ANNUITIES & LIFE

Fixed Indexed
ANNUITY

FG AccumulatorPlus® 7 and 10 & YOU

Pure accumulation potential with a death benefit

Looking for protection and growth potential for your savings?

When it comes to your hard-earned retirement savings, does **the thought of letting your money ride with the ups and down of the stock market give you an uneasy feeling?**

But, you don't want to miss out on sharing in some of the potential gains? A more conservative solution, called a fixed indexed annuity (FIA), may be right for you.

An FIA helps give you **PROTECTION** from market losses and principal **GROWTH POTENTIAL** based on a market index (like the S&P 500®) – without the risk of actually being invested in the market. Plus, a way to protect your legacy for heirs.

What is an annuity?

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

Premium

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

Promise

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

Policy

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

- Downside protection and growth potential
- Guaranteed lifetime retirement income

This quick reference guide is intended to provide an overview of the FG AccumulatorPlus® 7 and 10 (AccumulatorPlus). 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 **AccumulatorPlus** can play an important part in your financial security.

Is AccumulatorPlus a good option for you?

An FIA provides the potential to earn interest linked to the return of an index. It uses a formula, subject to certain limitations, to credit interest on your account value based on changes in a market index (like the S&P 500®) with no downside market risk.

3 reasons you may consider AccumulatorPlus

1 Downside protection

You are guaranteed not to lose money due to market declines.

2 Interest growth potential

Choose from several options for earning interest on your premium:

GS Global Factor Index

Allocates exposure between equities, bonds and cash based on a key economic indicator, adjusting for anticipated economic growth or decline. Equities come from a global basket of stocks with exposure to Value, Momentum, Low Beta and Quality factors. Targets 5% volatility.

Barclays Trailblazer Sectors 5 Index[1]

Controlled for volatility, returns from this indexed interest crediting option may be smoother, especially in falling or more volatile markets.

Morgan Stanley US Equity Allocator Index

12% volatility target, which allows for larger swings in the value of it's underlying assets, increasing upside potential.

Fixed

One fixed interest option (with a guaranteed rate)

S&P 500®

Index options tied to the well-known S&P 500® market index

A variety of options for earning potential interest offers you the opportunity to:

- Diversify and tailor AccumulatorPlus to best match your retirement goals. Work with your financial professional to determine the right mix.
- PLUS, any gains are locked in at the end of each crediting period.

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

3 Tax deferral

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

With AccumulatorPlus you get:

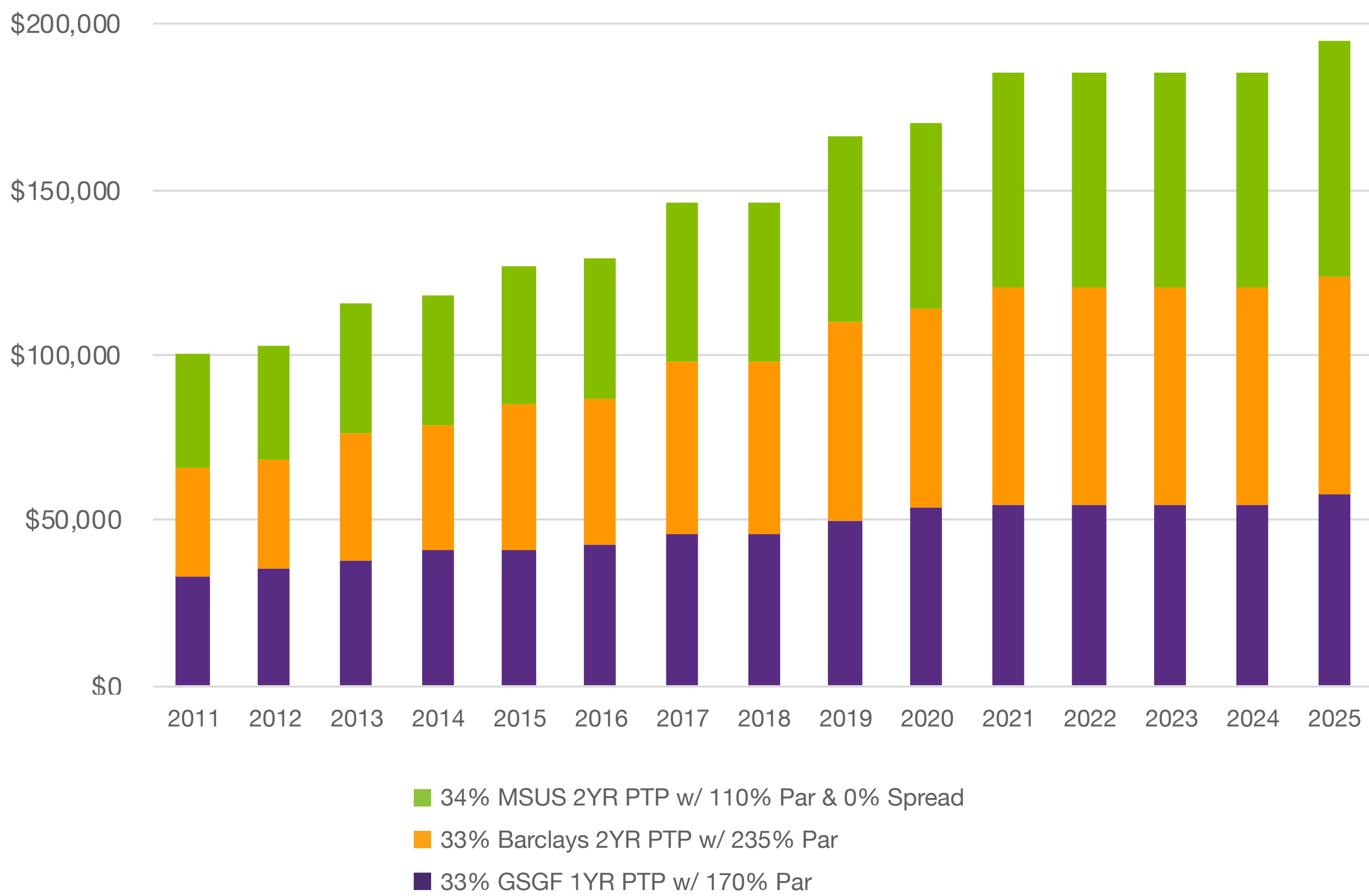
- **100% downside protection** from market declines
- **Interest growth** potential
- **Automatically locked in** gains each crediting period
- Ability to **add more premium** any time prior to maturity
- **Tax-deferred** savings
- Plus, access for **unexpected health care expenses[3]** when you need it most

