F&G ANNUITIES & LIFE

Fixed Indexed
ANNUITY

Accelerator Plus®

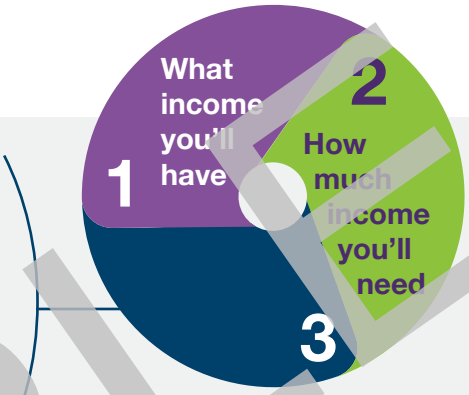
& YOU

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Dependable growth potential, a bonus and options for guaranteed income

Looking for retirement income you can count on?

If you have 5-15 years before retirement, now can be a good time to make sure you're on track and to start thinking about how to turn your savings into future retirement income. Talk to your financial representative about:



What portion of your income is:

- Guaranteed
- Protected from market downturns
- Built to last a lifetime

That's where a fixed indexed annuity (FIA) comes in, with income you can always count on.

An FIA with an Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB)[1] gives you a predictable way to build your future retirement **INCOME BASE** for a **RELIABLE STREAM OF LIFETIME INCOME** — without the risk of actually participating in the market.

[1] State variations and conditions apply.

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What is an annuity?

An annuity is a long-term retirement tool that can be a cornerstone of your financial plan.

Premium

You pay a premium (think of it as your principal) to F&G.

Promise

In exchange for your premium, you receive unique benefits and guarantees from F&G. F&G provides an annuity contract and promises to look after your money.

Policy

Your financial professional will help you select the policy that best meets your needs:

- Savings protection and growth potential
- Guaranteed lifetime retirement income

This quick reference guide is intended to provide an overview of the Accelerator Plus® 10 and 14 (Accelerator Plus)[1]. It comes with the Statement of Understanding (SOU) that explains this annuity in detail.

The SOU has product information that's important to help you understand this annuity. If you decide to complete an application, your financial professional will ask you to sign an acknowledgement to confirm you've read the SOU. If there is any conflict between this guide and the SOU, the SOU prevails.

Read on to learn how **Accelerator Plus** can play an important part in your financial security.



[1] Accelerator Plus 14 is not available in AK, AL, CA, CT, DE, FL(65+), ID, IN, MA, MN, MS, MT, NJ, NV, NY, OH, OK, OR, PA, PR, SC, TX, UT, WA or VT.

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Is Accelerator Plus a good option for you?

Many Americans use their monthly annuity income to cover essential living expenses in retirement — like food, shelter and taxes. Knowing guaranteed income is there to help cover those household expenses can create a sense of safety in retirement.

With Accelerator Plus you get:

A **generous vesting bonus** to give your first-year premium an extra boost

Opportunity for **upside potential** to further build your income base

Guaranteed income that you can't outlive in retirement

Increased payment amount if you become impaired

Plus access for those **unexpected health care expenses**[1] when you need it most

Tax-deferred savings[2]

The ability to **maintain control** over your annuity savings (payments without annuitization)

3 reasons you may consider Accelerator Plus

1 Build an income base

- With this increase, you will get a vesting bonus of up to 12% (up to 10% in OR) on all first-year premium applied to your account value which also boosts your income base[3].
- Plus you'll have the potential to increase your income base over time according to the performance of market-linked indexes – with no risk of market-based losses.
- Your lifetime income payments are calculated on your annuity's income base.

2 Steady stream of lifetime income[4]

- Your payments will never run out no matter how long you live, even if your account value is depleted.
- Impairment multiplier[5] can increase lifetime payment amount by up to 2X if, after year 1, you are ever unable to perform two out of six activities of daily living.

3 Tax deferral

- To help your savings work even harder, interest grows tax-deferred.[2] You may have more money to compound and grow.

Consult the SOU for complete details.

