



Experience
the Power of
Collaborative
Thinking

At-a-Glance Accelerator Plus[®] 10

Flexible Premium, Deferred, Fixed Indexed Annuity

Eligible ages

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

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

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

Premium

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

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

Bonus

Vesting bonus on any premium paid in year 1

- Vests over 10 years, 10% end of each year, only on premium paid in year 1
- Chart reflects current percentages, subject to change

All states where approved
except as noted below
(see state approval chart for details)

¹AK, AL, CA, DE, FL (65+), ID, MA,
MN, MS, MT, NJ, NV, OH, OK, OR,
PA, SC, TX, UT, WA

All States		Other States ¹	
75 or younger	76-85	75 or younger	76-85
10%	7%	8%	6%

Interest crediting options

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

Index-based interest guaranteed never to go below 0%, even if the index does

Balanced Asset 5 IndexTM	<ul style="list-style-type: none"> • One-year Point-to-Point (spread & par rate) • One-year Point-to-Point (par rate & rider charge) • Two-year Point-to-Point (spread & par rate)² • Two-year Point-to-Point (par rate & rider charge)²
Balanced Asset 10 IndexTM	<ul style="list-style-type: none"> • One-year Point-to-Point (par rate) • One-year Point-to-Point (spread & par rate) • Two-year Point-to-Point (spread & par rate)² • Two-year Point-to-Point (spread, par rate & rider charge)²
Barclays Trailblazer Sectors 5	<ul style="list-style-type: none"> • Two-year Point-to-Point (spread & par rate)² • Two-year Point-to-Point (spread, par rate & rider charge)²
BlackRock Market Advantage Index	<ul style="list-style-type: none"> • One-year Point-to-Point (par rate) • Two-year Point-to-Point (spread & par rate)²
GS Global Factor Index	<ul style="list-style-type: none"> • One-year Point-to-Point (par rate) • Two-year Point-to-Point (spread & par rate)² • One-year Point-to-Point (par rate & rider charge) • Two-year Point-to-Point (par rate & rider charge)²
S&P 500[®]	<ul style="list-style-type: none"> • One-year Monthly Point-to-Point (cap & par rate) • One-year Monthly Point-to-Point (cap, par rate & rider charge) • One-year Point-to-Point (cap & par rate) • One-year Point-to-Point (cap, par rate & rider charge) • One-year Point-to-Point (par rate & rider charge) • One-year Point-to-Point Performance Trigger³ • One-year Point-to-Point Performance Trigger (rider charge)³

Fixed crediting set once per year, guaranteed $\geq 1\%$

² Not available in NH.

³ Also referred to as One-year Point-to-Point Declared Rate on Index Gain.

Withdrawals

Guaranteed income

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

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

The Performance Multiplier at issue is equal to one plus the Performance Factor. The Performance Multiplier increases by the Performance Factor each policy year until the earliest of 10 years, beginning of the withdrawal period, or age 85¹. The Performance Factor is 7.5% and the maximum Performance Multiplier is 175%.
 - ▶ **Roll-up Value** — equal to Premiums paid in year 1 growing at 5% annual compound interest until the earliest of 10 years, the beginning of the withdrawal period, or age 85¹. The roll-up value is reduced proportionately for any withdrawals.

Starting percentage

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

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

If the annuitant meets qualifications for impairment and the account value > \$0, payments increase 2X (1.5X if joint contract):²

- ▶ **The Enhanced Guaranteed Minimum Withdrawal Benefit Rider** has been in effect for three years
- ▶ **The annuitant is unable to perform at least 2 of 6 activities of daily living**, certified by a licensed physician, and requires the care of a licensed caregiver
- ▶ **The impairment began at least one year after contract issue**, and is expected to be permanent
- ▶ **The annuitant is 60 years or older and a U.S. resident**

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

¹ The age 85 limit does not apply to HI or IL.

² Not available in AK, AL, HI, ID, IL, MN, MS, MT, OR, PA and WA

Death benefit

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

Paid as a lump sum, greatest of:

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

Free partial withdrawals

Each contract year after year 1 may withdraw ≤ 10% of vested account value with no surrender charge or Market Value Adjustment (MVA). Withdrawals may be taken as:

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

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

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
All states where approved except as noted below (see state approval chart)	14%	13%	12%	11%	10%	8%	6%	4%	2%	1%	0%
AK, AL, CA, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
IN follows this schedule	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%

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

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

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

¹ In AK, AL, ID, MN, MS, MT, OR, PA or WA, care or confinement must begin after the contract effective date.

² Limitations and considerations may vary from state to state.

