



<b>Company</b>	<b>Fidelity and Guaranty Life Insurance Company</b> FGL Holdings
<b>A.M Best Rating</b>	A
<b>Standard and Poor's Rating</b>	A-
<b>Product Type</b>	Fixed Indexed
<b>Product</b>	<b>Prosperity Elite 7</b> (FPDA)
<b>Policy Form Number</b>	API-1018 (06-11)
<b>Distribution Channels Sold In</b>	Independent
<b>Product Launch Date</b>	12/12/2014



<b>Company</b>	<b>Fidelity and Guaranty Life Insurance Company</b> FGL Holdings
<b>Product</b>	<b>Prosperity Elite 7</b> (FPDA)
<b>Bonus</b>	<p><b>4.00%</b> On all premiums during first year ages 0 – 70 if Enhancement Package is elected</p> <p><b>2.50%</b> On all premiums during first year ages 71 - 85 if Enhancement Package is elected</p> <p><b>OR</b></p> <p><b>7.00%</b> On all premiums during first year ages 0 – 70 if Protection Package is elected</p> <p><b>5.25%</b> 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><b>AND</b></p> <p><b>18.00%</b> On initial premium</p> <p><b>Applied to Benefit Base, not Account Value</b></p>
<b>Surrender Charge</b>	<p><b>7 Years</b> 10.00, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00%</p> <p>+/- Market Value Adjustment (MVA)</p>
<b>Share Class</b>	N/A
<b>Mortality and Expense Charge (M&amp;E)</b>	N/A

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<b>Company</b>	<b>Fidelity and Guaranty Life Insurance Company</b> FGL Holdings
<b>Product</b>	<b>Prosperity Elite 7</b> (FPDA)
<b>Product Fee</b>	N/A
<b>Administration Charge</b>	N/A
<b>Other Charge</b>	N/A
<b>*Total Annual Expense</b>	N/A
<b>Annual Contract Fee</b>	N/A
<b>Annual Contract Fee Waived At</b>	N/A
<b>Minimum Guarantee/ Minimum Guaranteed Surrender Value</b>	<b>Varies</b> 87.5% @ 1 - 3%
<b>Strategies / Subaccounts Offered</b>	12 Indexed, 0 Structured, 0 Variable, 1 Fixed
<b>Net Subaccount Fee Range</b>	N/A
<b>Free Transfers per Year</b>	N/A
<b>Transfer Fee</b>	N/A
<b>Rate Banding</b>	No Banding
<b>Current Fixed Account Rate(s)</b>	3.75%
<b>Upcoming Fixed Account Rate(s)</b>	N/A
<b>Other Crediting Strategy Information</b>	N/A
<b>Penalty-Free Withdrawals</b>	10% of Account Value after year one
<b>Death Benefit</b>	<b>Greater of:</b> Full Account Value or Minimum Guaranteed Surrender Value  <b>OR</b> Enhanced Death Benefit (see GMDB section)

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<b>Company</b>	<b>Fidelity and Guaranty Life Insurance Company</b> FGL Holdings
<b>Product</b>	<b>Prosperity Elite 7</b> (FPDA)
<b>Surrender Charge Waivers Available</b>	Nursing Home Terminal Illness Home Health Care
<b>Available Plan Types</b>	403(b), IRA, NQ, Roth IRA, SEP IRA, Inherited IRA
<b>Issue Ages</b>	<b>NQ</b> 0 - 85 <b>Q</b> 18 - 85
<b>Minimum Initial Premiums</b>	Q/NQ \$10,000
<b>Minimum Subsequent Premium</b>	Q/NQ \$2,000
<b>Guaranteed Lifetime Withdrawal Benefit (GLWB)</b>	<b>Actively Marketed</b> Protection Package Guaranteed Minimum Withdrawal Benefit Rider XVIII (Prosperity Elite Series)
<b>Guaranteed Minimum Withdrawal Benefit (GMWB)</b>	N/A
<b>Guaranteed Minimum Accumulation Benefit (GMAB)</b>	N/A
<b>Guaranteed Minimum Death Benefit (GMDB)</b>	<b>Actively Marketed</b> Enhancement/Protection Package GMDB IV
<b>Guaranteed Minimum Income Benefit (GMIB)</b>	N/A



Company	Fidelity and Guaranty Life Insurance Company FGL Holdings
Product	Prosperity Elite 7 (FPDA)
<b>Other</b>	Premium Bonus Vesting: 4.00% Bonus Ages 0 - 70 Year 1: 0.56% Year 2: 1.16% Year 3: 1.72% Year 4: 2.28% Year 5: 2.84 % Year 6: 3.44% Years 7+: 4.00%
	Premium Bonus Vesting: 2.50% Bonus Ages 71 - 85 Year 1: 0.35% Year 2: 0.725% Year 3: 1.075% Year 4: 1.425% Year 5: 1.775% Year 6: 2.15% Year 7: 2.50%
	Premium Bonus Vesting: 7.00% Bonus Ages 0 - 70 Year 1: 0.98% Year 2: 2.03% Year 3: 3.01% Year 4: 3.99% Year 5: 4.97% Year 6: 6.02% Years 7+: 7.00%
	Premium Bonus Vesting: 5.25% Bonus Ages 71 - 85 Year 1: 0.735% Year 2: 1.5225%

