



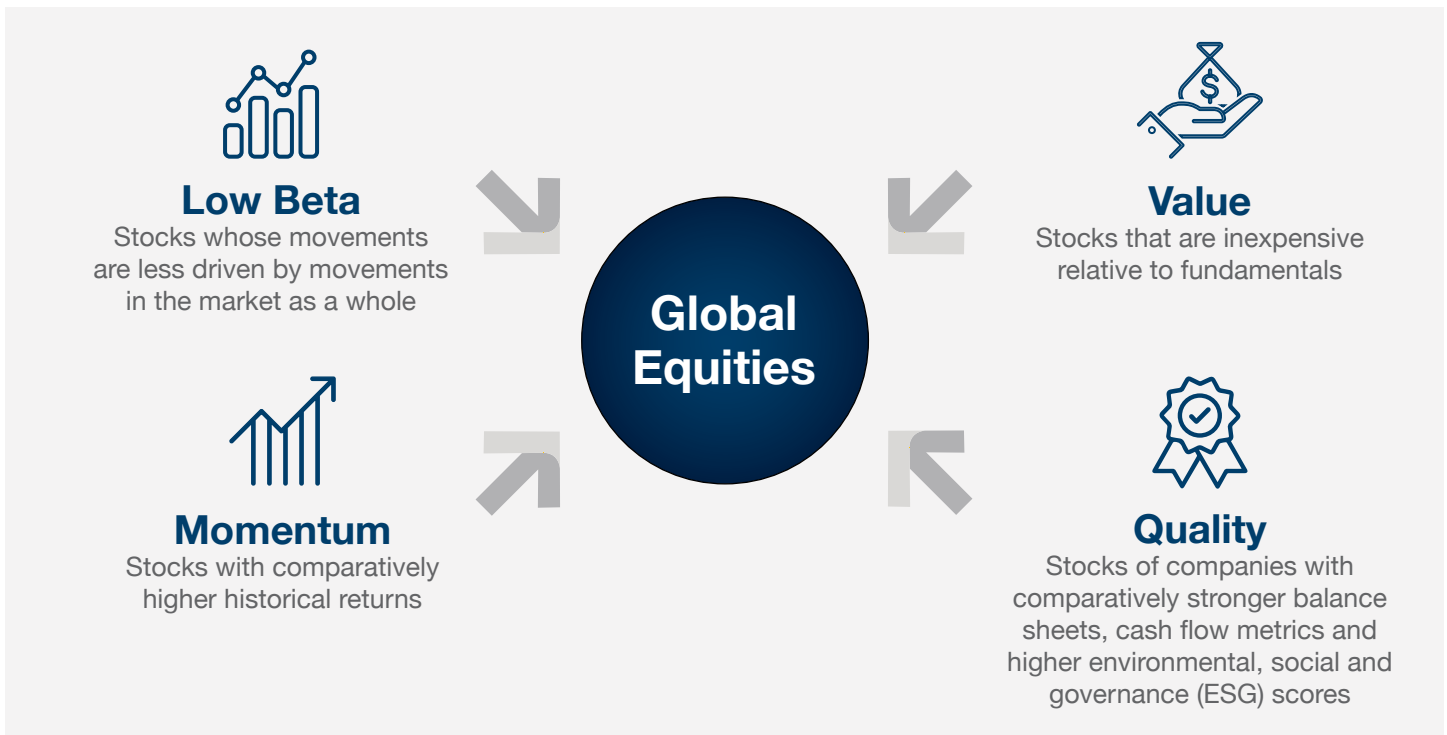
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Several Top-selling Products Get Even Better with the Inclusion of GS Global Factor Index

New **GS Global Factor Index** provides exposure to Value, Momentum, Low Beta and Quality factors

Created by Goldman Sachs, the all-new GS Global Factor Index dynamically allocates to global equities and U.S. bonds in addition to a hypothetical cash investment.

How is it different? The equities come from a global basket of stocks with exposure to Value, Momentum, Low Beta and Quality factors. The GS Global Factor Index further allocates exposure between equities and bonds based on a key economic indicator, adjusting for anticipated economic growth or decline.



In addition, the equities component of the index takes into account certain investability considerations, such as the market liquidity and turnover of its component stocks. U.S. bonds are represented by a 10-Year U.S. Treasury Rolling Futures Index.

Finally, GS Global Factor Index targets 5% volatility with the goal of providing more consistent performance over time.

Products include top-selling Accumulator Plus

GS Global Factor Index debuts on our top-selling FG AccumulatorPlus® Fixed Indexed Annuity among others.

All products will include both 1- and 2-year interest crediting options. Availability varies by product and state.



To see how **GS Global Factor Index** can help you meet your retirement goals, contact your financial professional today.

Check out the **GS Global Factor Index** for yourself at goldmansachsindices.com/products/GSGFI5E.

“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.

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

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

Fidelity & Guaranty Life Insurance Company offers a diverse portfolio of fixed and fixed indexed deferred annuities, immediate annuities and optional additional features. Annuities are long-term vehicles to help with retirement income needs. Before purchasing, consider your financial situation and alternatives available to you. Visit us at fglife.com for more information, and consult a financial or insurance professional who can help you determine the alternatives for your goals and needs.

These are fixed deferred indexed annuities providing minimum guaranteed surrender values. You should understand how the minimum guaranteed surrender values are determined and the product features used to determine the values. Even though contract values may be affected by external indexes, the contract annuity is not an investment in the stock market and does not participate in any stock, bond or equity investments.

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