



Company	Fidelity and Guaranty Life Insurance Company FGL Holdings
A.M Best Rating	A
Standard and Poor's Rating	A-
Product Type	Fixed Indexed
Product	Prosperity Elite 14 (FPDA)
Policy Form Number	ACI-1013(02-11)
Distribution Channels Sold In	Independent
Product Launch Date	12/12/2014



Company	Fidelity and Guaranty Life Insurance Company FGL Holdings
Product	Prosperity Elite 14 (FPDA)
Bonus	<p>7.00% On all premiums during first year ages 0 – 70 if Enhancement Package is elected</p> <p>4.00% On all premiums during first year ages 71 - 85 if Enhancement Package is elected</p> <p>OR</p> <p>14.00% On all premiums during first year ages 0 – 70 if Protection Package is elected</p> <p>7.50% On all premiums during first year ages 71 - 85 if Protection Package is elected</p> <p>(In the event the client cash surrenders during the first 10 years, the bonus becomes vested annually, beginning in year one.)</p> <p>AND</p> <p>18.00% On initial premium</p> <p>Applied to Benefit Base, not Account Value</p>
Surrender Charge	<p>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%</p> <p>+/- Market Value Adjustment (MVA)</p>
Share Class	N/A

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Product	Prosperity Elite 14 (FPDA)
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
*Total Annual Expense	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	Varies 87.5% @ 1 - 3%
Strategies / Subaccounts Offered	12 Indexed, 0 Structured, 0 Variable, 1 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	3.75%
Upcoming Fixed Account Rate(s)	N/A
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	10% of Account Value after year one



Company	Fidelity and Guaranty Life Insurance Company FGL Holdings
Product	Prosperity Elite 14 (FPDA)
Death Benefit	Greater of: Full Account Value or Minimum Guaranteed Surrender Value OR Enhanced Death Benefit (see GMDB section)
Surrender Charge Waivers Available	Nursing Home Terminal Illness Home Health Care
Available Plan Types	403(b), IRA, NQ, Roth IRA, SEP IRA, Inherited IRA
Issue Ages	NQ 0 - 85 Q 18 - 85
Minimum Initial Premiums	Q/NQ \$10,000
Minimum Subsequent Premium	Q/NQ \$2,000
Guaranteed Lifetime Withdrawal Benefit (GLWB)	Actively Marketed Protection Package Guaranteed Minimum Withdrawal Benefit Rider XVIII (Prosperity Elite Series)
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A
Guaranteed Minimum Death Benefit (GMDB)	Actively Marketed Enhancement/Protection Package GMDB IV

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Company	Fidelity and Guaranty Life Insurance Company FGL Holdings
Product	Prosperity Elite 14 (FPDA)
Guaranteed Minimum Income Benefit (GMIB)	N/A



Company	Fidelity and Guaranty Life Insurance Company FGL Holdings
Product	Prosperity Elite 14 (FPDA)
Other	<p>Premium Bonus Vesting: 7.00% Bonus</p> <p>Ages 0 - 70</p> <p>Year 1: 0.49%</p> <p>Year 2: 0.98%</p> <p>Year 3: 1.47%</p> <p>Year 4: 2.03%</p> <p>Year 5: 2.52%</p> <p>Year 6: 3.01%</p> <p>Year 7: 3.50%</p> <p>Year 8: 3.99%</p> <p>Year 9: 4.48%</p> <p>Year 10: 4.97%</p> <p>Year 11: 5.53%</p> <p>Year 12: 6.02%</p> <p>Year 13: 6.51%</p> <p>Years 14+: 7.00%</p> <p>Premium Bonus Vesting: 4.00% Bonus</p> <p>Ages 71 - 85</p> <p>Year 1: 0.28%</p> <p>Year 2: 0.56%</p> <p>Year 3: 0.84%</p> <p>Year 4: 1.16%</p> <p>Year 5: 1.44%</p> <p>Year 6: 1.72%</p> <p>Year 7: 2.00%</p> <p>Year 8: 2.28%</p> <p>Year 9: 2.56%</p> <p>Year 10: 2.84%</p> <p>Year 11: 3.16%</p> <p>Year 12: 3.44%</p> <p>Year 13: 3.72%</p> <p>Years 14+: 4.00%</p>