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

- Care must begin at least 1 year after contract effective date¹
- Must be unable to perform at least 2 of 6 activities of daily living (for at least 60 days and expected to continue for at least 90 days after requesting withdrawal)
- Not available in MA

Nursing Home Care (in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date¹
- Must be confined to nursing home for at least 60 days
- Not available in MA

Terminal Illness

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

Fees

0.95%
of the Income Base on
each contract anniversary

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

"F&G" is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

The provisions, riders and optional additional features of this product have limitations and restrictions, may have additional charges and may not be available in all states.

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

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.

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.

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 of 5%. Restart is not available in all states.

Surrender charges and market value adjustment may apply to partial and full surrenders. Surrenders may be taxable and may be subject to penalties prior to age 59 ½.

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.

The "S&P 500 Index" is a product of S&P Dow Jones Indices LLC, a division of S&P Global, or its affiliates ("SPDJ") and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); These trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Fidelity & Guaranty Life Insurance Company. These annuity products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.

Barclays Bank PLC and its affiliates (“Barclays”) is not the issuer or producer of Fixed Indexed Annuities and Barclays has no responsibilities, obligations or duties to contract owners of Fixed Indexed Annuities. The Index is a trademark owned by Barclays Bank PLC and licensed for use by Fidelity & Guaranty Life Insurance Company as the Issuer of Fixed Indexed Annuities. While Fidelity & Guaranty Life Insurance Company as Issuer of Fixed Indexed Annuities may for itself execute transaction(s) with Barclays in or relating to the Index in connection with Fixed Indexed Annuities. Contract owners acquire Fixed Indexed Annuities from Fidelity & Guaranty Life Insurance Company and contract owners neither acquire any interest in Index nor enter into any relationship of any kind whatsoever with Barclays upon making an investment in Fixed Indexed Annuities. The Fixed Indexed Annuities are not sponsored, endorsed, sold or promoted by Barclays and Barclays makes no representation regarding the advisability of the Fixed Indexed Annuities or use of the Index or any data included therein. Barclays shall not be liable in any way to the Issuer, contract owners or to other third parties in respect of the use or accuracy of the Index or any data included therein. 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.

The BlackRock Market Advantage Index is a product of BlackRock Index Services, LLC and has been licensed for use by Fidelity & Guaranty Life. BlackRock®, BlackRock Market Advantage Index™, and the corresponding logos are registered and unregistered trademarks of BlackRock.

The annuity product is not sponsored, endorsed, sold or promoted by BlackRock Index Services, LLC, BlackRock, Inc., or any of its affiliates, or any of their respective third party licensors (including the Index calculation agent, as applicable) (collectively, “BlackRock”). BlackRock has no obligation or liability in connection with the administration or marketing of the annuity product. BlackRock makes no representation or warranty, express or implied, to the owners of the annuity product or any member of the public regarding the advisability of investing the annuity product or the ability of the BlackRock Market Advantage Index to track general market performance. BlackRock does not guarantee the adequacy, accuracy, timeliness, and/or completeness of the Index or any data or communication related thereto nor does it have any liability for any errors, omissions or interruptions of the BlackRock Market Advantage Index. <http://www.blackrock.com/us/marketadvantageindex>.

The Balanced Asset 10 Index™ and Balanced Asset 5 Index™ (the “Indexes”) are the exclusive property of Canadian Imperial Bank of Commerce (Canadian Imperial Bank of Commerce, together with its affiliates, “CIBC”). CIBC has engaged Bloomberg Index Services Limited (“BISL”) to maintain and to make certain calculations related to the Indexes. “Canadian Imperial Bank of Commerce”, “CIBC” and “Index(es)” (collectively, the “CIBC Marks”) are trademarks or service marks of CIBC. CIBC has licensed use of the Indexes and the CIBC Marks to Fidelity and Guaranty Life Insurance Company (“F&G”) for use in one or more fixed indexed annuities offered by F&G (the “Product(s)"). CIBC is not the issuer of the Products and its sole contractual relationship with F&G is to license the Indexes and the CIBC Marks to F&G. CIBC developed the Indexes without considering the needs of F&G or any annuitant. CIBC makes no representation or warranty, express or implied, regarding the Indexes or their development and has no responsibilities, obligations or liabilities with respect to the inception, adjustment, maintenance, operation or calculation of the Indexes.

None of CIBC, BISL or any other third-party licensor (collectively, the “Index Parties”) to CIBC is acting, or has been authorized to act, as an agent of F&G or has in any way sponsored, promoted, solicited, negotiated, endorsed, offered, sold, issued, supported, structured or priced any Products or provided investment advice to F&G. No Index Party is a fiduciary or agent of any purchaser, seller or holder of any Product, or has made any representation or warranty, express or implied, regarding the advisability of purchasing, selling or holding any Product or the ability of the Indexes to track corresponding or relative market performance. Purchasers of any Product neither acquire any interest in the Indexes nor enter into any relationship of any kind whatsoever with any of the Index Parties. No Index Party guarantees the timeliness, accurateness, or completeness of the Indexes or any data or

information relating thereto and shall have no liability in connection with the Indexes or any data or information relating thereto. No Index Party shall have any liability with respect to any Product, nor any liability for any loss relating to any Product, whether arising directly or indirectly from the use of the Indexes, its methodologies or otherwise. The selection of an Index as a crediting option under any Product does not obligate F&G to invest annuity premiums in the components of such Index. Any obligation to invest annuity premiums received under the Products are determined solely by F&G.

