guaranteed Withdrawal percentages.		
Enhanced benefits	If unable to perform two of six activities of daily living; and all other conditions are met. Only available with the Protection Package.		
Annual cost of additional benefits	**PROTECTION PACKAGE: 0.95%**[5] (0.60% for EGMWB, 0.35% for EGMDB) **ENHANCEMENT PACKAGE: 0.60%**[5] (0.60% for GMDB)	Same	Same

[1] For AK, AL, CT, ID, IN, 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.
[2] 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.
[3] Not available in MA.
[4] Guaranteed Minimum Withdrawal Benefit (GMWB).
[5] 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 GMDB/EGMDB 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.

SAMPLE

Annuity portfolio matrix

Product information is effective as of August 31, 2026

Product	Performance Pro (FPDA)	Safe Income Advantage (FPDA)
Issue ages	Non-qualified: **0 - 80** / Qualified: **18 - 80**	Same
Premiums	**Minimum:** Non-qualified / Qualified: $10,000 **Maximum:** $2 million; with the right to review cases over $1 million	Same
Premium bonus[1]	All first-year premium — with EGMWB	N/A
Ages 0 to 75	**21%**	**N/A**
Ages 76 to max issue	**15%**	**N/A**
	Bonus applies to account value and vests over time	
Surrender charge schedule By Year (%)	**10 Years**: 14.00, 13.00, 12.00, 11.00, 10.00, 8.00, 6.00, 4.00, 2.00, 1.00, 0.00[2]	**10 Years**: 12.00, 11.00, 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 3.00, 0.00[3]
Vesting schedule	End of contract year: 1: 10%; 2: 20%; 3: 30%; 4: 40%; 5: 50%; 6: 60%; 7: 70%; 8: 80%; 9: 90%; 10+: 100%	
Market value adjustment[4]	Applies during the Surrender Charge Period	Same

[1] For the following states, the vesting bonus rate is 18.00% for issue ages 0-75 and 12.00% for issue ages 76+: CA, DE, FL (ages 65 and above), MA, NJ, NV, OH, OK, SC, TX and UT. For the following states, the vesting bonus rate is 16.00% for issue ages 0-75 and 11.00% for issue ages 76+: AK, AL, CT, ID, IN, MN, MS, MT, OR, PA, PR and WA. Subject to change.

[2] For Performance Pro, lower surrender charges apply in AK, AL, CA, CT, DE, FL (ages 65 and above), ID, IN, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT and WA. The surrender charge schedule for these states is 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

[3] For Safe Income Advantage, 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. The surrender charge schedule for these states is 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

[4] For Performance Pro, the Market Value Adjustment is not applicable in AK, AL, CT, ID, IL, IN, 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.

SAMPLE

Annuity portfolio matrix

Product information is effective as of August 31, 2026

Product	Performance Pro (FPDA)	Safe Income Advantage (FPDA)

Account value interest crediting options	• Barclays Trailblazer Sectors 5 Index
	  • Two-year Point-to-Point with Spread and Participation Rate (without charge)[1]
	• Balanced Asset 5 Index™ (CIBQB05E)
	  • One-year Point-to-Point with Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[2]
	  • Two-year Point-to-Point with Participation Rate (with 1.25% fee)[2]
	• BlackRock Market Advantage Index
	  • Two-year Point-to-Point with Spread and Participation Rate[2]
	• Gold Commodity
	  • One-year Point-to-Point with Cap
	• GS Global Factor Index
	  • One-year Point-to-Point with Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[2]
	  • Two-year Point-to-Point with Participation Rate (with 1.25% fee)[2]
	• Morgan Stanley US Equity Allocator Index (MSUSMSUA)
	  • One-year Point-to-Point with Spread and Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[2]
	  • Two-year Point-to-Point with Spread and Participation Rate (with 1.25% fee)[2]
	• S&P 500®
	  • One-year Monthly Point-to-Point with Cap
	  • One-year Point-to-Point with Cap
	  • Two-year Point-to-Point with Cap[2]
	  • Three-year Point-to-Point with Cap[2]
	• Fixed
		• Balanced Asset 5 Index™ (CIBQB05E)
		  • One-year Point-to-Point with Spread and Participation Rate
		  • One-year Point-to-Point with Participation Rate (with 1.25% fee)
		  • Two-year Point-to-Point with Spread and Participation Rate[2]
		  • Two-year Point-to-Point with Participation Rate (with 1.25% fee)[2]
		• BlackRock Market Advantage Index
		  • One-year Point-to-Point with Spread and Participation Rate
		  • Two-year Point-to-Point with Spread and Participation Rate[2]
		• S&P 500®
		  • One-year Monthly Average with Cap
		  • One-year Monthly Point-to-Point with Cap
		  • One-year Point-to-Point with Cap
		  • One-year Performance Trigger[3]
		• Fixed

Penalty-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

[1] Not available in IA or NH.
[2] Not available in NH.
[3] Also referred to as One-year Point-to-Point Declared Rate on Index Gain.