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Company	Fidelity and Guaranty Life Insurance Company FGL Holdings
Product	Prosperity Elite 14 (FPDA)
	<p>Premium Bonus Vesting: 14.00% Bonus</p> <p>Ages 0 - 70</p> <p>Year 1: 0.98%</p> <p>Year 2: 1.96%</p> <p>Year 3: 2.94%</p> <p>Year 4: 4.06%</p> <p>Year 5: 5.04%</p> <p>Year 6: 6.02%</p> <p>Year 7: 7.00%</p> <p>Year 8: 7.98%</p> <p>Year 9: 8.96%</p> <p>Year 10: 9.94%</p> <p>Year 11: 11.06%</p> <p>Year 12: 12.04%</p> <p>Year 13: 13.02%</p> <p>Years 14+: 14.00%</p> <p>Premium Bonus Vesting: 7.50% Bonus</p> <p>Ages 71 - 85</p> <p>Year 1: 0.525%</p> <p>Year 2: 1.05%</p> <p>Year 3: 1.575%</p> <p>Year 4: 2.175%</p> <p>Year 5: 2.70%</p> <p>Year 6: 3.225%</p> <p>Year 7: 3.75%</p> <p>Year 8: 4.275%</p> <p>Year 9: 4.80%</p> <p>Year 10: 5.325%</p> <p>Year 11: 5.925%</p> <p>Year 12: 6.45%</p> <p>Year 13: 6.975%</p> <p>Years 14+: 7.50%</p>

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Company	Fidelity and Guaranty Life Insurance Company FGL Holdings
Product	Prosperity Elite 14 (FPDA)
	<p>NOTE: Owner must elect either the Enhancement Package or the Protection Package.</p> <p>NOTE: Supplemental commissions are available based on total current calendar year premiums, to be paid quarterly starting in April, as follows:</p> <p>\$2,000,000 - \$2,999,999: 0.25%</p> <p>\$3,000,000 - \$4,999,999: 0.50%</p> <p>\$5,000,000 - \$6,999,999: 1.00%</p> <p>\$7,000,000 - \$9,999,999: 1.50%</p> <p>\$10,000,000+: 2.00%</p>
State Approvals	<p>Variations Approved In: FL, HI, IA, IL, IN, MO, NC, NH, VT</p> <p>States Not Approved In: AK, AL, CA, CT, DE, ID, MA, MN, MS, MT, NJ, NV, NY, OH, OK, OR, PA, SC, TX, UT, WA</p>
Street Level Compensation	<p>YEAR ONE</p> <p>Ages 0 - 70 A. 8.50% B. 5.25% & 0.50% trail</p> <p>Ages 71 - 75 A. 6.50% B. 4.00% & 0.50% trail</p> <p>Ages 76 - 85 A. 4.50% B. 3.00% & 0.50% trail</p>
Data thought to be current as of:	11/14/2025

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.



Rates Effective November 14, 2025

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Fidelity and Guaranty Life Insurance Company FGL Holdings	Prosperity Elite 14 (FPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	100.00%	6.75% Annually	N/A	N/A	100% / 1.00% Annually / N/A	N/A
			Gold Commodity	Annual	Annual Point-to-Point	100.00%	8.50% Annually	N/A	N/A	100% / 1.00% Annually / N/A	N/A
			Balanced Asset 5 Index	Annual	Annual Point-to-Point	150.00%	N/A	N/A	N/A	100% / N/A / N/A	N/A
			GS Global Factor Index	Annual	Annual Point-to-Point	155.00%	N/A	N/A	N/A	100% / N/A / N/A	N/A
			Balanced Asset 5 Index	Biennial	Term End Point	205.00%	N/A	0.00%	N/A	100% / N/A / 5.00%	N/A
			Balanced Asset 5 Index	Biennial	Term End Point	250.00%	N/A	N/A	1.25%	100% / N/A / N/A	N/A
			Barclays Trailblazer Sectors 5 Index	Biennial	Term End Point	200.00%	N/A	0.00%	N/A	100% / N/A / 5.00%	N/A
			GS Global Factor Index	Biennial	Term End Point	215.00%	N/A	0.00%	N/A	100% / N/A / 5.00%	N/A
			GS Global Factor Index	Biennial	Term End Point	265.00%	N/A	N/A	1.25%	100% / N/A / N/A	N/A
			S&P 500	Annual	Monthly Averaging	100.00%	7.00% Annually	N/A	N/A	100% / 1.00% Annually / N/A	N/A
			S&P 500	Annual	Monthly Point-to-Point	100.00%	2.35% Monthly	N/A	N/A	100% / 1.00% Monthly / N/A	N/A
			S&P 500	Annual	Performance Triggered	N/A	N/A	N/A	N/A	N/A / N/A / N/A	4.75%
Current Fixed Account Rate(s)						3.75%					