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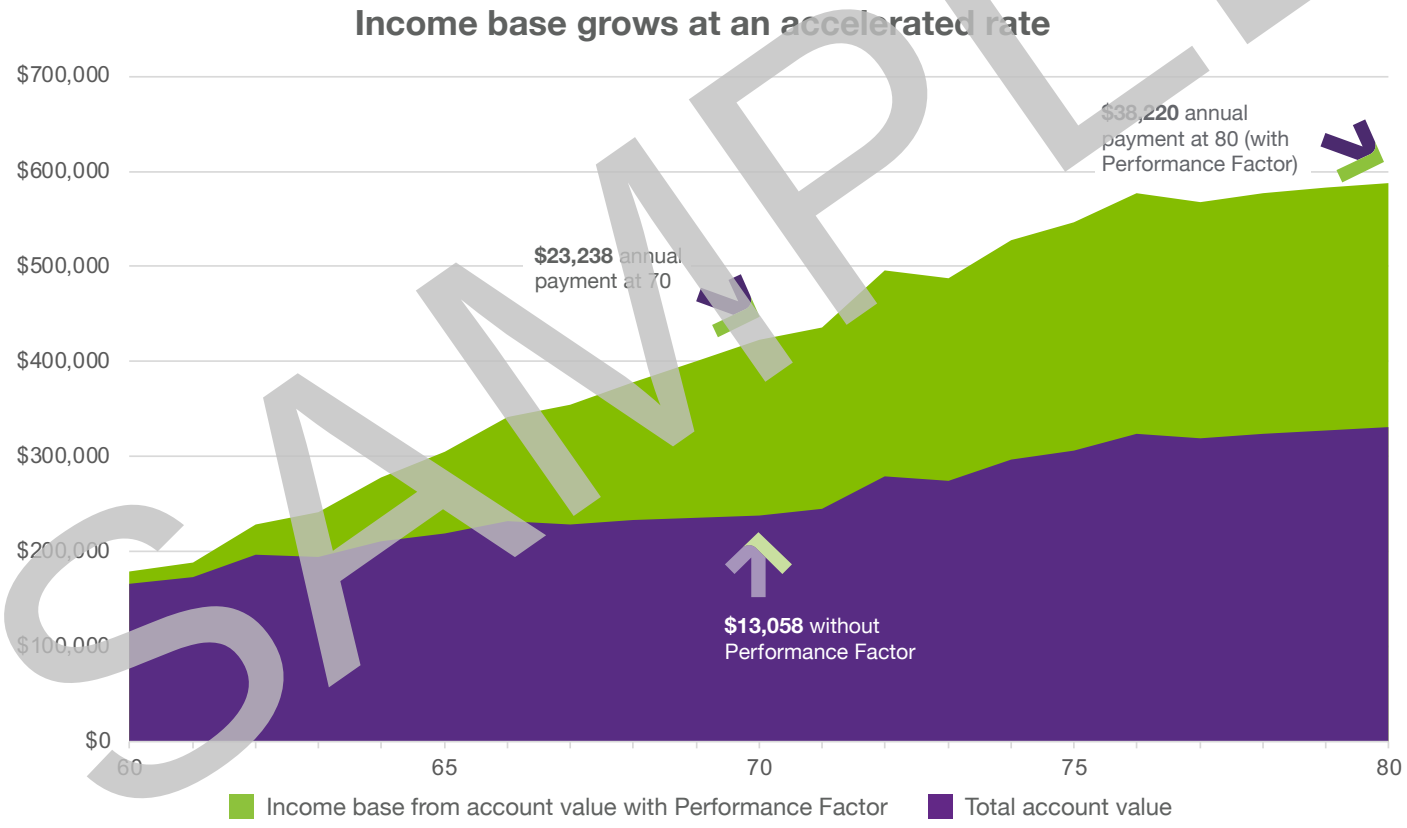
1 State variations and conditions apply.
2 You pay taxes only when you make withdrawals and receive income in the future.
3 For Accelerator Plus 10, the vesting bonus rate differs in AK, AL, CA, CT, DE, FL (ages 65+), ID, IN, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VT and WA. The vesting bonus in these states is 10% (ages 0-75) and 7% (ages 76+). In FL, those 64 and under still get the standard 12% bonus for Accelerator Plus 14 and 11% for Accelerator Plus 10.
4 For a fee.
5 If specific qualifications for impairment are met (see rider for details) and the account value is greater than zero, withdrawal payments increase by 2X (1.5X if joint contract). Feature is subject to state availability and is not available in HI and IL.

How the Performance Multiplier can boost your income base

Accelerator Plus features a Performance Multiplier[1] that takes indexed interest credited to your account value and multiplies its effect on your income base.

Your income base is what helps determine your lifetime payment amount when you decide to turn on income.

Over time, the Performance Multiplier can add up to 75% more value to your income base — on top of your account value's growth potential.