SAMPLE

Annuity portfolio matrix

Product information is effective as of August 31, 2026

Product	Performance Pro (FPDA)	Safe Income Advantage (FPDA)
Surrender charge waivers available	Nursing Home[1], Terminal Illness, Home Health Care[1]	Nursing Home[1], Terminal Illness, Home Health Care[1]
Income benefit (GMWB[2])	Income Base reflects guaranteed 2.75% roll-up rate[3] 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. **Guaranteed Withdrawal % based on age at commencement** (Single / Joint annuitants) 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% Please refer to your SOU for age specific Guaranteed Withdrawal Percentages.	Income Base reflects guaranteed 7.20% roll-up rate[3] 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. Please refer to your policy for specific Guaranteed Withdrawal Percentages.
Enhanced benefits[4]	If unable to perform two of six activities of daily living; and all other conditions are met	Same
Costs of additional benefits	GMWB: **0.10%**[5]	GMWB: **1.15%**[5]

[1] Not available in MA.
[2] Guaranteed Minimum Withdrawal Benefit (GMWB)
[3] F&G reserves the right to change the GMWB roll-up rate upon restart, subject to a minimum guarantee of 2%.
[4] Not available in all states.
[5] 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.

SAMPLE

Annuity portfolio matrix

Product information is effective as of August 31, 2026

Product	F&G 1-2-3 (Limited Flexible Premium Deferred Annuity "LFPDA")					
Issue ages	Non-qualified: **0 - 80** / Qualified: **18 - 80**					
Premiums	**Minimum:** Non-qualified / Qualified: $10,000 **Maximum:** $2 million for ages 40 and above (with the right to review cases over $1 million) and $1 million for ages below 40					
Income Base bonus	Applies to all premium from the first 18 months of the contract[1]					
	Income Base Bonus Multiplier (Growth Period)	Growth Period Interest Credit Participation Factor (for Account Value)	Interest Period Interest Credit Participation Factor (for Account Value)	Growth Period Interest Credit Mulitplier (for income base)	Income Period Interest Credit Multiplier (for Income Base)	Earnings-Indexed Growth (for Increasing Income)
Anytime Income Available as early as first contract year	**38.00%**	**50.00%**	**100.00%**	**250.00%**	**150.00%**	**150.00%**
Future Income Available after 10 year waiting period	**55.00%**	**100.00%**	**100.00%**	**150.00%**	**150.00%**	**150.00%**
	The applicable interest credit participation factors are used as part of the interest credit adjustment of the account value and do not impact the income base. The interest credit multiplier rates are applied to the Income Base on contract anniversaries.					
Surrender charge schedule By year (%)	**10 Years**: 10.00, 10.00, 10.00, 8.75, 7.50, 6.25, 5.00, 3.75, 2.50, 1.25, 0.00[2]					
Market value adjustment	Applies during the surrender charge period					

Interest crediting options	• Balanced Asset 5 Index™ (CIBQB05E)
	  • One-year Point-to-Point with Spread and Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[3]
	• Balanced Asset 10 Index™ (CIBQB10E)
	  • One-year Point-to-Point with Participation Rate
	  • One-year Point-to-Point with Spread and Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[3]
	BlackRock Market Advantage Index™
	  • One-year Point-to-Point with Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[3]
	• S&P 500®
	  • One-year Point-to-Point with Cap and Participation Rate
	  • One-year Monthly Point-to-Point with Cap and Participation Rate
	  • One-year Performance Trigger
	Morgan Stanley US Equity Allocator Index
	  • One-year Point-to-Point with Spread and Participation Rate
	  • Two-year Point-to-Point with Spread and Participation Rate[3]
	• Fixed					

[1] Premium is only allowed for the first 18 months of the contract.
[2] The following states follow an alternate surrender charge schedule: AK, AL, CT, DE, FL(65+), ID, IN, MD, MN, MO, MS, MT, NV, NJ, OH, OK, OR, PA, PR, SC, TX, UT, VA, WA and WY. 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%.
[3] Not available in NH.

SAMPLE

Annuity portfolio matrix

Product information is effective as of August 31, 2026

Product	F&G 1-2-3 (LFPDA)
Penalty-free withdrawals	10% of Initial Premium in Year 1, 10% of account value in Years 2+
Death benefit	Greater of: Account value or minimum guaranteed surrender value. Paid in lump sum or income base, paid as installments, over at least 5 years.
Surrender charge waivers available	Nursing Home[1], Terminal Illness, Impairment[1]
Impairment benefits	If unable to perform two of six activities of daily living; and all other conditions are met
Fees	0% Asset charge

[1] Not available in MA.

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