[1] Not available in NH.
[2] You pay taxes only when you make withdrawals and receive income in the future.
[3] State variations and conditions apply.

How downside protection and growth potential work together

To illustrate performance in both up and down market conditions, this example shows $100,000 in AccumulatorPlus premium allocated three different ways.

Diversification with GS Global Factor, Barclays Trailblazer Sector 5 and Morgan Stanley US Equity Allocator Indexes



These charts are for illustrative purposes only and do not represent the actual performance of a specific product. Regarding the Morgan Stanley US Equity Allocator Index and the GS Global Factor Index which went live November 2023 and May 2021 respectively, 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. Based on credited or simulated rates for the period 12/31/2011 - 12/31/2025 and assumes no withdrawals are taken during this period. The illustrative rates are based on the FG AccumulatorPlus 10 product.

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.

We credit this award to our employees' shared cultural values: Collaborative, Authentic, Dynamic and Empowered.

[1] You pay taxes only when you make withdrawals and receive income in the future.

Other considerations

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, MN, MS, MT, OR, PA, PR and WA, nursing home care or confinement must begin 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 total 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

10-year	1	2	3	4	5	6	7	8	9	10	11+
AR, AZ, CO, DC, FL (0-64), GA, HI, IA, IL, IN, KS, KY, LA, MD, ME, MI, MO, NC, ND, NE, NH, NM, RI, SD, TN, VA, VT, WI, WV, WY	12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	0%
AK, AL, CA, CT, DE, FL (65+), ID, MA, MN, MS, MT, NJ, NV, OH, OK, OR, PA, PR, SC, TX, UT, WA	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

7-year	1	2	3	4	5	6	7	8	9	10	11+
All states where available	9%	9%	8%	7%	6%	5%	4%	0%	0%	0%	0%

RMD-friendly annuity

See the SOU for details on surrender charges and MVA.

What is Required Minimum Distribution (RMD)? An RMD is the amount that qualified plan participants must begin withdrawing at age 73.

- RMDs are required in order to avoid a penalty from the IRS and will be taxed as regular income.
- If you need to withdraw above the annuity penalty-free withdrawal amount for the purpose of an RMD, F&G will waive any surrender charge and MVAs.

What is a 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 the 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, MN, MO, MS, MT, OR, PA, PR and WA.

Death benefits

Your account value is paid as a lump sum death benefit to the beneficiary you name in your contract. You have the comfort of leaving a fund that your beneficiary will receive directly and have access to without delay.

Optional fees

Only select index options have a fee. If you select an index with a fee, a 1.25% fee will apply.

This annuity is available at no charge to you. Index option riders may offer the potential for higher caps, higher par rates and/or lower spread rates. Consult the SOU for complete details on options available.

Annuitization

The maturity date of your annuity is set when it's issued.

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.

Protection plus potential
It all adds up.

Secure downside protection, and seek growth potential in a fixed indexed annuity. Talk to your financial professional about **AccumulatorPlus** today!

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.

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

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-1052 (11-12), ARI-1056 (06-13), ARI-1075 (09-15), ICC20-AE-2037 (5-20), ICC20-AE-2038 (5-20), OM TSA 2009, ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1042 (11-11), ICC11-1054 (11-11), AE-2005 (10-18), ARI-1060 (11-13), ARI-1061 (11-13), ARI-1062 (11-13), ARI-1063 (11-13), ICC15-1107 (11-15), ICC15-1108 (11-15), ICC15-1109 (11-15), ICC15-1110 (11-15), ICC15-1087 (01-15), ICC15-1089 (01-15), ICC15-1092 (01-15).

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. 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.

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

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 an 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.

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.

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.

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 about Barclays Trailblazer Sectors 5 index, see http://indices.barclays/trailblazer5.

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