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Assumptions: $150,000 initial premium. Hypothetical account value growth based on past index performance. Performance Multiplier increases from 7.5% to 75% over 10 years and a minimum 5% roll-up rate, growing the income base up to 175% of account value after the earlier of 10 years or age 85. Calculation includes 0.95% annual fee and does not include withdrawals. This hypothetical example is for illustrative purposes only and not intended to be the performance of any specific product. Historical performance is not predictive of actual future results. Accelerator Plus income base growth is based on credited S&P 500® Index, BlackRock Market Advantage Index, Barclays Trailblazer Sectors 5 Index, Balanced Asset 5 Index, and Morgan Stanley US Equity Allocator Index with 20% weighting in each. Yearly index values taken from the period 12/31/2015 - 12/31/2025. Regarding the Balanced Asset 5 Index, the BlackRock Market Advantage Index and the Morgan Stanley US Equity Allocator Index, it is important to note that the illustrated indexes are less than 10 years old. All index value information presented prior to the index's live date are created through back-testing. Back-testing uses simulated results and hypothetical circumstances to estimate how the Index may have performed prior to its actual existence. Past performance (actual or simulated) is not necessarily indicative of future results. Simulated returns are capped at 8% annually. For the indexes less than 10 years old, here are the launch months: Balanced Asset 5 June 2020; BlackRock Market Advantage January 2023; Morgan Stanley US Equity Allocator November 2023. Rates effective 11/14/2025.

[1] 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.

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About F&G

1959
established

Over
1,000,000
people protected

Since 1959, F&G has provided peace-of-mind retirement products. Today, we provide annuities and life insurance for over **1,000,000 people** across the United States.

Our annuities are designed to **protect your savings** and **provide a steady stream of tax-deferred[1] income** for your retirement.

F&G is a division of Fidelity National Financial, Inc. (F&F), a Fortune 500 company.

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USA TODAY TOP WORK PLACES 2022-2025 USA

TOP WORK PLACES 2025 Des Moines Register

We credit our **Top Workplace** awards to our employees' shared cultural values:

- Collaborative
- Dynamic
- Authentic
- Empowered



[1] You pay ordinary income tax on the interest you've earned only when it's withdrawn or paid out.

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Other considerations

Vesting bonus

Accelerator Plus 10:

All states where approved except as noted below
(Check with your agent for full details.)

[1]**AK, AL, CA, CT, DE, FL (65+), ID, IN, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VT, WA**
See the SOU for additional details.

The premium you pay in the first year grows with a vesting bonus.

All States	
75 or younger	76-85
11%	8%

Other States[1]	
75 or younger	76-85
10%	7%

Accelerator Plus 14:

All states where approved
(Check with your agent for full details.)

All States	
75 or younger	76-85
12%	9%

F&G adds a percentage of this vesting bonus to your account each year of the surrender period.

You may add more premium later, if you like, increasing the amount of premium that may grow over time, though only first-year premium is eligible for this bonus.

Interest options

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

Choose from several options for earning interest on your premium:

- Fixed interest option (with a guaranteed rate)
- Several options tied to market indices:
  - Balanced Asset 5 Index™
  - Balanced Asset 10 Index™
  - Barclays Trailblazer Sectors 5 Index
  - BlackRock Market Advantage Index
  - GS Global Factor Index
  - Morgan Stanley US Equity Allocator Index
  - S&P 500® Index
- Gains locked in at the end of each crediting period

The index options are linked to the market index, but you are not invested directly in the stock market or any index. We protect you from downside risk.

You participate in a portion of the index gain, subject to certain limits called caps, participation rates and/or spreads. More details are available in the SOU.

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Interest options
continued

Except for BlackRock Market Advantage Index, each index option is available with or without a fee. Index options with a fee may provide higher caps, participation rates and declared rates, or lower spreads than options without fees. The fee is 1.25% of the option's account value at the beginning of the interest crediting period.

Access for unexpected health care costs

- Home health care[1]
- Nursing home care[1]
- Terminal illness

[1] Not available in MA.

Access your total account value with no surrender charges or Market Value Adjustment (MVA).

If you need home health or nursing home care, or are diagnosed with a terminal illness, you may access your total account value with no surrender charges or MVA. The diagnosis of terminal illness must occur at least one year after the contract is issued. In AK, AL, CT, ID, IN, MN, MS, MT, OR, PA, VT and WA, nursing home care or confinement must begin after the contract effective date. In all other states, nursing home care or confinement must begin at least 1 year after the contract effective date. These are defined conditions and benefits, and availability may vary from state to state.

Ability to withdraw

You may withdraw your money at any time.

You'll have penalty-free access to 10% of the vested account value in years 2 through the end of the surrender period. Any withdrawals over this amount will incur surrender charges and MVA.

Surrender charges

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15+
Accelerator Plus 10	14%	13%	12%	11%	10%	8%	6%	4%	2%	1%	0%	0%	0%	0%	0%
Accelerator Plus 14	14.75%	13.75%	12.75%	11.75%	10.75%	10%	9%	8%	7%	6%	5%	4%	3%	2%	0%

For both Accelerator Plus 10 and 14, surrender charge percentages may vary by state, by product. Only the 10-year product is available in AK, AL, CA, CT, DE, FL (ages 65+), ID, IN, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VT and WA. For these states, surrender charges are 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

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Market Value Adjustment (MVA)

Any time a withdrawal incurs a surrender charge, an MVA will be applied. The MVA is based on a formula that takes into account changes in the rates since the contract was issued. Generally, if rates have risen, the MVA will decrease the surrender value; if they have fallen, the MVA will increase the surrender value.