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Rates Effective November 14, 2025

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Upcoming Fixed Account Rate(s)		N/A									
Other Crediting Strategy Information		<p>Performance triggered account credits company declared rate if growth of index is positive</p> <p>A minimum of \$2,000 must be allocated to each crediting method selected</p> <p>Monthly point-to-point strategy: upside cap, but no monthly downside cap.</p> <p>Optional crediting strategies with fees provide higher participation rates in exchange for a charge, which is deducted from the Account Value. This charge is guaranteed for the life of the contract and is applicable in the event there is no gain on the contract.</p>									



Protection Package Guaranteed Minimum Withdrawal Benefit Rider XVIII

(Prosperity Elite Series)

Guaranteed Lifetime Withdrawal Benefit

Company	Fidelity and Guaranty Life Insurance Company
Benefit Name	Protection Package Guaranteed Minimum Withdrawal Benefit Rider XVIII (Prosperity Elite Series)
Products Available On	Prosperity Elite 10 Prosperity Elite 14 Prosperity Elite 7
Is Benefit a Rider?	Yes
Benefit Launch Date	5/14/2024
Can Benefit Be Terminated?	Yes
Benefit Issue Ages	0 - 85
Minimum Age at Which GLWB Payments Can Commence	50
Waiting Period to Exercise Benefit	1 Year
Step-Up	No
Step-Up Frequency	N/A
Spousal Continuation	Yes
Benefit Base Bonus on GLWB	18%
Increasing Income after Income Commencement	No
Current Annual Benefit Charge	0.35%
Maximum Annual Benefit Charge	1.00%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	Compound
Rollup	10.00%
Initial Rollup Period	10 Years

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Protection Package Guaranteed Minimum Withdrawal Benefit Rider XVIII

(Prosperity Elite Series)

Guaranteed Lifetime Withdrawal Benefit

Company	Fidelity and Guaranty Life Insurance Company
Benefit Name	Protection Package Guaranteed Minimum Withdrawal Benefit Rider XVIII (Prosperity Elite Series)
Reset on Rollup Period Permitted	Yes
Maximum Rollup Period	20 Years
Impact of Withdrawals Prior to Income Commencement	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	Owner must elect either the Enhancement Package or the Protection Package.



Protection Package Guaranteed Minimum Withdrawal Benefit Rider XVIII

(Prosperity Elite Series)

Guaranteed Lifetime Withdrawal Benefit

Company	Fidelity and Guaranty Life Insurance Company
Benefit Name	Protection Package Guaranteed Minimum Withdrawal Benefit Rider XVIII (Prosperity Elite Series)
Guaranteed Lifetime Withdrawal Benefit	<p>Optional Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero available if EGMWB is elected. Rider Benefit Base equals the greater of 18% Benefit Base bonus or initial premium paid accumulated at 10.00% interest for ten years. 18% bonus applies to Benefit Base and must elect lifetime income under rider in order to receive 18% bonus. Guaranteed 10.00% annual increase on Benefit Base over 10-year accumulation period or until commencement of income. Spousal continuation available. 0.60% of the rider charge is for the Protection Package Death Benefit, 0.35% of the rider charge is for the Protection Package GLWB. The annual rider charge of 0.35% is deducted annually from the Account Value, but based on the Benefit Base. This rider charge is guaranteed for the life of the rider. Rider must be elected at issue, and can be terminated at client's request on or after the tenth contract anniversary. (See below for Income %)</p> <p>Enhanced Guaranteed withdrawal Payments are available on the life of the annuitant(s) under the following conditions:</p> <ol style="list-style-type: none"> 1. The contract must be in force for a minimum of three years with no premiums paid for at least three years, 2. The annuitant is age 60 or older, 3. The annuitant must be a U.S. resident on the approval date, 4. The annuitant must submit to certification from a doctor, 5. The annuitant must be unable to perform two of six activities of daily living, and 6. The annuitant must be expected to be permanently unable to perform two of six activities of daily living <p>If the annuitant(s) meets the requirements for enhanced payments, the Guaranteed Withdrawal Payment percentage will increase by 200% for single annuitants and 150% for joint annuitants until the annuitant no longer qualifies for enhanced benefits. (See below for Income %*)</p>