BLOOMBERG is a trademark and service mark of Bloomberg Finance L.P. (collectively with BISL and their other affiliates, “Bloomberg”). Bloomberg is not affiliated with F&G or CIBC. Bloomberg’s association with CIBC is limited to BISL’s role to act as the administrator and calculation agent of each Index, which are the property of CIBC. Bloomberg does not guarantee the timeliness, accurateness, or completeness of the Indexes or any data or information relating thereto and shall have no liability in connection with the Indexes or any data or information relating thereto.

In calculating the level of the Balanced Asset 10 index and level of the Balanced Asset 5 index, the index methodology deducts a maintenance fee of 0.85% per year, calculated daily. This fee will reduce the level of each Index and thus the amount of interest, if any, that will be credited to any Product. Furthermore, while the volatility control applied by CIBC as part of the index methodology may result in less fluctuation in rates of return as compared to indexes without volatility controls, it may also reduce the overall rate of return for products referencing one of the Indexes as compared to other indexes not subject to volatility controls.

For more information on the Balanced Asset 10 index, see indices.cibccm.com/CIBQB10E. For more information on the Balanced Asset 5 index, see indices.cibccm.com/CIBQB05E.

Fidelity & Guaranty Life Insurance Company fixed indexed annuities are not sponsored, endorsed, sold, guaranteed, underwritten, distributed or promoted by Goldman Sachs & Co. or any of its affiliates (including Goldman Sachs Asset Management, L.P.), with the exception of any endorsement, sales, distribution or promotion of this product that may occur through its affiliates that are licensed insurance agencies (excluding such affiliates, individually and collectively, “Goldman Sachs”) or its third party data providers. Goldman Sachs and its third party data providers make no representation or warranty, express or implied, regarding the advisability of investing in annuities generally or in fixed indexed annuities or the investment strategy underlying such Fidelity & Guaranty Life Insurance Company fixed indexed annuity, particularly, the ability of the GS Global Factor Index to perform as intended, the merit (if any) of obtaining exposure to the GS Global Factor Index or the suitability of purchasing or holding interests in Fidelity & Guaranty Life Insurance Company fixed indexed annuities. Goldman Sachs and its third party data providers do not have any obligation to take the needs of the holders of Fidelity & Guaranty Life Insurance Company fixed indexed annuities into consideration in determining, composing or calculating the GS Global Factor Index. GOLDMAN SACHS DOES NOT GUARANTEE THE ACCURACY AND/OR COMPLETENESS OF GS GLOBAL FACTOR INDEX OR OF THE METHODOLOGY UNDERLYING THE INDEX, THE CALCULATION OF THE INDEX OR ANY DATA SUPPLIED BY IT FOR USE IN CONNECTION WITH FIDELITY & GUARANTY LIFE INSURANCE COMPANY FIXED INDEXED ANNUITIES. GOLDMAN SACHS EXPRESSLY DISCLAIMS ALL LIABILITY FOR ANY SPECIAL, PUNITIVE, INDIRECT OR CONSEQUENTIAL DAMAGE EVEN IF NOTIFIED OF THE POSSIBILITY OF SUCH DAMAGES.

THIRD PARTY DATA IS USED UNDER LICENSE AS A SOURCE OF INFORMATION FOR GS GLOBAL FACTOR INDEX. THIRD PARTY PROVIDER HAS NO OTHER CONNECTION TO GOLDMAN SACHS INDEXES AND SERVICES AND DOES NOT SPONSOR, ENDORSE, RECOMMEND OR PROMOTE ANY GOLDMAN SACHS INDEX OR SERVICES. THIRD PARTY PROVIDER HAS NO OBLIGATION OR LIABILITY IN CONNECTION WITH THE GOLDMAN SACHS INDEX AND SERVICES. THIRD PARTY PROVIDER DOES NOT GUARANTEE THE ACCURACY AND/OR THE COMPLETENESS OF ANY MARKET DATA LICENSED TO GOLDMAN SACHS AND SHALL NOT HAVE ANY LIABILITY FOR ANY ERRORS, OMISSIONS, OR INTERRUPTIONS THEREIN. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN THIRD PARTY PROVIDER AND GOLDMAN SACHS. For more information, visit goldmansachsindices.com/products/GSGFISE.