The MVA does not apply in AK, AL, CT, ID, IL, IN, MN, MO, MS, MT, OR, PA, VT and WA.

Death benefits

Your account value is paid as a lump sum death benefit to the beneficiary or beneficiaries you name in your contract.

Annuitization

You don't have to worry about outliving your assets — you can turn your annuity into scheduled payments for life on its maturity date. The maturity date of your annuity is set when it's issued.

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This document is not a legal contract. For the exact terms and conditions, refer to the annuity contract, which is issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

"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.

Fidelity & Guaranty Life Insurance Company (F&G) offers a diverse portfolio of fixed and indexed deferred annuities and optional additional features. Before purchasing, consider your financial situation and alternatives available to you. Your F&G financial professional can help you determine the suitable alternatives for your goals and needs, or visit us at fglife.com for more information.

Annuities are long-term vehicles to help with retirement income needs.

Policy form numbers: API-1018 (06-11), ACI-1018 (06-11), ICC11-1035 (11-11), ARI-1045 (11-12), ARI-1049 (11-12), ARI-1050 (11-12), ARI-1051 (11-12), ARI-1054 (02-13), ARI-1056 (06-13), ARI-1075 (09-15), ARI-1065 (11-33), AR-1003 (01-11), AR-1004 (01-11), OM FPS - VAV (10-07), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1079 (04-14), ICC11-1047 (11-11), ICC15-1084 (01-15), ARI-1061 (11-13), ARI-1062 (11-13), ARI-1063 (11-13), ICC15-1108 (11-15), ICC15-1109 (11-15), ICC15-1110 (11-15), ICC15-1088 (01-15), ICC15-1090 (01-15), ICC15-1093 (01-15).

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

This product is a deferred, fixed indexed annuity that provides a minimum guaranteed surrender value. You should understand how the minimum guaranteed surrender value is determined before purchasing an annuity 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 crediting options may be subject to a participation, cap, fixed, spread and/or performance trigger rate. These rates are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

F&G reserves the right to change the roll-up rate upon restart. The roll-up rate is not to be less than the guaranteed rate 5% stated in the policy. Restart may not be available in all states.

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.

Applicable indexed interest is credited at the end of the indexed term. Amounts withdrawn before the end of an indexed term will not receive indexed interest for that indexed term.

The example is hypothetical, non-guaranteed and is not an indication of the policy's and/or interest crediting option's past or future performance.

Past performance does not guarantee future results.

Interest rates subject to change at insurer's discretion and are effective annual rates.

Information provided regarding tax or estate planning should not be considered tax or legal advice. Consult your own tax professional or attorney regarding your unique situation.

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

F&G may change your annuity contract from time to time, to follow federal and state laws and regulations, subject to regulatory approval. If this happens, we'll tell you about the changes in writing.

This product is offered on a group or individual basis, subject to state approval. In Oregon, this advertisement applies only to the individual product. For group contracts, the group certificate and master contract provide the terms and conditions, which are subject to the laws of the issuing state.

Surrender charges and MVA may apply to withdrawals. An MVA may increase or decrease the surrender value. Withdrawals may be taxable and may be subject to penalties prior to age 59 ½. Withdrawals will reduce the available death benefit.

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.

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 SOU for additional details.

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For more information about Barclays Trailblazer Sectors 5 index, see indices.barclays/trailblazer5.

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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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.

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For more information, visit goldmansachsindices.com/products/GSGFI5E.

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Please contact us at 888.513.8797 or visit us at fglife.com for more information.

No bank guarantee.	**Not FDIC/NCUA/NCUSIF insured.**	**May lose value if surrendered early.**

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Accelerate your retirement income plan

Take your retirement income to the next level with a fixed indexed annuity from F&G. Talk to your financial professional about Accelerator Plus today!

Accelerator Plus® is guaranteed by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

F&G offers our series of focused life insurance and annuity products through a network of independent marketing organizations (IMOs) and financial or insurance professionals. We pay the IMO, financial or insurance professional, or firm for selling the annuity to you, and factor that into our contract pricing. Their compensation isn't deducted from your premium. Insurance products are offered through Fidelity & Guaranty Life Insurance Company in every state, other than New York, as well as the District of Columbia and Puerto Rico. In New York, products are offered through a wholly owned subsidiary, Fidelity & Guaranty Life Insurance Company of New York. Each company is solely responsible for its contractual obligations. As a legal reserve company, we're required by state regulation to maintain reserves equal to or greater than guaranteed surrender values.

Ask your financial professional today about F&G and let's get to work ensuring you have a bright tomorrow.

F&G® ANNUITIES & LIFE

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