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Protection Package Guaranteed Minimum Withdrawal Benefit Rider XVIII

(Prosperity Elite Series)

Guaranteed Lifetime Withdrawal Benefit

Company	Fidelity and Guaranty Life Insurance Company
Benefit Name	Protection Package Guaranteed Minimum Withdrawal Benefit Rider XVIII (Prosperity Elite Series)
Benefit Payout Table	<p><u>Income % Based on Age of Commencement</u> (Single Annuitant / Joint Annuitants)</p> <p>Age 50 = 3.30% / 3.00% Age 55 = 3.65% / 3.15% 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% Ages 85 = 7.00% / 6.50% Ages 90+ = 7.00% / 7.00%</p> <p>Current Guaranteed Withdrawal Payment amounts at other ages are available through Fidelity & Guaranty Life.</p>
	<p><u>*Income % Based on Age of Commencement</u> (Single Annuitant / Joint Annuitants)</p> <p>Age 50 = 6.60% / 4.50% Age 55 = 7.30% / 4.725% Age 60 = 8.00% / 5.25% Age 65 = 8.60% / 5.70% Age 70 = 9.60% / 6.45% Age 75 = 11.60% / 7.95% Age 80 = 12.90% / 8.925% Ages 85 = 14.00% / 9.75% Ages 90+ = 14.00% / 10.50%</p> <p>Current Guaranteed Withdrawal Payment amounts at other ages are available through Fidelity & Guaranty Life.</p>
Benefit Close Date	N/A

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Enhancement/Protection Package GMDB IV

Guaranteed Minimum Death Benefit

Company	Fidelity and Guaranty Life Insurance Company
Benefit Name	Enhancement/Protection Package GMDB IV
Products Available On	Prosperity Elite 10 Prosperity Elite 14 Prosperity Elite 7
Benefit Launch Date	5/14/2024
Benefit Type	Rollup Benefit
Can Benefit Be Terminated?	No
Rider Issue Ages	0 - 85
Step-Up	Yes
Step-Up Frequency	Annually
Spousal Continuation	Yes
Current Annual Benefit Charge	0.60%
Maximum Annual Benefit Charge	0.60%
Charge Frequency	Annually
Charge Based on	Benefit Base
Rollup Interest Type	Simple
Rollup	5.00%
Initial Rollup Period	10 Years
Reset on Rollup Period Permitted	No
Maximum Rollup Period	10 Years
Impact of Withdrawals	Pro Rata
Investment Restrictions	N/A
Benefit Conflicts	Owner must elect either the Enhancement Package or the Protection Package.

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Benefit Name	Enhancement/Protection Package GMDB IV
<p>Guaranteed Minimum Death Benefit</p>	<p>If the optional Enhancement Package Guaranteed Minimum Death Benefit (GMDB) Rider is elected the minimum amount paid as a lump sum death benefit is guaranteed to be no less than the</p> <p style="text-align: center;">Greater of:</p> <ol style="list-style-type: none"> 1. Full Account Value, plus Premium Bonus, 2. Minimum Guaranteed Surrender Value, or 3. Initial Premium Paid, plus Premium Bonus accumulated at a 5.00% simple interest rollup (less withdrawals), until the sooner of age 85 or ten years. <p>If the client elects the Protection Package, they will receive the Enhancement Package lump sum Death Benefit along with the Protection Package installment options. The Protection Package includes a GLWB in addition to this GMDB. Rider guarantees a minimum amount paid in installments to be no less than the</p> <p style="text-align: center;">Greater of:</p> <ol style="list-style-type: none"> 1. Initial Premium Paid plus 18% Benefit Base bonus, or 2. 10% compound interest rollup (less withdrawals), until the sooner of age 85 or ten years. <p>The rider benefit will be paid over five years for ages 0-70 and over 10 years for ages 71+.</p>
<p>Benefit Close Date</p>	<p>N/A</p>