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Thinking

# Real Returns Demonstrate the Growth Potential of **FG AccumulatorPlus<sup>®</sup>** Fixed Indexed Annuity

Looking back at the last two years of volatility — the high highs and low lows — it’s been a great time to have the safety and security of a fixed indexed annuity.

And as these real returns from FG AccumulatorPlus<sup>®</sup> 10 Fixed Indexed Annuity show, downside protection is only half the story.

## Upside Potential Realized Since October 2018

Allocation option	Year 1 credit	Year 2 credit	Total 2-year index credits
One-year S&P 500 <sup>®</sup> Point-to-Point with 6.00% Cap	6.00%	6.00%	12.36%
One-year S&P 500 <sup>®</sup> Monthly Average with 7.50% Cap	2.25%	4.22%	6.56%
One-year S&P 500 <sup>®</sup> Monthly Point-to-Point with 2.10% Cap	0.00%	0.00%	0.00%
One-year S&P 500 <sup>®</sup> Gain Interest, 4.75% Rate	4.75%	4.75%	9.73%
Two-year Barclays Trailblazer Sectors 5 Point-to-Point, 140% Par Rate	N/A	18.26% <sup>1</sup>	18.26%

All indexed crediting options above are available with or without a fee. This chart shows rates without a fee. Depending on the allocation option(s) selected, spreads, caps or participation rates may have applied. This chart is not representative of any one customer’s allocation into all of the above options. The rates applied during this timeframe were effective at those moments in time and may no longer be available. It is at the company’s sole discretion to change participation rates, spread, declared and cap rates, subject to minimums and maximums provided in the policy. For indexed options with rider charges, a 1.25% annual charge is deducted from the crediting options’ account value at the beginning of the interest crediting period. Options with fees offer higher caps, par rates or lower spreads than those without. Past performance is not indicative of future results. Any withdrawals or partial or full surrenders may have been subject to surrender charges and a Market Value Adjustment (MVA). Index held to specified term. No interest will be earned or credited to indexed interest crediting options on amounts withdrawn prior to the end of an index term.

Assumes no withdrawals during the index crediting period referenced above.

<sup>1</sup> Represents 2-year indexed crediting option. All other indexed crediting options are 1-year crediting options with annual returns.



## Two Years of Performance Explored

The Barclays Trailblazer Sectors 5 Index (BTS5I) has a two-year crediting period. That means the results for that option are for two years, but only credited to a customer's account one time, on the contract's second anniversary.

More information about BTS5I, including historical performance and risks, can be found at [trailblazer.barclays.com](https://trailblazer.barclays.com).

For all clients with a buy date of October 22, 2018, F&G examined the actual credited interest of each of the index options and crediting strategies available on the product over two years (until October 22, 2020).

Clients may have picked any one of these options or a combination of them. They also may have picked options with fees that typically have higher caps, participation rates or lower spreads.

See the product brochure and Statement of Understanding for full product details.



### Did you know?

The participation rate on Barclays Trailblazer Sectors 5 Index is guaranteed to never drop below 100%.

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**Talk to your financial professional today to discuss your unique needs and have them run an illustration.**

"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.

Contracts issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

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Fidelity & Guaranty Life Insurance Company 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 Fidelity & Guaranty Life Insurance Company financial professional can help you determine the suitable alternatives for your goals and needs, or visit us at [www.fglife.com](http://www.fglife.com) for more information.

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

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 rates are subject to caps, participation rates and/or spreads, which may change at the discretion of F&G.

This product is offered on a group or individual basis as determined by state approval. For group contracts, terms and conditions are set forth in the group certificate and master contract and are subject to the laws of the state in which they were issued.

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-1052 (11-12), ARI-1056 (06-13), ARI-1075 (09-15), AR-1003 (1-11), AR-1004(1-11), ARI-1075 (09-15), ICC11-1036 (11-11), ICC11-1043 (11-11), ICC11-1044 (11-11), ICC11-1045 (11-11), ICC11-1042 (11-11), ICC11-1052 (11-11), ICC11-1053 (11-11), ICC11-1054 (11-11), ARI-1060 (11-13), ARI-1061 (11-13), ARI-1062 (11-13), ARI-1063 (11-13), ICC15-1007 (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)

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

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. Caps, fixed declared rates, index gain interest rate and spreads are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company.

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 Statement of Understanding for details.

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 Statement of Understanding for a detailed explanation.

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.

This document is not a legal contract. For the exact terms and conditions, please refer to the contract.

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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.

**No bank guarantee.**

**Not FDIC/NCUA/NCUSIF insured.**

**May lose value if surrendered early.**

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