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<b>Company</b>	<b>Fidelity and Guaranty Life Insurance Company</b> FGL Holdings
<b>Product</b>	<b>Prosperity Elite 7</b> (FPDA)
	<p>Year 3: 2.2575%</p> <p>Year 4: 2.9925%</p> <p>Year 5: 3.7275%</p> <p>Year 6: 4.515%</p> <p>Years 7+: 5.25%</p> <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>
<b>State Approvals</b>	<p><b>Variations Approved In:</b> AK, AL, CA, DE, FL, HI, IA, ID, IL, IN, MA, MN, MO, MS, MT, NC, NH, NJ, NV, OH, OK, OR, PA, SC, TX, UT, VT, WA</p> <p><b>States Not Approved In:</b> CT, NY</p>



<b>Company</b>	<b>Fidelity and Guaranty Life Insurance Company</b> FGL Holdings
<b>Product</b>	<b>Prosperity Elite 7</b> (FPDA)
<b>Street Level Compensation</b>	<b>YEAR ONE</b>
	<b>Ages 0 - 70</b> A. 6.50% B. 3.25% & 0.50% trail
	<b>Ages 71 - 75</b> A. 4.50% B. 2.25% & 0.50% trail
	<b>Ages 76 - 85</b> A. 3.50% B. 2.00% & 0.50% trail
<b>Data thought to be current as of:</b>	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 7 (FPDA)	N/A	S&P 500	Annual	Annual Point-to-Point	100.00%	6.25% Annually	N/A	N/A	100% / 1.00% Annually / N/A	N/A
			Gold Commodity	Annual	Annual Point-to-Point	100.00%	7.75% Annually	N/A	N/A	100% / 1.00% Annually / N/A	N/A
			Balanced Asset 5 Index	Annual	Annual Point-to-Point	140.00%	N/A	N/A	N/A	100% / N/A / N/A	N/A
			GS Global Factor Index	Annual	Annual Point-to-Point	145.00%	N/A	N/A	N/A	100% / N/A / N/A	N/A
			Balanced Asset 5 Index	Biennial	Term End Point	195.00%	N/A	0.00%	N/A	100% / N/A / 5.00%	N/A
			Balanced Asset 5 Index	Biennial	Term End Point	240.00%	N/A	N/A	1.25%	100% / N/A / N/A	N/A
			Barclays Trailblazer Sectors 5 Index	Biennial	Term End Point	190.00%	N/A	0.00%	N/A	100% / N/A / 5.00%	N/A
			GS Global Factor Index	Biennial	Term End Point	205.00%	N/A	0.00%	N/A	100% / N/A / 5.00%	N/A
			GS Global Factor Index	Biennial	Term End Point	255.00%	N/A	N/A	1.25%	100% / N/A / N/A	N/A
			S&P 500	Annual	Monthly Averaging	100.00%	6.50% Annually	N/A	N/A	100% / 1.00% Annually / N/A	N/A
			S&P 500	Annual	Monthly Point-to-Point	100.00%	2.25% 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	4.25%
<b>Current Fixed Account Rate(s)</b>						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
<b>Upcoming Fixed Account Rate(s)</b>		N/A									
<b>Other Crediting Strategy Information</b>		<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

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

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# Protection Package Guaranteed Minimum Withdrawal Benefit Rider XVIII

(Prosperity Elite Series)

Guaranteed Lifetime Withdrawal Benefit

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

<b>Company</b>	<b>Fidelity and Guaranty Life Insurance Company</b>
<b>Benefit Name</b>	<b>Protection Package Guaranteed Minimum Withdrawal Benefit Rider XVIII (Prosperity Elite Series)</b>
<b>Guaranteed Lifetime Withdrawal Benefit</b>	<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"> <li>1. The contract must be in force for a minimum of three years with no premiums paid for at least three years,</li> <li>2. The annuitant is age 60 or older,</li> <li>3. The annuitant must be a U.S. resident on the approval date,</li> <li>4. The annuitant must submit to certification from a doctor,</li> <li>5. The annuitant must be unable to perform two of six activities of daily living, and</li> <li>6. The annuitant must be expected to be permanently unable to perform two of six activities of daily living</li> </ol> <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

<b>Company</b>	<b>Fidelity and Guaranty Life Insurance Company</b>
<b>Benefit Name</b>	<b>Protection Package Guaranteed Minimum Withdrawal Benefit Rider XVIII (Prosperity Elite Series)</b>
<b>Benefit Payout Table</b>	<p><b><u>Income % Based on Age of Commencement</u></b>            (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 &amp; Guaranty Life.</p>
	<p><b><u>*Income % Based on Age of Commencement</u></b>            (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 &amp; Guaranty Life.</p>
<b>Benefit Close Date</b>	N/A

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## Enhancement/Protection Package GMDB IV

Guaranteed Minimum Death Benefit

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

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Company	Fidelity and Guaranty Life Insurance Company
Benefit Name	Enhancement/Protection Package GMDB IV
<b>Guaranteed Minimum Death Benefit</b>	<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;"><b>Greater of:</b></p> <ol style="list-style-type: none"> <li>1. Full Account Value, plus Premium Bonus,</li> <li>2. Minimum Guaranteed Surrender Value, or</li> <li>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.</li> </ol> <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;"><b>Greater of:</b></p> <ol style="list-style-type: none"> <li>1. Initial Premium Paid plus 18% Benefit Base bonus, or</li> <li>2. 10% compound interest rollup (less withdrawals), until the sooner of age 85 or ten years.</li> </ol> <p>The rider benefit will be paid over five years for ages 0-70 and over 10 years for ages 71+.</p>
<b>Benefit Close Date</b>	N/A