



F&G Dynamic Accumulator®

Effective 12/8/2021

Fixed Rate

No Charge

1.00%

10-Year Floor Rates

| | Cap Rates | | Floor Rates | Par Rates |
|--|-----------|-----------|-------------|-----------|
| S&P 500® | | | | |
| Ten-Year Vesting Point-to-Point with a -10.00% Floor | 11.00% | No Charge | -10.00% | 65% |
| Ten-Year Vesting Point-to-Point with a -5.00% Floor | 7.25% | No Charge | -5.00% | 47% |
| Ten-Year Vesting Point-to-Point with a -2.50% Floor | 5.50% | No Charge | -2.50% | 38% |
| Ten-Year Vesting Point-to-Point with a 0.00% Floor | 4.25% | No Charge | 0.00% | 30% |

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FG AccumulatorPlus®

Effective 3/8/2022

| | 7-Year | 10-Year |
|-------------------|-----------|---------|
| Fixed Rate | 1.00% | 1.00% |
| | No Charge | |

| | 7-Year | | 10-Year | |
|---|---------------------|-----------|-----------|-----------|
| | Cap Rates | Par Rates | Cap Rates | Par Rates |
| Barclays Trailblazer Sectors 5 Index | | | | |
| Two-Year Point-to-Point | No Charge | 120% | 0.00% | 140% |
| | Charge ¹ | 160% | 0.00% | 175% |
| GS Global Factor Index | | | | |
| One-Year Point-to-Point | Charge ¹ | 155% | | 160% |
| One-Year Point-to-Point Spread and Par | No Charge | 110% | 0.50% | 110% |
| Two-Year Point-to-Point | Charge ¹ | 170% | | 180% |
| Two-Year Point-to-Point Spread and Par | No Charge | 130% | 0.00% | 150% |

| | Cap Rates | Charge ¹ | Spread Rates | Cap Rates | Par Rates | Spread Rates |
|---------------------------------|-----------|---------------------|--------------|-----------|-----------|--------------|
| S&P 500® | | | | | | |
| One-Year Declared Rate on Gain | 3.50% | No Charge | | 3.75% | | |
| | 5.50% | Charge ¹ | | 5.50% | | |
| One-Year Monthly Index Average | 4.25% | No Charge | | 4.50% | | |
| | 7.50% | Charge ¹ | | 7.50% | | |
| One-Year Monthly Point-to-Point | 1.25% | No Charge | | 1.50% | | |
| | 2.10% | Charge ¹ | | 2.10% | | |
| One-Year Point-to-Point | 4.00% | No Charge | | 4.25% | | |
| | 6.50% | Charge ¹ | | 6.75% | | |
| One-Year Point-to-Point Par | | | | | 40% | 40% |

¹ The current rider charge is 1.25%.

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FG Flex Accumulator®

Effective 3/8/2022

Fixed Rate

No Charge

1.00%

| | | Cap Rates | 10-Year Par Rates | Spread Rates |
|---|--|---|-------------------|-------------------------|
| Barclays Trailblazer Sectors 5 Index | Two-Year Point-to-Point | No Charge Charge ¹ | 130% 165% | 0.00% 0.00% |
| Morgan Stanley Dynamic Rotator Index | One-Year Point-to-Point Two-Year Point-to-Point | No Charge No Charge Charge ¹ | 45% 75% 95% | 0.00% 0.00% 0.00% |
| S&P 500® | One-Year Monthly Point-to-Point | No Charge Charge ¹ | 1.25% 2.10% | |
| | One-Year Point-to-Point | No Charge | 3.50% | |
| | One-Year Point-to-Point Spread and Par | No Charge Charge ¹ | 25% 40% | 3.00% 3.00% |

¹ The current rider charge is 1.25%.

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FG Guarantee Platinum®

Effective 3/1/2022

Fixed Rate

| | 3-Year | 5-Year | 7-Year |
|--|--------------------|--------------------|--------------------|
| | 2.65% ¹ | 3.10% ¹ | 3.25% ¹ |

¹ For FG Guarantee Platinum® 3, 5, and 7, the interest rate is guaranteed for the first 3, 5, or 7 years respectively.
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FG Power Accumulator®

Effective 3/8/2022

| | 7-Year | | 10-Year | |
|--|---|---------------------|-------------------------|--------------------|
| | Par Rates | Spread Rates | Par Rates | Spread Rates |
| Fixed Rate | No Charge | | 1.00% | |
| | | | 10-Year | |
| | | | 1.00% | |
| | | | 7-Year | |
| | | | 5.00% | |
| Balanced Asset 10 Index™ | One-Year Point-to-Point | No Charge | 50% | 5.00% |
| | Two-Year Point-to-Point Spread and Par | No Charge | 100% | |
| Balanced Asset 5 Index™ | One-Year Point-to-Point | No Charge | 95% | |
| | Two-Year Point-to-Point Charge ³ | Charge ³ | 150%¹ | |
| | Two-Year Point-to-Point Spread and Par | No Charge | 175%¹ | |
| | Two-Year Point-to-Point Spread and Par | No Charge | 135% ¹ | 0.00% ² |
| iShares Core S&P 500 ETF® (IVV) | One-Year Point-to-Point | No Charge | 25% | |
| | Two-Year Point-to-Point Spread and Par | No Charge | 45% | 5.00% |
| iShares Gold Trust® (IAU) | One-Year Point-to-Point | No Charge | 30% | |
| iShares MSCI EAFE ETF® (EFA) | One-Year Point-to-Point | No Charge | 35% | |
| | Two-Year Point-to-Point Spread and Par | No Charge | 65% | 5.00% |
| iShares US Real Estate ETF® (IYR) | One-Year Point-to-Point | No Charge | 30% | |
| | Two-Year Point-to-Point Spread and Par | No Charge | 55% | 5.00% |

¹Guaranteed to always be 100% or greater.

²Guaranteed to always be 4% or lower.

³The current rider charge is 1.25%.

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FGNY Index-Choice®

Effective 1/8/2022

Fixed Rate

1.00%

10-Year Cap Rates

S&P 500®

One-Year Monthly Index Average

3.25%

One-Year Monthly Point-to-Point

1.25%

One-Year Point-to-Point

3.25%

Premium Bonus

2.00%

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Performance Pro®

Effective 2/8/2022

Fixed Rate

1.00%

10-Year Par Rates

Spread Rates

Cap Rates

| Index | Structure | Charge ¹ | Cap Rates | Spread Rates |
|---------------------------------------|--|---------------------|-----------|--------------------|
| Balanced Asset 5 Index™ | One-Year Point-to-Point | | 75% | |
| | Two-Year Point-to-Point | | 140% | |
| | Two-Year Point-to-Point Spread and Par | | 110% | 0.00% |
| Barclays Trailblazer Sectors 5 Index | Two-Year Point-to-Point | | 100% | 0.00% |
| GS Global Factor Index | One-Year Point-to-Point | | 70% | |
| | Two-Year Point-to-Point | | 135% | |
| | Two-Year Point-to-Point Spread and Par | | 105% | 0.00% |
| Gold Commodity | One-Year Point-to-Point | | 4.00% | |
| S&P 500® | One-Year Monthly Point-to-Point | | 1.25% | |
| | One-Year Point-to-Point | | 3.25% | |
| | Two-Year Point-to-Point | | 6.75% | |
| | Three-Year Point-to-Point | | 11.00% | |
| Guaranteed Minimum Withdrawal Benefit | | | Rider Fee | Roll-Up Rate |
| | | | 1.30% | 2.75% ² |
| Premium Bonus | Standard | Age 0-75 Age 76+ | | 9.00% 5.00% |
| | Lite | Age 0-75 Age 76+ | | 7.00% 4.00% |

¹ The current rider charge is 1.25%.

² Plus the Add-On Rate

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Safe Income Plus®

Effective 1/8/2022

Fixed Rate *No Charge* 1.00%

10-Year Cap Rates

| | | | |
|---------------------|---------------------------------|------------------|-------|
| S&P 500® | One-Year Declared Rate on Gain | <i>No Charge</i> | 1.75% |
| | One-Year Monthly Index Average | <i>No Charge</i> | 2.00% |
| | One-Year Monthly Point-to-Point | <i>No Charge</i> | 1.00% |
| | One-Year Point-to-Point | <i>No Charge</i> | 2.00% |

| | Income Base Bonus | Rider Fee | Roll-Up Rate |
|--|-------------------|-----------|--------------|
| Guaranteed Minimum Withdrawal Benefit | Standard 7.00% | 1.15% | 6.00% |
| | Lite 6.00% | 1.15% | 6.00% |

| | | | |
|----------------------------------|-------------------|--|--|
| Premium Bonus¹ | Standard 7.00% | | |
| | Lite 6.00% | | |

¹ Vesting bonus unless otherwise noted.

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Product availability and features may vary by state. Please refer to Saleslink for the most up-to-date rates.

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In New York, FGNY Index-Choice 10 fixed indexed annuity is offered through a wholly owned subsidiary, Fidelity & Guaranty Life of New York. Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company of New York, New York, NY.

FGNY Index-Choice 10 only available in NY. Please refer to Saleslink for the most up-to-date rates.

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There is a 30-day window at the end of each 3-, 5- or 7-year guarantee period for multi-year guaranteed annuities (MYGAs) where your client may withdraw all or part of the annuity value without application of surrender charges or market value adjustment. A new guarantee period and surrender charge period will begin after the end of the previous ones.

Annuities that offer bonus interest features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap rates than annuities that do not provide the bonus feature.

This is a deferred, fixed indexed annuity 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.

Indexed interest crediting options are subject to a cap, fixed declared rate, index gain interest rate and/or a spread. This information reflects current caps, fixed declared rates, and index gain interest rate and spreads, which are subject to change at the discretion of Fidelity & Guaranty Life Insurance Company. See the policy or contract for contractual guaranteed elements.

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 product's Statement of Understanding (SOU) for a detailed explanation.

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Disclosure for Prosperity Elite Protection Package

The optional Protection Package includes two riders, each with their own separate charge. Both riders are required when purchasing the Protection Package.

The Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) Rider charge is 0.90% multiplied by the income base at each contract anniversary. The Enhanced Guaranteed Minimum Death Benefit (EGMDB) Rider charge is 0.60% multiplied by the highest rider guaranteed minimum death benefit amount on each contract anniversary.

These charges are deducted from the account value each contract anniversary until the earliest of:

- surrender
- annuitization or
- a death that triggers the benefits

If the policyholder terminates the EGMWB rider before the end of the policy, the charges for that rider will terminate. The EGMWB rider may be terminated after it has been in force 7 years, or if ownership is transferred during the withdrawal period.

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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.

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